

Care Solutions News

Leader message

Long-term care without tradeoffs: Flexible benefits and true support when it matters most

For years, long-term care planning has been framed as a difficult choice for financial professionals and clients: **reimbursement or indemnity?**

Traditional long-term care conversations often begin by comparing these benefit types. Each option offers advantages but also comes with tradeoffs: simplicity versus precision, flexibility versus structure.

At the same time, there's an essential question to consider: *What happens when care is actually needed?*

Reimbursement benefits are tied directly to eligible care expenses. Clients submit receipts and are reimbursed for covered services. This approach appeals to those who want benefits aligned closely with documented costs.

Indemnity benefits, by contrast, pay a fixed monthly amount once a claim is approved — regardless of actual expenses. This structure offers simplicity, predictability and freedom, particularly when care needs don't fit neatly into traditional categories.

Historically, choosing one set of attributes meant going without others. And flexible benefits are still only half the equation.

With **OneAmerica Financial**, clients don't need to choose between benefit philosophies. And they don't have to face the care journey alone. From flexible benefit design to experienced, compassionate claims support, our **Asset Care[®]** solution is built to perform — not just on paper, but in the moment of truth.

Our Asset Care solutions are designed to be dynamic, moving beyond the indemnity vs. reimbursement debate. Rather than forcing clients into a rigid framework, we provide **flexible benefit payments that can function as either reimbursement or indemnity**, based on how care is delivered and what a client needs at any given time.

This flexibility recognizes a simple truth: long-term care is not static. We understand that needs evolve, and real life isn't one-size-fits-all. A client may begin with home care provided by an agency, transition to family-provided support and eventually require facility-based care. Expenses may include services that aren't standard, whether it's home modifications, transportation or informal caregiving arrangements.

Asset Care can allow clients to adapt without having to restructure their plan or navigate unnecessary friction. The result is a solution that prioritizes **control, dignity and ease** over rigid definitions.

For financial professionals, this shifts the conversation away from product mechanics and toward outcomes: protecting assets, preserving independence and ensuring clients can access care on their own terms.

Because a suitable long-term care solution isn't just about how benefits are paid. It's about supporting people as they navigate one of life's most personal journeys with dignity and flexibility — when it matters most.

Caregiving highlights

The moment of truth

The true value of any long-term care solution is revealed once care is needed. This is often a time marked by uncertainty and emotion. A health event occurs. A diagnosis is made. Roles change quickly. Families find themselves navigating unfamiliar territory, often while juggling work, caregiving and emotional strain.

At this moment, coverage alone is not enough.

Policyholders and families need clarity. They need guidance. And they need someone who understands not just the policy but the reality of long-term care.

Experience matters in claims support

Many carriers can say they offer a “claims concierge.” But delivering a **true concierge experience** takes more than a title. It requires **years — often decades — of long-term care claims management experience**, combined with an empathetic curiosity to understand each family’s unique situation. It means knowing that no two care journeys are the same and that listening is as important as process.

At OneAmerica Financial, **Claims Concierge service** is built upon this foundation of experience and compassion.

A guide, not just a process

When a claim begins, our Claims Concierge service provides personalized, human support. We help policyholders and families understand next steps, explore care options and navigate decisions with confidence.

Concierges can help simplify the administrative side of claims while remaining focused on the bigger picture: supporting families through a life transition, not just a transaction. They provide clear communication, thoughtful guidance and reassurance at a time when families are stretched thin.

This approach reduces stress and allows families to focus on what matters most—care, connection and well-being.

Confidence: From planning through claim

For clients, the benefit is peace of mind. It's important to not just know they have coverage, but to understand they will be supported when they need it most.

For financial professionals, this reinforces a powerful promise: the relationships they foster and solutions they recommended don't end at issue. It's all supported by experienced professionals who understand long-term care and are committed to walking alongside clients through every stage of the journey.

One complete solution

Long-term care planning isn't complete unless it addresses both sides of the equation.

With our Asset Care solutions, clients benefit from:

- Flexible benefits that adapt to real-life care needs
- A claims experience grounded in decades of experience
- Compassionate, concierge-level support at the moment of truth

Operations updates

Interest rate updates

Rates for some OneAmerica Financial company products changed **Thursday, Jan. 15**. [Review the changes](#) that recently took effect.

Tools & resources

Flex eApp enhancements

Beginning **Monday, Jan. 26**, our Flex Underwriting platform will offer expanded functionality, including:

- **Automated delivery of signed forms to the insured and/or owner:** Signed applications forms will be automatically emailed to the insured and/or owner when the agent indicates they are in person for signing forms.
 - If the agent sends an email for electronic signature (including client collaboration for the insured), a separate email with the signed forms will not need to be sent, as the process already provides the ability to download completed forms.
- **Addition of a “Specials Requests” free-form text box field:** This field will map directly to the Special Requests section of the application (see screenshot below). It is intended to capture administrative

requests such as saving age or to notify OneAmerica Financial when multiple cases are submitted for the same client.

Would you like to include a Special Administrative Request or Additional Information?

Yes No

Special Administrative Request/ Additional Information

Additional info here

Additionally, follow these key tips to help ensure you have a smooth experience with our new underwriting tool:

- **Start fresh.** Applications started prior to the launch of Flex can no longer be accurately submitted. While the system may allow you to continue in a case, the information will not transfer correctly and may cause issues downstream. Please create a completely new submission instead of duplicating an application created prior to the Flex launch date.
- **Review the state grid.** Currently, Flex is not available in all states, and transition dates vary by state. See the [state grid](#) to confirm what option is available in any given state.
- **Consult the training materials.** We have training material available for you on our [Flex Resource Page](#). If you haven't checked them out yet, now is the perfect time.
- **Resend client-led application for Part II health questions.** We've received questions about what to do if you need to resend an invitation email to your clients. Please see [this brief training](#) to learn how.

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Life Insurance Retirement Employee Benefits Long-Term Care

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