



## **International Long Term Care Coverage**

<b>Carrier/Product</b>	<b>Where Coverage Normally Applies</b>	<b>International Coverage</b>
<b>Allianz/Generation Protector &amp; Generation Protector II</b>	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.
<b>Genworth/Choice</b>	U.S., its territories or possessions	None
<b>Genworth/Classic Select</b>	U.S., its territories or possessions	None
<b>Genworth/Privileged Choice</b>	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.
<b>John Hancock/Custom Care &amp; Essential Care</b>	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.
<b>John Hancock/Custom Care II Essential Care Care II &amp; Leading Edge</b>	U.S.	Will reimburse up to 100% for a maximum of 1 year. All services covered except Stay at Home, Respite Care & Advisory.
<b>Lincoln Life/Money Guard</b>	U.S.	None
<b>MedAmerica/Simplicity &amp; Simplicity ii</b>	Anywhere	100% anywhere in the world, cash policy.
<b>MetLife/VIP 2</b>	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.
<b>MetLife/ VIP 2 Premier</b>	Anywhere	100% anywhere in the world, cash policy.
<b>Prudential/LTC by Design</b>	U.S. and its possessions	With Cash Benefit Option there are no restrictions.
<b>Prudential/LTC3</b>	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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