


INTERNATIONAL BENEFITS

FOR LONG-TERM CARE INSURANCE CLIENTS




Sometimes, your clients might need to leave the country, but they won't need to leave their LTC policies behind. The below long-term care insurance products still offer some benefits outside the U.S., albeit with restrictions. See policy for additional restrictions and limitations to international benefits.


MUTUAL OF OMAHA CUSTOM CARE

-  **Full monthly benefit for up to 12 months:** “Pays up to 100% of MMB [maximum monthly benefit] up to an International Benefit Lifetime Maximum of 12 months.”

LINCOLN MONEYGUARD

-  **No homecare. Residential and Nursing Facility benefits only:** “No benefits are payable for Covered Services, other than Nursing Facility Care Services or Residential Care Facility Services, that are received outside of the United States.”

ONEAMERICA ASSET CARE

-  **No homecare. Residential and Nursing Facility benefits only. Subject to 100% of the monthly maximum but capped to 12 months:** “Payment Limitations: The amount of the benefit for care received in an International Facility is limited to 100% of the monthly benefit limit for up to 12 months.”