

FOREIGN NATIONAL LTC/CI DETAILS

Carrier	AIG	AXA	Bighthouse Financial	Global Atlantic	Foresters Financial
Can rider be issued on insureds other than U.S. Citizens and permanent residents?	Yes	No	Yes	Yes, if the country has an "A" or "B" rating.	Yes if the client is approved at Standard or better. (Based on approved visas)
Can benefit payments be made if insured resides outside of United States?	Yes	Yes	Yes	Yes	Yes (Based on approved visas)
Are funds able to be sent to a financial institution based outside the United States?	Yes	No	No	No	No
Claim and Recertification Rules	Written documentation from a Licensed Health Care Practitioner certifying that the insured is chronically ill provided at the start of each Benefit Period.	Written documentation from a Licensed Health Care Practitioner certifying that the insured is chronically ill provided at the start of each Benefit Period. Recertification Package sent annually	You must provide proof In Writing that the Insured has a Chronic Illness or a Terminal Illness. The physician who provides the Chronic Illness or Terminal Illness certification must be someone other than you, the Insured, or a member of the Insured's or Owner's family.	Annual recertification by a licensed and practicing physician in the United States is required.	Regarding the "recertification rules".... each claim for an acceleration is essentially treated as a new claim and would require a new certification by a U.S. licensed physician that the insured is still chronically ill.
Is recertification required to be done in United States?	Yes	No	No	No	Yes
How often is Recertification Required?	Every twelve months	Every twelve months	Every twelve months	Every twelve months	Every twelve months
Are Benefits Different outside the United States?	No	No	No- as long as country qualifies for our policies and abide for rules/laws pertaining to the rider and usage.	No	The benefit under this rider is the ability to accelerate a portion of the eligible death benefit. The benefit is the same regardless of the location of the insured or owner.
Is Home Health Care covered outside the U.S. and what are the limits?	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.
Is Nursing Home Care covered outside the U.S. and what are the limits?	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.

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Carrier	John Hancock	Lincoln LifeEnhance Accelerated Benefits Rider	Lincoln MoneyGuard	Mutual of Omaha Chronic Illness Rider	Mutual of Omaha Long Term Care Rider
Can rider be issued on insureds other than U.S. Citizens and permanent residents?	No	No. The rider is only available for US citizens and permanent residents who reside full time in the US at the time of issue.	No. MoneyGuard is only available for US citizens and permanent residents who reside full time in the US at the time of issue.	Yes	US Citizens and Green Card Holders Only
Can benefit payments be made if insured resides outside of United States?	No	Yes	Yes	Yes	Yes - Canada and United Kingdom Only
Are funds able to be sent to a financial institution based outside the United States?	N/A	No	No	No	No
Claim and Recertification Rules	N/A	Recertification by a Licensed Healthcare Practitioner is required after each 12 month benefit period to continue acceleration of the death benefit.	While benefits are being paid under the International Benefits Provision, Lincoln reserves the right to verify no more frequently than monthly that all of the criteria for eligibility for benefits under the rider and this provision have been satisfied.	The insured would need to be recertified that they are chronically ill every time an acceleration is requested. An Acceleration can be requested every 12 months.	Insured must be chronically ill (unable to perform 2 of 6 ADL) for 90 days or have severe cognitive impairment. The 90 day elim period must be satisfied only once in the insured's lifetime.
Is recertification required to be done in United States?	N/A	No, but the Licensed Health Care Practitioner must be licensed in the US.	No, but the certification and recertification must be done by a US Licensed Healthcare Practitioner.	No	Must be done within the US, its territories, Canada or the United Kingdom.
How often is Recertification Required?	N/A	Every twelve months	Normally, once every 12 months, but Lincoln reserves the right to ask for recertification as often as monthly for International benefits.	Every twelve months	Every twelve months
Are Benefits Different outside the United States?	N/A	No, the benefits are the same. The client should consult with his or her tax advisor before benefits are elected.	MoneyGuard benefits are divided into 2 riders: the LABR and the LEBR. The LABR (Long-Term Care Acceleration of Benefits Rider) is available for International usage; the LEBR (Long-Term Care Extension of Benefits Rider) is not. The amount of the LABR is equal to the Specified Amount at issue. The LABR, which is available for either 2 or 3 years, provides benefits if the client is confined to a Nursing Home or Assisted Living Facility outside of the US, its territories, or possessions. Benefits are limited to the maximum monthly benefit that would otherwise be paid. The full LABR Benefit Limit may be used for this purpose. International benefits are not available under MoneyGuard.	No	No
Is Home Health Care covered outside the U.S. and what are the limits?	N/A	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	No	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	We will not pay benefits for services provided outside the US and its territories, Canada, or the United Kingdom
Is Nursing Home Care covered outside the U.S. and what are the limits?	N/A	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. Included automatically in the LABR, an insured who is confined to a Nursing Home or Assisted Living Facility outside the US, its territories, or possessions and is receiving Qualified Long-Term Care Services may receive LABR Benefits for those services up to the maximum monthly benefit that would otherwise be paid. The full LABR Benefit Limit may be used for this purpose. International benefits are not available under the Long-Term Care Extension of Benefits Rider (LEBR).	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	We will not pay benefits for services provided outside the US and its territories, Canada, or the United Kingdom

FOREIGN NATIONAL LTC/CI DETAILS

Carrier	Nationwide - LTC Rider	Nationwide - CareMatters	New York Life	OneAmerica	Principal
Can rider be issued on insureds other than U.S. Citizens and permanent residents?	The rider is only available for US citizens and permanent residents who reside full time in the US at the time of issue.	No	Yes	No	Yes
Can benefit payments be made if insured resides outside of United States?	Yes	Yes	Yes, as long as a US-licensed healthcare practitioner certifies to the claim	Yes	Yes
Are funds able to be sent to a financial institution based outside the United States?	Yes if Foreign Bank uses ACH format like a U.S. Checking account.	Yes if Foreign Bank uses ACH format like a U.S. Checking account.	Yes	No	Yes
Claim and Recertification Rules	Licensed Health Care Practitioner must again certify that the Insured is Chronically Ill and a current Plan of Care must be submitted to us. A certification may not be rescinded and recertifications may not be required until after the expiration of the ninety calendar day period from the most recent certification or recertification.	Licensed Health Care Practitioner must again certify that the Insured is Chronically Ill and a current Plan of Care must be submitted to us. A certification may not be rescinded and recertifications may not be required until after the expiration of the ninety calendar day period from the most recent certification or recertification.	Insured must not be able to complete 2 of 6 ADLs or have a severe cognitive impairment for at least 90 days. There is a 90 day elimination period and the insured must recertify at least annually.	Annual recertification stating insured is unable to perform 2/6 ADLs or has severe cognitive impairment. If the condition triggering claim is considered temporary, recertification may be required every 6 months.	A new certification by a physician (as defined in the rider) is required for each additional annual request. We reserve the right to obtain a second medical opinion.
Is recertification required to be done in United States?	No, but the Licensed Health Care Practitioner must be licensed in the US.	No, but the Licensed Health Care Practitioner must be licensed in the US.	No, but the Licensed Health Care Practitioner must be licensed in the US.	Yes	No as long as certifying physician is licensed in the United States and operating within the scope of their license.
How often is Recertification Required?	Every twelve months	Every twelve months	Every twelve months	Temporary Condition: Every 6 months Permanent Condition: Every 12 months	Every twelve months
Are Benefits Different outside the United States?	No	Yes - International LTC Rider Benefit payments will be no greater than 50% of the Maximum Monthly LTC Rider Benefit Amount, until the Maximum Lifetime LTC Rider Benefit Amount is exhausted, while the Insured is receiving care outside of the United States "International LTC Rider Benefits"), and will be paid in US dollars only.	No	Yes. Home Health Care is not available to receive benefits outside of the United States. Nursing Home care must fit the definition of an approved facility - see specimen policy.	No
Is Home Health Care covered outside the U.S. and what are the limits?	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	When care is received outside the United States, CareMatters will only pay benefits from the acceleration (1st) bucket, and will pay 50% of the benefit. Thus, a 2 year 1st bucket will be paid out over 4 years. If the client returns to the U.S., then the EOB (extension - 2nd bucket) will be available again and all benefit will resume being paid at 100%.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	No	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.
Is Nursing Home Care covered outside the U.S. and what are the limits?	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	When care is received outside the United States, CareMatters will only pay benefits from the acceleration (1st) bucket, and will pay 50% of the benefit. Thus, a 2 year 1st bucket will be paid out over 4 years. If the client returns to the U.S., then the EOB (extension - 2nd bucket) will be available again and all benefit will resume being paid at 100%.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. For all states except CA, benefits are 50% of stated maximum on base policy only. For CA, benefits are 100% of stated maximum for 12 months.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.

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Carrier	Protective	Prudential	Securian Financial Chronic Illness Access Agreement	Securian Financial Accelerated Death Benefit for Chronic Illness Agreement	Securian Financial SecureCare
Can rider be issued on insureds other than U.S. Citizens and permanent residents?	No	No	No	No	No
Can benefit payments be made if insured resides outside of United States?	Yes	Yes	Yes	Yes	Yes
Are funds able to be sent to a financial institution based outside the United States?	No	No	No	No	No
Claim and Recertification Rules	Exam for Certification must be completed in United States.	Unable to perform 2 out of 6 ADLs or Severe Cognitive Impairment expected to last at least 90 days as certified by a U.S. Licensed Physician. The condition does not need to be permanent. If it is permanent, then the 90 day waiting period is waived and they can receive benefits right away.	Unable to perform 2 out of 6 ADLs or Severe Cognitive Impairment expected to last at least 90 days as certified by a U.S. Licensed Physician. The condition does not need to be permanent	Unable to perform 2 out of 6 ADLs or Severe Cognitive Impairment expected to last at least 90 days as certified by a U.S. Licensed Physician. The condition does not need to be permanent	Unable to perform 2 out of 6 ADLs or Severe Cognitive Impairment expected to last at least 90 days as certified by a U.S. Licensed Physician
Is recertification required to be done in United States?	Yes	Yes	No, We require the individual be certified by a Physician who is licensed to practice in the U.S. (not required to be actively practicing in the U.S.)	No, We require the individual be certified by a Physician who is licensed to practice in the U.S. (not required to be actively practicing in the U.S.)	Yes
How often is Recertification Required?	Every twelve months	Every twelve months	Every twelve months	Every twelve months	Every twelve months
Are Benefits Different outside the United States?	No	No	No	No	Yes. A maximum of 50% of the monthly maximum benefit may be paid. However, this 50% is only on the monthly benefit, the insured still has access to the entire pool of benefits (meaning, if the insured takes 50%, the length of benefits will double)
Is Home Health Care covered outside the U.S. and what are the limits?	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. A maximum of 50% of the monthly maximum benefit may be paid. However, this 50% is only on the monthly benefit, the insured still has access to the entire pool of benefits (meaning, if the insured takes 50%, the length of benefits will double)
Is Nursing Home Care covered outside the U.S. and what are the limits?	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	Yes. A maximum of 50% of the monthly maximum benefit may be paid. However, this 50% is only on the monthly benefit, the insured still has access to the entire pool of benefits (meaning, if the insured takes 50%, the length of benefits will double)

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Carrier	Symetra Chronic Illness Rider	Symetra Chronic Illness Plus Rider	Transamerica LB Living Benefits	Transamerica LTC Rider Permanent	Zurich Chronic Illness Rider
Can rider be issued on insureds other than U.S. Citizens and permanent residents?	Yes	N/A	No	No	Yes
Can benefit payments be made if insured resides outside of United States?	Yes	N/A	No	No	Yes
Are funds able to be sent to a financial institution based outside the United States?	No	N/A	N/A	N/A	No
Claim and Recertification Rules	Anytime after the effective date of the rider, provided the insured is certified by a licensed health care practitioner during the prior 12-month period as being permanently unable to perform at least two of the six activities of daily living or having a severe cognitive impairment that requires substantial supervision to ensure the health and safety of himself or herself and others.1 To avoid any gaps in coverage and to continue receiving benefit payments, recertification is required prior to the end of each 12-month period.	N/A	N/A	N/A	Unable to perform 2 out of 6 ADLs or Severe Cognitive Impairment expected to last at least 90 days as certified by a U.S. Licensed Physician
Is recertification required to be done in United States?	Yes	N/A	N/A	N/A	Yes
How often is Recertification Required?	Every twelve months	N/A	N/A	N/A	Every Twelve Months
Are Benefits Different outside the United States?	No	N/A	N/A	N/A	No
Is Home Health Care covered outside the U.S. and what are the limits?	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	N/A	N/A	N/A	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.
Is Nursing Home Care covered outside the U.S. and what are the limits?	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.	N/A	N/A	N/A	Yes. Indemnity benefits. No limits or restrictions aside from policy maximums.