

# Long-Term Care Claims Process

Brighthouse SmartCare<sup>SM</sup>, 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. It ensures that even if you don't need long-term care, you get value from your money through a death benefit for your loved ones. Knowing how the claims process works is an important part of your policy. The information below provides a step-by-step overview.

- 1** The Owner begins a Notice of Claim by requesting a Long-Term Care (LTC) Claims Packet from Brighthouse Claims at (800) 882-1292.
- 2** Brighthouse Claims will send the Owner the claims packet within 15 days of the Notice of Claim.
- 3** The 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 days of the Notice of Claim.
- 4** **Please send the completed claims packet to:** - OR - **Fax to:**  
Brighthouse Claims and Living Benefits  
P.O. Box 305074  
Nashville, TN 37230-5073  
Brighthouse Claims:  
(877) 245-8163
- 5** Brighthouse Claims will review the forms to ensure they are fully completed. If forms are not complete, Brighthouse Claims will request missing information or forms to be resubmitted.
- 6** Brighthouse Claims will review the completed claims documentation and validate the information as necessary. If any additional requirements are needed, we will advise the Owner accordingly. A response to the Owner will be made within 30 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 Owner has 60 days to appeal the decision and provide additional information.



## Good to Know

The elimination period is 90 days, which means the Insured must be receiving Qualified Long-Term Care Services from a Health Care Provider for 90 days before LTC Benefit Payments can begin.

## Additional Information

To continue receiving LTC benefit payments, Brighthouse Financial<sup>®</sup> will periodically request and review an updated Licensed Health Care Practitioner Statement and Plan of Care.

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The life insurance policy and long-term care riders have important terms, conditions, limitations, and exclusions. Please see the policy and long-term care riders for more details.

Brighthouse SmartCare<sup>SM</sup> is an Indexed Universal Life Insurance Policy with Long-Term Care Riders 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 contact your financial professional. May not be available in all states.

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• Not Guaranteed by Any Bank or Credit Union • May Lose Value

## **Brighthouse** FINANCIAL<sup>®</sup>

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