



International LTC Claims with Nationwide®

Nationwide® long-term care (LTC) riders and Nationwide CareMatters® policies allow LTC benefits to be collected for care received outside of the United States provided the insured meets all claim qualifications.

All insurance companies, including Nationwide, are bound by regulatory and legal requirements that must be met for all LTC claims. According to these regulations and legal requirements, the assessment of the insured, the Plan of Care, and the annual claim recertification for ongoing claims must be done by a U.S. licensed health care practitioner (U.S. LHCP) 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).

However, it is possible for these requirements to be met with the help of a third-party claims administrator that can act as the U.S. licensed health care practitioner. When using this process, the insured's personal physician does not have to be licensed in the U.S., and the insured is generally not required to return to the U.S. during their claim verification process.

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 districts, territories or possessions (the "United States" includes locations such as Puerto Rico, U.S. Virgin Islands, Guam, American Samoa, etc.). However, requirements may vary based on how the claim is filed, and the process that is used. These processes include but are not limited to the following verification and/or claim requirements.

Using a Third-party LTC Claims Administrator through Nationwide

Nationwide may, at their discretion and when available, use third-party claims administrators that can act as the U.S. licensed health care practitioner (U.S. LHCP) to help provide assessments and the Plan of Care necessary to uphold regulatory and legal requirements, and help expedite a claim coming from a foreign country. Claims are generally processed more quickly when the insured uses this process, which includes but is not limited to the following requirements:

1. Claim forms are only available in English and should be completed in English.
2. All claim forms must be submitted to Nationwide before the claim verification process can begin.
3. Initially, medical records and any other requested records should be submitted in the original language they were written in. Do not translate any records unless requested to do so. Should translation be necessary, Nationwide will arrange for the translation, and the cost will be at the policy owner's expense.

4. A written personalized Plan of Care is required at the initial claim filing and annual recertification. This can be completed by the third-party administrator acting as the U.S. licensed health care practitioner.
5. The initial assessment, as well as the annual recertification, generally do not have to take place in the United States. This is contingent upon the third-party administrator and their U.S. licensed health care practitioner receiving all information required to verify a claim.
6. Should an in-person assessment be required to validate the claim, we cannot guarantee that it can be done by video assessment. In such a circumstance, the insured may be required to come back to the United States to be assessed by a U.S. licensed health care practitioner (U.S. LHCP), unless they have access to a U.S. LHCP in the country in which they are living. 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. The "United States" includes the fifty states, and any district, territory or possession of the United States.
7. Recertification is required at least every 12 months (per regulations); however, for some situations, Nationwide may recertify sooner (but no more than every 3 months). This may include (but is not limited to) temporary claim situations.
8. Please note that Nationwide is the insurer and retains all final decision-making rights.

Claims Being Processed Directly by Nationwide

Please keep in mind that Nationwide cannot guarantee that help from a third-party administrator will be available at the time of an individual's claim, nor that any such third-party administrator can work through all unusual circumstances that may accompany an international claim. Should a third-party claim administrator not be available for a claim, the following steps will apply.

1. Claim forms are only available in English and should be completed in English.
2. All claims forms must be submitted to Nationwide before the claim verification process can begin.
3. Initially, medical records and any other requested records should be submitted in the original language they were written in. Do not translate any records unless requested to do so. Should translation be necessary, Nationwide will arrange for the translation, and the cost will be at the policy owner's expense.
4. 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.
5. A written personalized Plan of Care is required at the initial filing of a claim and annual recertification, and it must be completed by a U.S. licensed health care practitioner as defined below.
6. 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. 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). As previously mentioned, 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).
7. 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). This may include (but is not limited to) temporary claim situations.

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

- Google or other search engines - This may be the quickest way to find a U.S. LHCP in your area
- U.S. Embassy or Consulate - This resource may be able to provide a list of U.S. LHCPs that you can access.
- 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.
- Please do not attempt to find a doctor at a U.S. military base unless you are in the U.S. military, as it is not a resource for civilians.

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

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.

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. This includes U.S. banks or financial institutions with branches in a foreign country.
 - 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. When living outside of the United States, its districts, territories or possessions, the policyholder’s ability to access LTC benefits paid to their U.S. bank account is controlled by the Office of Foreign Asset Control (OFAC), not Nationwide.
3. Nationwide cannot provide a list of “approved” countries due to the fact that countries (or areas) considered acceptable at the time of policy issue may be restricted at the time of a claim, which could impact distribution of U.S. dollars. 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.
4. It is the responsibility of the policy owner to determine whether collecting LTC benefits outside of the United States will subject the policy 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.

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.

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.

Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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 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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