Tolbert & Greer Internal Medicine

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Physician's Statement

June 2, 2026

Lanternfield Life & Annuity
Long-Term Care Service Center
PO Box 90218
Nashville, TN 37209

Re: Lorraine M. Pruitt, date of birth 02/11/1945. Policy LTC-04-2291847.

To the claims examiner:

I have been Mrs. Pruitt's primary care physician since 2009 and last examined her today. I write at the request of her son and attorney-in-fact, Walter E. Pruitt Jr.

Diagnoses. Dementia, mild, most likely Alzheimer's disease, diagnosed in June 2025 by Rohan Mehta, MD, neurology. Chronic heart failure with preserved ejection fraction. Atrial fibrillation, on anticoagulation. Type 2 diabetes treated with insulin. Chronic kidney disease stage 3b. Osteoporosis with a left hip fracture in February 2023. She was in hospital from May 20 to May 22, 2026 with a urinary infection and delirium.

Activities of daily living.

Activity	What she needs
Bathing	Hands-on help. She cannot step in and out of the shower or wash safely alone. She fell in the shower in July 2025.
Dressing	Hands-on help with choosing and ordering clothes and with fasteners. Left alone she stays in her nightgown.
Transferring	Standby help. Uses a walker and a lift chair.
Toileting	Independent
Eating	Independent once the meal is set in front of her
Continence	Continent

Supervision. Because of her cognitive impairment she cannot manage her own medicines. They are set out for her each week and handed to her; her bedtime insulin is given under her

son's supervision by telephone. She has left the stove on. She should not be left to manage alone for a full day.

Duration. These needs are expected to continue for more than 90 days and are, in my opinion, permanent.

Plan of care. A home care aide from a licensed agency, four hours each weekday morning, for bathing, dressing, meals and medication reminders; family on weekends; medical alert pendant. I will review this plan yearly.

I certify that this statement is true to the best of my knowledge.

Samuel Tolbert MD

Samuel Tolbert, MD. Tennessee license MD-0031774.