

# Comfort When You Need it Most

## MassMutual Care Coordination Services Benefit

Why plan ahead for a Long Term Care (LTC) event? One of the top reasons for LTC planning, is to lessen stress and burden on our families. The coordination of care oftentimes falls on our families and may be daunting, even if they are not providing the care themselves.

Should you need LTC, locating appropriate services, securing quality care, and coordinating payment can be challenging. Care Coordination Services can help remove these obstacles for you and your loved ones.

## Care Coordination Services provide the following



### Evaluation

- In person Chronic Illness Assessments\*
  - Evaluate cognitive status
  - Evaluate Activities of Daily Living (ADLs)\*\* and dependencies



### Payment Facilitation

- Work directly with service providers to simplify payment
- Streamline and expedite the reimbursement process



### Consultation

- Develop and coordinate a plan of care to address health care needs
- Assess home safety and recommend home modifications
- Consult with you and your family to discuss the plan of care
- Periodic (as needed) check-ins with you and your family, as well as ongoing help with evaluations and documentation



### Advocacy

- Monitor and reassess the plan of care
- Consult and collaborate with health care providers and specialists
- Assist in setting up appointments
- Help connect you to services available, i.e. Medicaid.



### Education

- Help to connect with claims specialist
- Educate you about your health condition
- Discuss your medications

\* In person chronic illness assessments and home safety assessments must be approved by MassMutual® by contacting the claims department.

\*\* Activities of Daily Living (ADLs) are activities in which people engage on a day-to-day basis. These are everyday personal care activities that are fundamental to caring for oneself and maintaining independence. ADLs are Bathing, Continence, Dressing, Eating, Toileting and Transferring.

---

Since 1851, our business decisions have been guided by our customers' needs. Today, we offer a wide range of financial products and services to help people secure their future and protect the ones they love.

Care Coordination Services are provided at no additional cost to you, under MassMutual CareChoice One<sup>SM</sup> or CareChoice Select<sup>SM</sup>. It is also included with the LTCAccess Rider<sup>SM</sup> available on certain MassMutual Whole Life policies.

For more information, please contact your financial professional.

---

**The purpose of this material is the solicitation of insurance and an agent may contact you.**

The products and/or certain features may not be available in all states. State variations will apply.

Single Premium Whole Life Insurance (SPWL-2013, ICC13SPWL and ICC13SPWL in North Carolina, SPWL-NY-2019 and SPWL-FL-2021) is a participating, permanent single premium life insurance policy issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

Limited Payment Whole Life insurance (MMCCWL-2019, and ICC19-MMCCWL in certain states, including North Carolina) is a participating, permanent, level-premium life insurance policy issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Whole Life Legacy Series policies (MMWLA-2018 and ICC18-MMWLA in certain states, including North Carolina) are level-premium, participating, permanent life insurance policies issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

For costs and further details of LTC Rider coverage, including exclusions and reductions or limitations, contact your agent/producer or MassMutual at **1-800-272-2216**.

Not all products are available in all states.

