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Subject: LTCEX RBO Wellness document comments
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Eric, here are some comments I received on the LTC Wellness exposure. The submitter (for some reason) wanted to be anonymous.

- Clarify definition of wellness benefits by calling them pre-claim wellness initiatives.
- Perhaps define pre-claim wellness initiatives as providing pre-claim support to assist regarding the declining independence of the insured.
- Wellness benefits (home modification, caregiver training, care management) are often available in today's LTC products but are not available until the insured is benefit eligible, which is too late to benefit the insured or their family. It should be offered when there's an initial need.
- Pre-claim (pre-2 ADL) access to caregiver training and home modifications can delay the need for formal care and may provide fairly reliable claim cost savings.
- Rebating would tend to come into play if extra benefits were available day 1, not "later on but pre-claim".
- Supplement or replace reliance on technology to identify high risk policyholders by having insureds self-identify or opt in.
- If the initiative is one of early support, broad communication and outreach is key. If the initiative is age- or condition-based, it should be offered consistently.
- Health plans already offer caregiver training, home modifications, or wellness programs without tax consequences – what's different about LTC?

Another issue brought up is whether hybrid products should be brought into the conversation. I think, considering LTC TF is focused on standalone LTC, focus there for now and don't enter life insurance policy issues into the conversation when standalone LTC is the focus. Do you have thoughts on this?

Thanks.