



# Ready to open a claim?

The fastest and easiest way to begin the claim process is online. Whether you're the Insured, legal representative or family/friend, here is everything you need to know to start and complete your Long-Term Care claim initiation.

## Are you the Insured?

Sign into or register for an account to start the claims process [here](#).

## Are you the Power of Attorney (POA)?

Start the claims process and submit your PoA documentation [here](#).

## Friend or family without POA documentation?

Get started [here](#). Your answers will flow into the Insured's online account for an authorized representative to register and complete.

### What You Need to *Start* the Claim Initiation

- **Insured's Policy Number**  
This helps confirm the policy.
- **Insured's contact information**  
To stay in touch regarding the next steps of your claim initiation.
- **Reason for starting claim**  
To help with eligibility determination.
- **Primary Care Physician information**  
To request medical records to support eligibility.
- **Long-Term Care Providers**  
Please provide info on potential or existing providers.

### What You Need To Do To *Complete* the Claim Initiation

#### Are You the Insured?

You can complete your claim online yourself and authorize a family or friend to receive your basic claim information.

#### Are you the POA?

Once we validate your documentation we will email you a link to register for an account so you can complete the process online.

#### Are you friend or family?

You won't be able to complete this because we need authorized signatures. Please alert the Insured or their POA that you have started the process. Once they register, they will be able to complete the process you have started.

If you need help with the Claims Process, contact a customer service rep at **800-233-1449**.  
Hours of Operation: 8 a.m. - 6 p.m. EST, Monday- Friday.

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