Long Term Care University

Long Term Care University – Question of the Month

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Q: We read the Long Term Care University article, 'Not All International Benefits Are the Same on Hybrid Life and Long Term Care Insurance Policies'. Can you compare how international benefits compare among the top Hybrid Life and Long Term Care (LTC) Insurance policies?

The Problem – Not All International Benefits Are the Same
Some insurance companies limit your cash benefits while abroad, while others only allow you to use a portion of your total benefits, and limit the type of care you can receive.

The Solution – Understand Your Policy's International Benefits
Understanding the key limitations and restrictions on your policy's international benefits will help you make a more educated decision on which policy to purchase. Policies with 100% monthly benefits abroad, full length (duration) of benefits and home care provide the greatest flexibility.

How Policies Compare
The following chart compares the top policies based on international benefits. Companies highlighted in green provide 100% cash indemnity benefits, while those in blue do not. Companies with **bolded** Key Limitations and Restrictions offer the greatest flexibility.

Brighthouse SmartCare. With 100% use of monthly benefit, full duration of benefits and home care (including family), it is a **top choice**.
John Hancock LifeCare. With 100% use of monthly benefit, full duration of benefits and home care (including family), it is a **top choice**.
Lincoln MoneyGuard Fixed Advantage. With only 80% use of monthly benefit as cash indemnity, only 36 months of international benefits and care limited to nursing homes or assisted living facilities (no home care), it is not a top choice.
Nationwide CareMatters II. Despite 100% monthly benefit, and home care, the duration of benefits is limited to the acceleration pool (e.g.: 2 years). Thus, it is not a top choice.
Nationwide CareMatters Together. Despite 100% monthly benefit, and home care, the duration of joint benefits is limited to the acceleration pool (e.g.: 2 years). Thus, it is not a top choice.
OneAmerica State Life Asset Care. With only 75% use of monthly benefit as cash indemnity, the duration of joint benefits is limited to the base benefit (e.g.: 25 months) and care limited to facilities (no home care), it is not a top choice.
Securian Minnesota Life SecureCare IV. With 100% use of monthly benefit, full duration of benefits and home care (including family), it is a **top choice**.

Policy	Monthly Benefit % Abroad	Benefit	Length of Benefits Abroad	Home Care Available Outside U.S.?	Key Limitations and Restrictions
Brighthouse SmartCare	100%	Cash Indemnity	Full duration of benefit period (e.g., up to 4 or 6 years)	Yes	**Cash indemnity structure allows home health care and informal care (including family) abroad without receipts.**
John Hancock LifeCare	100%	Cash Indemnity	Full duration of benefit period (e.g., up to 4 or 6 years)	Yes	**Cash indemnity design allows international use across formal facilities or informal/family care providers.**
Lincoln MoneyGuard Fixed Advantage	100% (or 80% if Cash Indemnity)	Reimbursement or 80% Cash Indemnity	Capped at 36 months total over life of policy	No (Facility care only)	Strictly limited to nursing homes or assisted living facilities; home care and adult day care are excluded.
Nationwide CareMatters II	100%	Cash Indemnity	Up to acceleration pool limit	Yes	International benefits terminate once the Extension of Benefits Rider (EOBR) triggers; EOBR requires returning to the U.S.
Nationwide CareMatters Together	100%	Cash Indemnity	Up to shared acceleration pool limit	Yes	Joint last-survivor chassis; international rules mirror CareMatters II (payouts apply to acceleration phase, extended benefits require return to U.S.).
OneAmerica State Life Asset Care	100%	Reimbursement or 75% Cash Indemnity	Up to the base benefit period (e.g., 25 to 50 months); lifetime COB rider does not apply	Varies	Strictly limited to international facilities; international care is explicitly excluded from the optional lifetime/extended Continuation of Benefits (COB) rider.
Securian Minnesota Life SecureCare IV	100%	Cash Indemnity	Full duration of benefit period (e.g., up to 4 or 6 years)	Yes	**Cash indemnity benefit and full benefit pool available internationally for both facility and home/informal care.**

Action Step – Compare International Benefits Before Purchasing Your Policy
International benefits can differ significantly between policies. Work closely with an independent insurance expert to compare policies that meet your needs. Since premiums vary greatly based on age, health and marital status, request individualized quotes.

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