



Brighthouse SmartCare®

Long-Term Care Claims Process

Brighthouse SmartCare®, a hybrid life insurance policy with long-term care riders, is designed to make your dollars work smarter by providing protection in more ways than one.

In addition to providing a life insurance death benefit to loved ones, Brighthouse SmartCare provides access to the policy's cash value to pay for long-term care expenses, should you need them.

Understanding the claims process is an important part of your policy. This step-by-step guide can help you navigate the process if you ever need to submit a claim.

- 01 The policy owner begins a Notice of Claim by requesting a Long-Term Care (LTC) Claims Packet from Brighthouse Claims at (800) 882-1292.
- 02 Brighthouse Claims will send the policy owner the claims packet within 15 calendar days of receiving the Notice of Claim.
- 03 The policy owner submits a completed claims packet with Proof of Claim information, which must include the LTC Claim Form, Licensed Health Care Practitioner Statement, and plan of care to Brighthouse Claims within 90 calendar days of submitting the Notice of Claim.
- 04

Send completed claims packet to:	- OR -	Fax to:
Brighthouse Life Insurance Company		Brighthouse Claims
Life Claims Department		(877) 245-8163
P.O. Box 4364		
Clinton, IA 52733-4364		
- 05 Brighthouse Claims will review and validate the documentation to ensure all forms are completed appropriately and will request any missing information from the policy owner.
- 06 Brighthouse Claims will respond to the policy owner within 30 calendar days after receipt of all items. The response will consist of one of the following:
 - Approve claim
 - Deny claim citing specific reasons; if the claim is denied, the policy owner has 60 calendar days to appeal the decision and provide additional information

Good to Know

The elimination period¹ is 90 calendar days, which means the insured must be receiving qualified long-term care services from a physician² for 90 calendar days before LTC benefit payments can begin.

Additional Information

For LTC benefit payments to continue, Brighthouse Financial® will periodically request and review an updated Licensed Health Care Practitioner Statement and plan of care.

Frequently Asked Questions

How will Brighthouse Financial determine qualification for the claim?

- An insured must be chronically ill as defined in the policy, be receiving qualified long-term care services under a plan of care prescribed by a physician,² and provide required claim documentation. An insured will generally meet this criteria if:
 - The insured meets one of the qualifying events for chronic illness stated in the policy – such as the insured requires assistance to complete two of the six activities of daily living or the insured is cognitively impaired; and
 - A physician licensed² in the U.S. certifies that the insured is chronically ill and we receive required documentation, including the plan of care for the insured along with the Licensed Health Care Practitioner Statement.
- The elimination period is satisfied.

How is the elimination period¹ determined?

The elimination period will be met if the chronically ill insured has been receiving qualified long-term care services for 90 calendar days.

What are the activities of daily living?

The activities of daily living are any of the following:

- Bathing
- Eating
- Continence
- Toileting
- Dressing
- Transferring (e.g., moving in and out of a chair, bed, or wheelchair)

¹ The elimination period is referred to as the eligibility period in New York.

² Physician is referred to as health care practitioner in New York.

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.

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. May not be available in all states or firms.

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