

Brighthouse SmartCare Updates



Brighthouse SmartCare Product Update

Pricing and contract updates designed to provide clients with more flexibility and a better understanding of their benefits

To ensure our Brighthouse Financial® products remain innovative in an ever-changing retirement landscape, we continuously look for ways to improve and expand our offerings. With this in mind, we have made updates to Brighthouse SmartCare®, our innovative hybrid life insurance and long-term care (LTC) product, **effective today, September 20, 2021.**

Below is a summary of new product updates available on applicable, newly issued Brighthouse SmartCare policies.¹

Brighthouse SmartCare Features

Unskilled/Family Care

- Care provided by unskilled individuals and family members has been added to the definition of home health care

- This means an owner could start receiving benefits from their policy if the insured is receiving care from a family member in their home²

Cash Indemnity Benefits

- LTC benefits from a Brighthouse SmartCare policy will continue to be paid on a cash indemnity basis – without the submission of receipts or tracked expenses
- We have simplified contract language to increase understanding about how LTC benefits are paid

International Benefits

- We have clarified the contract language related to international benefits
- Individuals living abroad may still qualify for maximum LTC benefits if a physician licensed within the U.S. certifies that the insured is chronically ill and provides a plan of care

Elimination Period

- Contract language has been updated to specify the elimination period is 90 calendar days
- The elimination period begins when a physician licensed in the U.S. certifies that the insured is chronically ill and provides a plan of care

[Click here](#) to view the transition rules.

[Click here](#) to view the state approval grid.

Please contact our Life Sales Desk to learn more at **(855) 861-5300**.