



International Long Term Care Coverage

Carrier/Product	Where Coverage Normally Applies	International Coverage
Allianz/Generation Protector & Generation Protector II	U.S. and Canada	Must be a country defined in VWP, will pay actual expenses up to 70% of the Facility or HHC Benefit. Maximum benefit is 730 days.
Genworth/Choice	U.S., its territories or possessions	None
Genworth/Classic Select	U.S., its territories or possessions	None
Genworth/Privileged Choice	U.S., its territories or possessions	For NH only, 75% of the monthly maximum benefit for up to 4 years. This is in lieu of all other benefits and does not include PCC Services and WOP.
John Hancock/Custom Care & Essential Care	U.S.	Will reimburse up to 75% of the LTC benefit for a maximum of 6 years. All services covered except Stay at Home, Respite Care & Advisory.
John Hancock/Custom Care II Essential Care Care II & Leading Edge	U.S.	Will reimburse up to 100% for a maximum of 1 year. All services covered except Stay at Home, Respite Care & Advisory.
Lincoln Life/Money Guard	U.S.	None
MedAmerica/Simplicity & Simplicity ii	Anywhere	100% anywhere in the world, cash policy.
MetLife/VIP 2	U.S., its territories	Will pay per diem 50% of the HHC benefit, multiplied by 3,650 for the total International benefit pool. The elimination period is 2X the EP elected, as calendar days.
MetLife/ VIP 2 Premier	Anywhere	100% anywhere in the world, cash policy.
Prudential/LTC by Design	U.S. and its possessions	With Cash Benefit Option there are no restrictions.
Prudential/LTC3	U.S., its territories and possessions	International Coverage benefit (not a rider) will pay up to 365 days at 75%. With Cash Benefit Option there are no restrictions.

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