

Care Solutions News

Leader message

Preparing for Long-Term Care Awareness Month: Planning today for peace of mind tomorrow

In just a few days, we'll head into **Long-Term Care Awareness Month**. This is a great opportunity to spotlight one of life's most important yet often overlooked topics — planning for the possibility of extended care needs. Whether it's the result of aging, illness or injury, the reality is that many of us will require some form of long-term care in our lifetime. Yet too few have a plan in place to protect families, finances and futures.

Preparing for long-term care begins with awareness — understanding what care looks like, what it costs and how to make informed decisions before a crisis occurs. Long-term care includes a wide range of services, from help with daily activities at home to care in assisted living or skilled nursing facilities. Costs can vary widely by location and level of care, making early financial planning essential.

Next month offers an ideal opportunity to **start the conversation** — with family members, loved ones and financial professionals. Discuss preferences for care, available support networks, and potential funding options. Insurance-based solutions, such as life insurance with long-term care benefits or stand-alone long-term care policies, can help preserve assets and ease the emotional and financial burden on loved ones.

Equally important is maintaining health and independence for as long as possible. Lifestyle choices — such as regular exercise, social connection and cognitive engagement — can help reduce the likelihood of needing long-term care down the road.

By taking steps now, individuals can turn a potentially overwhelming topic into an empowering one. Long-Term Care Awareness Month is not just about planning for what might happen — it's about creating peace of mind, protecting your family and ensuring that, when care is needed, it's delivered with dignity and compassion.

Awareness begins with a simple conversation. There's no better time to start than today.

Operations updates

Interest rate updates

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

Tools & resources

OSO Next enhancements are live

We've rolled out exciting enhancements in OSO Next to streamline your workflow and allow efficient access to the information you need. Here's what's new:

- **Paid policy tab:** Experience improved paid policy management with the original tab divided into two clearer categories, making it easier to track your cases:
 - **Paid — Outstanding Reqs:** Policies that are paid but still have pending requirements
 - **Paid — Complete:** Policies that are fully paid with no outstanding requirements.
- **Requirements outstanding key:** This indicator has been moved to the top of the pending policy list for improved visibility. Additionally, updated color coding allows for quicker insight:
 - **Yellow:** Fewer than 10 outstanding requirement.
 - **Red:** 10 or more outstanding requirements.
- **Owner & insured search filters:** Once a policy search is submitted, these filters are available directly within the results table.

Tax-free long-term care protection with base Annuity Care

Base Annuity Care[®] and Indexed Annuity Care[®] from OneAmerica Financial help turn non-qualified annuity gains into tax-free funds for future long-term care, regardless of cost basis or gain.

Key benefits include:

- **Tax-advantaged coverage:** Use the Pension Protection Act to help clients convert taxable gains into tax-free dollars for qualified long-term care expenses.
- **Joint coverage:** One policy can protect two people, an ideal solution for couples or partners planning together.
- **Flexible eligibility:** Clients can apply up to age 85, and in some cases, up to age 87 with home office approval.

Learn how to turn annuity dollars into lasting value when it matters most. [Visit our resource](#) page to get started.

Events & training

[Leading Tomorrow: Long-term Care Summit recap](#)

Hosted by OneAmerica Financial on Oct. 7, the **Leading Tomorrow: Long-Term Care Summit** brought together industry professionals, caregivers and thought leaders for a day focused on brain health and the human side of long-term care. The event opened with the moving story of the Stenz family's journey with Alzheimer's and also featured insights from the PBS documentary *Caregiving*, advances in dementia research and strategies for prevention and compassionate care.

Catch the highlights and watch the recap video on our [Insights page](#).

[Introducing Caregiving Conversations — A new podcast from OneAmerica Financial](#)

Caregiving Conversations gathers voices and real-life stories from across the caregiving spectrum. Each episode offers practical tips, real stories and encouragement for anyone caring for a loved one – while highlighting the importance of long-term care planning and prevention.

In our premiere episode — ***You're not alone: Hope for caregivers and families planning for care*** — our very own Amy Chinn, vice president of long-term care claims and risk management, sits down with Tafa Jefferson, CEO of Amada Senior Care, to explore the complexities of caregiving and the power of proactive planning.

Highlight and recap videos are [available here](#).

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Long-Term Care

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