



SHIP’s Election Package Process Is Fully Complete

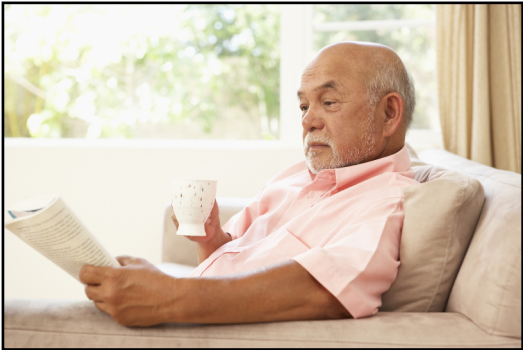
SHIP has reached a significant milestone in its court-ordered rehabilitation process: The mailing of Election Packages to policyholders has been completed in all states, except as limited by pending litigation. This marks a major step forward in the implementation of the court-approved Rehabilitation Plan (“Plan”) developed after SHIP was placed in rehabilitation by the Commonwealth Court of Pennsylvania in January 2020.

As part of implementation of the Plan, most policyholders had a decision to make about changes to their policy’s premium rates and benefits. SHIP began mailing personalized Election Packages to policyholders across the country in January 2022 after the Plan was approved by the Commonwealth Court in 2021, and subsequently by the Pennsylvania Supreme Court in June 2023. The Election Packages offered policyholders several options tailored to their individual long-term care insurance (LTCi) policies. In July 2025, Election Packages were mailed in the last remaining states, and all policyholder elections have now been implemented. This step in the Plan is now officially complete.

What This Means for Policyholders

Updated Rehabilitation Policy Endorsements were mailed to policyholders shortly after their elections were implemented. The last Rehabilitation Policy Endorsements will be mailed by the end of this year. These Endorsements include a revised Policy Schedule Page (Schedule of Benefits), which reflects the changes to coverage as a result of policyholder elections associated with the Plan. Together, these documents amend the policies to align with policyholder choices made during the election process.

Policyholders are reminded to keep their Rehabilitation Policy Endorsements with their other SHIP policy documents.



Our Commitment to Policyholder Support

Since SHIP entered into rehabilitation, it has worked closely with the Pennsylvania Insurance Department and the Special Deputy Rehabilitator to address the complex requirements of the Plan. This continued collaboration ensures that policyholders receive the support and service they deserve.

SHIP remains committed to providing a positive experience for its policyholders. As part of this effort, personalized Summaries of Current Coverage continue to be mailed to help policyholders stay informed about their policy coverage. These summaries are designed to be clear, useful, and informative; and policyholders are encouraged to file their summaries with their other SHIP policy documents.

Our Dedication to Quality Service

SHIP remains fully committed to administering policies, paying eligible claims, and providing ongoing support for our policyholders. We appreciate your continued trust and will continue to deliver clear communications and high-quality customer service. Our focus remains on ensuring a positive policyholder experience.



Be Prepared: Information You Need to Know

When you purchased your long-term care policy, you were thinking ahead, planning for an unknown future and putting a safety net in place just in case you need it someday. You already know the importance of being prepared. We appreciate you placing your trust in us to provide you with your long-term care benefits. We want to help make using your policy as simple as possible. Many policyholders find that when it comes time to file a claim, they want their family members or trusted advisors to help. Because we take your privacy very seriously, we will not share your personal information with anyone without your permission. Therefore, for us to share information with your chosen representatives, there is documentation we need to have on file.

The documentation we need on file includes the following:

- **Authorization for Disclosure of Health-Related Information.** Completing this form allows our Customer Service Representatives to discuss your policy and/or claim information over the phone or in written correspondence. You may select multiple people when completing this form. It is available on our website at shipltc.com on the forms tab or it may be requested by phone from our Customer Service Representatives.
- **Power of Attorney (“POA”) documents.** These are legal documents created for financial and/or healthcare purposes. If you have executed POA documents, please send us copies so we know who you have designated as your authorized representatives. The powers listed in POA documents may vary, so it is important for you to share your documents with us so we can review them, ensure we comply with your specific documents, and retain them in our files for future compliance.
- **Third Party Designee.** A policyholder or their legal representative may complete this form to designate an individual to receive notices if your premium payment is overdue. Designating a Third Party Designee helps prevent an unintended lapse of the policy for non-payment of premium. This form is also available on our website or may be requested by phone from our Customer Service Representatives.

 IMPORTANT REMINDERS

- All forms and documents above should be submitted to Senior Health Insurance Company of Pennsylvania (In Rehabilitation) P.O. Box 64913, St. Paul, MN 55164 or by fax to (952) 983-5256.
- It is important to let us know promptly if your address and/or phone number change. If you move or change a phone number, please call our Customer Service Representatives with the new information. You may also mail it to us at the address listed above.
- If your policy includes an elimination period, you do not need to wait until the elimination period is satisfied before filing your claim. The claim may be filed as soon as your care begins, and doing so will not affect how the elimination period is applied.
- SHIP wants to help you be prepared. Give yourself the peace of mind that comes from having authorizations in place before you need them. Of course, if you ever have any questions, you may call our Customer Service Representatives at (877) 450-5824 between the hours of 8:00 a.m. and 6:00 p.m. Eastern Time for assistance.



Global Stress Relief Tips for Seniors: Gentle Practices for a Calmer Life

As we age, stress can take on new forms—whether it's managing health conditions, coping with loss, or navigating changes in routine. Fortunately, cultures around the world offer time-tested relaxation techniques that can be easily adapted for seniors. Here are some accessible and effective global stress relief practices that can improve your wellbeing, wherever you live!

Laughter Yoga (India) Originating in India, laughter yoga combines deep breathing with intentional laughter. Even simulated laughter can trigger feel-good endorphins and reduce cortisol levels. Seniors can practice this seated, alone or in groups, making it ideal for those with mobility limitations. Watching a comedy or joining a virtual laughter club can be a great start.

*Check out the free International Laughter Club at laughteryoga.org/zoom-laughter-club.

Fika (Sweden) The Swedish tradition of fika is more than a coffee break—it's a moment to slow down and connect. Enjoy a warm beverage and a small treat while chatting with a friend or caregiver. This ritual fosters social connection and mindfulness, both of which are powerful stress reducers.

Foot Soaks (China) In China, the nightly ritual of soaking feet in warm water is known to promote relaxation and improve circulation. Add Epsom salts or essential oils to enhance the experience. This practice is especially beneficial for those with diabetes or arthritis, as it soothes tired muscles and calms the nervous system.

Forest Bathing (Japan & Scandinavia) Known as Shinrin Yoku in Japan and friluftsliv in Norway, forest bathing involves immersing oneself in nature. For seniors unable to walk in the woods, simply sitting near trees or viewing nature scenes from a window can offer similar calming effects. Studies show that exposure to greenery lowers blood pressure and improves mood.



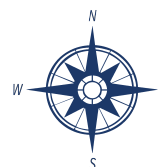
Music & Drumming (West Africa) Rhythmic music and drumming are used in West African cultures to release tension and foster community. Listen to calming music, tap along with simple percussion instruments, or join virtual music therapy sessions. Music has been shown to reduce anxiety and improve cognitive function.

*Check out the American Music Therapy Association directory at musictherapy.org/about/find to locate board-certified music therapists in your area.

Hot Baths & Saunas (Russia & Iceland) While full saunas may not be suitable for all seniors, a warm bath can mimic the soothing effects. In Russia, the banya is a communal steam bath used to detox and relax. Enjoy a warm soak at home to ease joint pain and promote sleep.

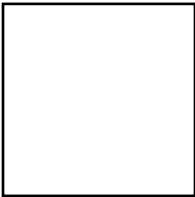
Ubuntu (Nigeria) Ubuntu is a philosophy of compassion and interconnectedness. Practicing kindness, gratitude, and community engagement—even through phone calls or letters—can help seniors feel valued and reduce feelings of isolation.

Best of all, these practices don't require expensive equipment or travel. Whether it's sipping tea, soaking feet, or sharing a laugh, these practices can be tailored to suit any senior's lifestyle and health needs. Try borrowing wisdom from around the world to find more peace and joy — one gentle ritual at a time!





550 Congressional Blvd
Suite 200
Carmel, IN 46032



Recent Comment from a
SHIP Policyholder

*"Always helpful when I call. Service
has been wonderful to date."*



- ✉ Rural areas face delays due to distance and fewer processing hubs.
- ✉ Afternoon pickups are being scaled back or eliminated.
- ✉ Increased digital communication means fewer First-Class letters sent.
- ✉ USPS will review mail facilities to improve service and include community input.

Source: United States Postal Service

Has Your Address Changed? It's important you let us know.

We want to be sure we are keeping you informed about your policy and that you are receiving important rehabilitation information.

Please report address changes by:

- Calling customer service at 877-450-5824, Monday through Friday from 8:00 a.m. to 6:00 p.m. (Eastern Time)
- Submitting a signed written request to:
Senior Health Insurance Company of Pennsylvania (In Rehabilitation)
P.O. Box 64913
St. Paul, MN 55164