Brighthouse SmartCare®

Thinking about relocating internationally?

You can access your long-term care benefits anywhere you call home.

Our hybrid life insurance and long-term care (LTC) product was designed to provide value when you need it most – anywhere in the world. If a temporary or permanent international relocation is in your future, you can take comfort knowing that you can receive and use your LTC benefits outside of the U.S. and its territories.

Brighthouse SmartCare[1] international LTC claims offer:

Flexibility

Choose up to the maximum monthly benefit to pay for long-term care with no restrictions on how you can use the funds.

Control

Receive LTC how and where you want, including home health care, care in a facility setting, or care provided by family and friends.

Simplicity

Cash indemnity means you can receive your maximum amount of LTC benefits, regardless of actual cost of care, without providing receipts or tracking expenses.[2]

1 Brighthouse SmartCare is an indexed universal life insurance policy with long-term care benefits provided by riders.

2 The maximum lifetime benefit amount is determined at the time of the first claim for benefits under the rider. When monthly payments received under the rider equal the maximum lifetime benefit amount, the rider will terminate.

Frequently Asked Questions About International Claims[3]

Review the following FAQs below to find answers to your questions, or talk to your financial professional for more information.

Q: How does Brighthouse Financial determine eligibility for international claims?

A: The requirements for eligibility are the same as for domestic claims. A licensed physician or, in New York, a licensed health care practitioner must certify that you are chronically ill and unable to perform two of the six activities of daily living (bathing, continence, dressing, eating, toileting, transferring) or have a severe cognitive impairment. The insured is not required to return to the U.S. for benefit certification; however, a certified plan of care and updates to a plan of care must be prescribed by a U.S.-licensed physician or health care practitioner (in NY).

Good to Know

Licensed Physician – A doctor of medicine or osteopathy legally authorized to practice medicine and surgery by the state in which the physician performs such function or action and performs those functions within the scope of the physician's license.[4] A physician may not include the insured, policy owner, or any immediate family member.

Licensed Health Care Practitioner – A physician, registered professional nurse, licensed social worker, or any individual who meets such requirements as may be prescribed by the U.S. Secretary of the Treasury. A licensed health care practitioner may not include the insured, policy owner, or any immediate family member.

[3] Policyholders living outside of the U.S. may obtain care in the country in which they reside. Translation services for written documents such as medical records are not routinely permitted or reimbursed. No assumption should be made that Brighthouse Financial will reimburse any service of this nature without prior from a chief underwriter or associate chief underwriter.

[4] Social Security Act of 1935 §1861(r)(1). Social Security Administration, as of July 2023.

Q: How are benefit dollars distributed for international claims?

A: LTC benefits are distributed in U.S. dollars via direct deposit to any U.S. banking institutions. Funds cannot be delivered via direct deposit to financial institutions based outside of the United States.

Q: Are benefit amounts reduced for international claims?

A: No. You may receive up to 100% of the monthly maximum benefit amount available under the LTC Accelerated Death Benefit Rider and Extension of Benefits Rider when outside of the United States.

Q: Will my current LTC benefit payment plan change upon international relocation?

A: No. Brighthouse Financial provides LTC benefits in the form of cash indemnity payments without requiring receipts or tracking expenses.

Q: What is required as proof for a claim?

A: For an initial claim, you will need a fully completed claim form, a certification from a U.S.-licensed physician or health care practitioner (in NY) that the insured is chronically ill, a copy of the plan of care, and documentation that the insured will receive qualified long-term care services under that plan of care.[5,6] Brighthouse Financial requires a reassessment of the insured's eligibility for benefits at least once every 12 months following the date of the previous certification. Reassessment will include a certification by a physician of the insured's eligibility for benefits. We may require a reassessment more often but not more than once every 90 days.

---

[5] Additional information may be required. See the policy for complete details.

[6] Qualified long-term care services include: adult day care, assisted living care, home health care, hospice care facility, intermediate care or custodial care in a long-term care facility, and skilled nursing care. See policy and riders for complete coverage and details.

Brighthouse SmartCare is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Partnership for Long-Term Care Program, and is not a Medicare supplement policy.

This form is a client-facing flyer provided by Brighthouse Financial. It is being used for the purpose of soliciting insurance.

Long-term care (LTC) benefits provided by riders to the policy are intended to provide qualified long-term care insurance under Internal Revenue Code Section 7702B(b). Although benefits paid under a rider are intended to be income tax free as accident and health benefits under a qualified long-term care insurance contract, benefits may be taxable in certain circumstances. For example, benefits may be taxable when the aggregate LTC benefits payments received under a rider and other policies or riders exceed the Internal Revenue Code section 7702B(d)(2) per diem limitation. You should consult with an attorney or qualified tax professional before purchasing Brighthouse SmartCare and when exercising any right to receive LTC benefits under any rider included with the policy. The policy's death benefit and policy values will be reduced as a result of any LTC ADBR payment.

All policy values will be reduced and any LTC rider will be terminated if an Accelerated Death Benefit Payment is made under the policy. Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable. You should consult a tax professional to determine the current tax consequences before requesting any Accelerated Death Benefit Payment.

Any discussion of taxes is for general information purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax, or accounting advice. Clients should confer with their qualified legal, tax, and accounting professionals as appropriate.

Brighthouse SmartCare® is an indexed universal life insurance policy with long-term care riders issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277 and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017 ("Brighthouse Financial"). All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company. Each issuing insurance company is solely responsible for its own financial condition and contractual obligations. Brighthouse SmartCare has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, please contact your financial professional. May not be available in all states or firms.

• Not a Deposit • Not FDIC Insured • Not Insured by Any Federal Government Agency
• Not Guaranteed by Any Bank or Credit Union • May Lose Value

Brighthouse FINANCIAL® | Build for what's ahead®

Brighthouse Life Insurance Company
11225 North Community House Road
Charlotte, NC 28277
brighthousefinancial.com

Brighthouse Life Insurance Company of NY
285 Madison Avenue
New York, NY 10017