



Long-Term Care

Why Coverage Matters

LIFE | INDEXED UNIVERSAL WITH LONG-TERM CARE

Brighthouse SmartCareSM

Brighthouse Life Insurance Company

ICC18-LTCINFO

5-18-LTCINFO



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1 in 2

Americans turning 65 today will require some form of long-term care.¹

If that number surprises you, it may be because it's hard to envision needing long-term care. Let's take a look at what long-term care (LTC) insurance can provide.

Typical LTC insurance policies are designed to pay for medical and non-medical expenses related to the everyday care of people living with a chronic illness, disability, or other conditions over an extended period. For coverage to begin, the Insured generally must be unable to perform two of six activities of daily living.



Activities of Daily Living

- Bathing
- Eating
- Contenance
- Toileting
- Dressing
- Transferring



What care services are typically covered by LTC insurance?

- Home health care
- Hospice
- Assisted living care
- Adult day care
- Skilled nursing care

¹ Melissa Favreault and Judith Dey, Long-Term Services and Supports for Older Americans: Risks and Financing, U.S. Department of Health & Human Services, February 2016. p. 3

Paying for Care

As long-term care costs continue to rise, it's smart to consider the following when determining how to pay for long-term care expenses.

Medicare

Typically covers short-term medical or rehabilitative care after a medical event. It does not cover long-term care or ongoing needs.

Medicaid

Covers long-term and personal care for physically and financially qualified individuals. If your assets exceed the government limit, they may need to be depleted before coverage begins. Program options and coverage vary, which may limit your options as a patient.

Self-Insure

Relying on personal assets and income to potentially cover long-term care expenses could mean that retirement and estate plans need to change.

Family

Relying on family members for either financial help or assisting with home care can result in added physical and financial stress, as well as stress on family relationships.

Traditional LTC Insurance

Covers long-term and personal care expenses in the case of a long-term care event. If the insurance is unused, you may have paid premiums and never need the LTC benefits.

2 years

The average length of a long-term care event.²



\$266,000

The average lifetime cost of long-term care expenses for people over age 65.²



Talk to your financial professional about **hybrid life insurance and LTC** products like Brighthouse SmartCareSM, which provide a death benefit and LTC benefits to help protect your retirement against the unexpected costs of long-term care.³ Or visit brighthousefinancial.com.

² Melissa Favreault and Judith Dey, Long-Term Services and Supports for Older Americans: Risks and Financing, U.S. Department of Health & Human Services, February 2016. p. 4-6

³ Brighthouse SmartCare is an indexed universal life policy with long-term care benefits provided by riders.

Not available in all states.

Brighthouse SmartCareSM, an Indexed Universal Life Insurance Policy on Policy Forms ICC18-5-70 and 5-70-18, with a Long-Term Care Acceleration of Death Benefit Rider on Policy Forms ICC18-3ACCLTC1 and 3ACCLTC1-18, including the option to elect an Extension of Benefits Rider on Policy Forms ICC18-3EOB1, ICC18-3EOBIC1, or ICC18-3EOBIP1, and 3EOB1-18, 3EOBIC1-18, or 3EOBIP1-18, is issued by, with product guarantees that are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277 ("Brighthouse Financial"). All guarantees, including 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 consult your financial professional.

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