Long-Term Care Service Center
PO Box 90218
Nashville, TN 37209
(888) 555-0108
lanternfield.example

Lanternfield Life & Annuity

Benefit Eligibility Decision

August 19, 2026

Walter E. Pruitt Jr.
Attorney-in-fact for Lorraine M. Pruitt
5309 Tolliver Bend Road
Chattanooga, TN 37421

Policy: LTC-04-2291847 **Claim number:** LTC-CL-2607-33915 **Insured:** Lorraine M. Pruitt

Dear Mr. Pruitt,

We have finished our review of the claim you filed on July 8, 2026. Based on the statement of Samuel Tolbert, MD, dated June 2, 2026, and our nurse's assessment at the insured's home on August 5, 2026, **Mrs. Pruitt meets the policy's conditions for benefits.** She needs substantial hands-on help with bathing and dressing, and substantial supervision because of cognitive impairment.

Elimination period

The policy has an elimination period of 90 days of service. It began on July 8, 2026. Days credited so far, from the Gentle Ridge Home Care invoices we have received:

Period	Days of covered care
July 8 - 31, 2026	18

Benefits become payable for covered care received after the 90th credited day. Please keep sending each monthly invoice so that we can credit the days.

What we will pay

After the elimination period, we will reimburse the actual charges of Gentle Ridge Home Care, an approved licensed provider, up to $150.00 for each day of care. Payment is made to the insured's bank account within 10 business days of each complete invoice.

Premiums

The premium due this fall must still be paid. Premiums are waived starting with the first premium due after the elimination period is met.

Plan of care

The current plan of care is valid through June 1, 2027.

Your claim analyst is Marguerite Dawes, extension 4410.

Sincerely,

Long-Term Care Claims