

PENN TREATY NETWORK AMERICA INSURANCE COMPANY/
AMERICAN NETWORK INSURANCE COMPANY
FREQUENTLY ASKED QUESTIONS

These Frequently Asked Questions were prepared by the National Organization of Life and Health Insurance Guaranty Associations (NOLHGA) and are intended to respond to common questions policyholders might raise in connection with the selection of TriPlus Services, Inc. (TriPlus) as the administrator of covered policies on behalf of 48 guaranty associations.

Key Facts

- State guaranty associations have provided coverage for covered policies since Penn Treaty and American Network went into liquidation in 2017.
- 48 guaranty associations contracted to have TriPlus administer Penn Treaty and American Network policies effective as of October 1, 2019. The Illinois and Wisconsin Guaranty Associations will continue to administer their own covered policies (see #14 below for Contact Information).
- TriPlus is highly regarded for its experience in administering insurance policies and will provide professional, efficient and courteous service.
- The Penn Treaty administration team has joined TriPlus and will continue to service your policy.
- All policy and claims services telephone numbers and addresses remain the same.
- There will be no interruption in claim and premium payment processing.

ADMINISTRATION OF COVERED POLICIES

1. Why are the guaranty associations making this change?

Since liquidation, the guaranty associations have engaged Penn Treaty (under the control of the Liquidator) to provide policy and claims administration services for the covered policies. This was always intended to be a temporary arrangement until the guaranty associations could engage a third-party administrator to provide these services. The guaranty associations conducted a thorough search process before selecting TriPlus.

2. Who should I call with questions about my policy or a claim?

You should continue to call customer service at 800-362-0700 to submit information or ask questions about your policy or claims. The customer service number has not changed. Beginning on November 1, 2019, customer service hours will be Monday-Friday 8:30 a.m.-6:00 p.m. Eastern Time. You should continue to send documents by fax to 610-965-6962.

3. Is there any change to the premium payment process?

The premium payment process is largely unchanged. You should continue using the same payment method, including automatic electronic funds payments if applicable to you.

However, premium payments should be made payable to TriPlus Services, Inc., and be mailed to:

TriPlus Services, Inc.
PO Box 70257
Philadelphia, PA 19176-0257

If you pay by electronic funds payments, no changes are necessary. Your premiums will continue to be deducted from your bank account. Your statement will show "TriPlus Services" as the entity receiving the premium beginning on October 1, 2019.

4. Where should I submit claims?

The process to submit a claim has not changed. To file a new claim, or if you have questions about the claim submission process, call 800-362-0700. Claim information should be submitted to TriPlus Services, Inc., P.O. Box 7066, Allentown, PA 18105-7066 or by fax to 610-965-6962.

5. Can I continue to use Penn Treaty's forms?

Yes. You may continue to use Penn Treaty's forms for now. You will be notified prior to any transition to new forms.

6. Will my benefits be affected by this change?

No. TriPlus's involvement in the administration of your policy does not affect any rights you have under your policy and will not result in any interruption of benefits to which you are entitled pursuant to the applicable guaranty association coverage provisions.

7. Do I need to do anything in response to the letter I received from TriPlus?

No. We sent the letter to provide you with information about the transition to TriPlus. You do not need to take any action.

TRIPLUS SERVICES, INC.

8. What is TriPlus Services, Inc.?

TriPlus is a third-party administrator focused on the administration of long-term care insurance policies. TriPlus Services, Inc. is highly regarded for its experience in administering insurance policies.

9. Does TriPlus administer other long-term care policies?

Yes. TriPlus is solely focused on administering and providing other services related to long-term care policies.

10. Where is TriPlus located?

TriPlus is headquartered in Hopkinton, MA and has operations in several cities. The administration of your policy will be performed primarily in Allentown, PA.

11. What happened to the Penn Treaty operations?

The Liquidator sold most of Penn Treaty's infrastructure to TriPlus. In connection with that sale, TriPlus hired members of Penn Treaty's administration team. Those former Penn Treaty employees will continue to service your policy at TriPlus. The sale to TriPlus was approved by the Court

overseeing Penn Treaty's liquidation. A few Penn Treaty employees stayed with Penn Treaty to help the Liquidator winddown Penn Treaty's operations.

LIFE & HEALTH INSURANCE GUARANTY ASSOCIATIONS

12. What is a life and health insurance guaranty association?

Life and health insurance guaranty associations were created in each state to protect state residents. When a state resident is a policyholder or beneficiary of a policy issued by a life or health insurance company that has become insolvent (gone out of business), the guaranty association provides continuing coverage. All 50 states, the District of Columbia, and Puerto Rico have life and health insurance guaranty associations. All insurance companies (with limited exceptions) licensed to write life and health insurance or annuities in a state must be members of the state's life and health insurance guaranty association. If a member company becomes insolvent, the state guaranty association obtains money to continue coverage and pay claims in accordance with the policy and state guaranty association laws by making assessments on other member insurance companies.

13. What is NOLHGA?

The National Organization of Life and Health Insurance Guaranty Associations (NOLHGA) is a voluntary association made up of the life and health insurance guaranty associations of all 50 states and the District of Columbia. When insurers, like Penn Treaty and American Network, that are licensed in multiple states are declared insolvent (or when it looks like an insurer likely will be declared insolvent), NOLHGA assembles a task force of guaranty association officials. This task force analyzes the companies' policies; ensures that covered claims are paid; and, when possible, arranges for covered policies to be transferred to a healthy insurer. Since its creation in 1983, NOLHGA has assisted its member guaranty associations in guaranteeing more than \$27 billion in coverage benefits for policyholders and annuitants of insolvent member companies. In that time, the associations have provided protection for more than 2.6 million policyholders and worked on more than 100 multi-state insolvencies.

CONTACT INFORMATION

14. Who can answer questions about my policy?

You should continue to contact customer service at 800-362-0700 for policy or claim information. For Illinois policyholders, please call the Illinois Guaranty Association at 773-714-8050, and for Wisconsin policyholders, please call the Wisconsin Guaranty Association at 608-242-9473.

15. Who can answer questions about my guaranty association coverage?

The guaranty association in your state of residence can answer questions about coverage. You can find contact information for your guaranty association at www.nolhga.com/policyholderinfo/main.cfm.

16. Who can answer questions about the liquidations of Penn Treaty and American Network?

The Pennsylvania Department of Insurance can answer questions about the liquidation. You can contact the Pennsylvania Department of Insurance at 800-222-3469.