



Long-term care

International LTC claims with Nationwide®

Nationwide® long-term care (LTC) riders and the Nationwide YourLife CareMatters® and Nationwide CareMatters® II policies allow LTC benefits to be collected for care received outside of the United States provided the insured meets all claim qualifications. The insured is not required to return to the U.S. during their claim verification process; however, Nationwide is bound by regulatory and legal requirements that must be met for all LTC claims. The following includes information that may better help you understand the requirements needed for verifying and receiving benefits from an international claim.

Filing for an LTC claim from a foreign country

The following requirements must be met when filing for a claim from outside of the United States, its territories and possessions; they include but are not limited to the following:

1. The initial assessment and Plan of Care, as well as the annual recertification, do not have to take place in the United States, but they must comply with the licensing standards as defined below. Recertification is required at least every 12 months (per regulations); however, for some conditions, Nationwide may recertify sooner (but no more than every 3 months).
2. Assessment of the insured, as well as the annual claim recertification for ongoing claims, must be done by a U.S.-licensed health care practitioner acting within their scope of practice. That means either a physician [within the meaning of §1861(r)(1) of the Social Security Act (42 USCS 1395x(r)(1))] defined as a medical doctor (MD) or doctor of osteopathic medicine (DO); or a registered nurse (RN) or licensed social worker (LSW).

Please note that the following do not qualify as a licensed health care practitioner for purposes of assessing the insured or writing the Plan of Care: doctor of chiropractic (DC), licensed practical nurse (LPN), licensed vocational nurse (LVN), physical therapist (PT), and Doctor of Podiatric Medicine (DPM).

3. A written personalized Plan of Care is required at the initial claim filing and annual recertification, and it must be completed by a U.S.-licensed health care practitioner as defined above.
4. If the insured cannot locate a U.S.-licensed health care practitioner, the insured may come to the U.S. to complete their claim requirements, then return to the foreign country of residence to receive benefits.

Due to the unique circumstances of international claims and the need to adhere to regulatory and legal requirements, no two claims will necessarily be processed in an identical manner. Nationwide may, at their discretion, use third-party claims administrators that can help provide assessments and the Plan of Care necessary to uphold regulatory and legal requirements and help expedite such a claim. However, please keep in mind that Nationwide cannot guarantee that help from a third-party administrator will be available at the time of any individual's claim, nor that any such third-party administrator can work through all unusual circumstances that may accompany an international claim.

Information on finding a U.S.-licensed health care practitioner (U.S.-LHPC)

1. Google or other search engines — This may be the quickest way to find a U.S.-LHPC in your area.
2. U.S. Embassy or Consulate — This resource may be able to provide a list of U.S.-LHPCs that you can access.
3. American Medical Association — The AMA may be able to provide a list of members practicing health care in or near the area where you're living.
4. Please do not attempt to find a doctor at a U.S. military base as it is not a resource for civilians.

There is no guarantee any of these resources will provide the information needed to find a U.S.-licensed health care practitioner.

Receiving LTC benefits for international claims

1. LTC benefits are paid in U.S. dollars only.
2. Benefits may only be sent to a U.S. address or direct deposited into a U.S. bank or financial institution with a 9-digit routing number.
3. Nationwide cannot guarantee that LTC benefits placed in the policyowner's U.S. account will be able to be transferred to a foreign account. This is because particular foreign countries may be on a U.S. government restricted list that prevents U.S. dollars from being sent to specific countries at the time of a claim.
4. Nationwide cannot provide a list of "approved" countries due to the fact that countries (or areas) considered acceptable at policy issue may be restricted at the time of a claim. However, at the time of a claim you may refer to the Office of Foreign Assets Control (OFAC) website of the U.S. Treasury for additional information.
5. It is the responsibility of the contract owner to determine whether collecting LTC benefits outside the United States will subject the contract owner to U.S. taxation or taxation from the country of residence, or subject them to any other form of taxation or legal consequences. Nationwide and its affiliates do not give tax or legal advice.

Please keep in mind:

- a) Nationwide cannot guarantee that the insured will be able to find a U.S.-licensed physician or health care practitioner in the country of residence.
- b) Nationwide cannot "recommend" a U.S.-licensed physician or health care practitioner.
- c) When living outside of the United States, its territories and possessions, the policyholder's ability to access LTC benefits paid to their U.S. bank account is controlled by the OFAC, not Nationwide.

Please note: Nationwide YourLife CareMatters and Nationwide CareMatters II have special rules and limitations for amounts that can be collected under international benefits. Please refer to the specific CareMatters® rider contracts for additional details.

For any additional questions or concerns not addressed in this letter, please refer to the LTC rider contract inside your life insurance policy or the LTC rider and extension of benefits contracts inside your CareMatters policy.



This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Federal income tax laws are complex and subject to change. The information in this paper is based on current interpretations of the law and is not guaranteed. Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

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