

Exceptional Care Comes with Experience







As a pioneer with more than 35 years of experience in the long-term care industry, our policyholders consistently tell us that they appreciate the way we work with them and their family members as extended care wishes turn into formal care plans.


Our Indianapolis-based Care Benefit Concierge team helps guide clients from day one of initiating a claim throughout the entirety of the care need. As part of a mutual organization, OneAmerica has

no shareholders, which means we are accountable only to our clients or policyholders. That means our priority is serving you and helping to enable your long-term care plan.

Here's a snapshot of our claims information from 2022

Claims information

 Claims Received 2022: 2,149	 Claim receipt to decision 2022: 28.2 Days (industry standard is 30-45 days)
 Total claims paid 2022: \$64.3M ☑ Asset Care: 53.3% ☑ Annuity Care: 46.7%	 Claim to decision (once we have all the information) 2022: 3.1 Days
 Claims paid since 1989 \$585M	 Claim payment timeframe (approval of decision to payment made) 2022: 6.7 Days

 Our Care Benefit Concierge model, developed over years of experience, helps support clients and their family members throughout the claims process. Efforts to educate our clients on policy provisions, definitions and claims requirements before a formal claim is made or early in the intake process, help set the stage for a positive claims experience.

Long-term care protection in action

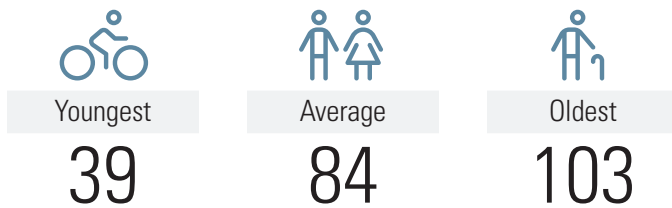
With more than 35 years of experience in the industry, here's a quick look at what long-term care needs we're helping to address.

*Information from 1989 to 12/31/2022

Claimant gender

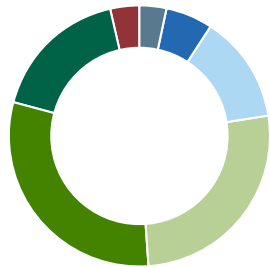
Male 27% ♂ Female 73% ♀

Age of claimants

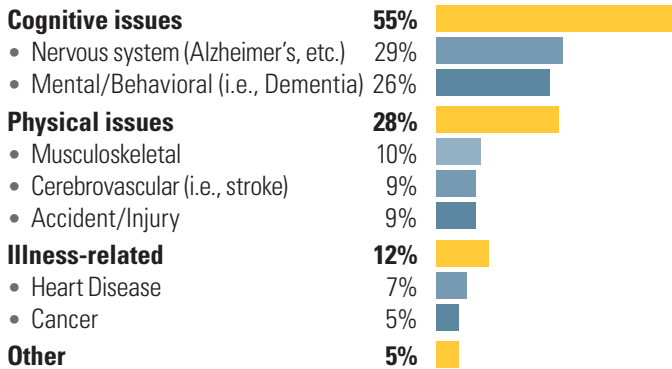


Age of initial claim

<69	3.41%
70-74	6.00%
75-79	13.17%
80-84	26.50%
85-89	30.34%
90-94	17.13%
95+	3.46%



Reason for initial claim



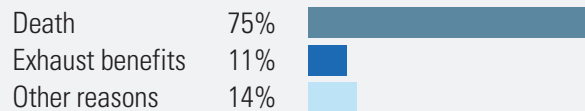
Longest Claims (in months)



Care site

	Initial	Final
Home health care	32%	26%
Assisted living	47%	52%
Skilled nursing	21%	23%

Reason claim ends



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