

How LTC benefits are paid

Cash indemnity	Reimbursement
No need to submit monthly bills or receipts once your claim is approved	Bills and receipts must be submitted every month
100% of the monthly LTC cash benefit is available	Every month, you must wait to see what services qualify, and you'll receive only what the insurance company covers under the contract, up to your benefit limits
The tax-free monthly cash benefit can be used for LTC expenses without restrictions from the insurance company⁴	Services not covered under your contract have to be paid out of pocket



**Nationwide
CareMatters Annuity**
is a cash indemnity
solution.

⁴ Benefits are tax free up to the greater of the HIPAA per diem in the year of claim or the actual qualifying long-term care cost incurred. Benefits may be taxable under certain circumstances. Consult your tax advisor.