

Accelerated death benefit (ABR) claims process for foreign nationals

This bulletin is a reminder of key points concerning the accelerated death benefit (ABR) claims process for foreign nationals. **Please note: We have a form for claims where the U.S.-licensed physician certifying the claim is practicing abroad.**

Specifically, regardless of whether an ABR claim (for Chronic, Terminal, or Critical Illness) is submitted from inside or outside the United States, the claim must be certified by a U.S. physician who meets the definition of physician under section 1861(r)(1) of the Social Security Act.

A claim certified by a U.S.-licensed physician practicing abroad cannot be processed unless the Policy Owner submits a new form: **"Licensed Health Care Practitioner Certification"** (AGLC201843) - that is signed by both the Policy Owner and the U.S.-licensed physician who has been providing treatment to the Policy Owner residing abroad and is certifying the qualifying condition under the ABR. The new form will be sent to the Policy Owner by the Claims Department, if applicable. It is also available in Forms Depot for Financial Professionals.

This process is aligned with the AGL/US Life-filed ABR rider language, with the Internal Revenue Code, and IRS guidance surrounding ABR certifications.

The ABR claims process

- To initiate the review of the ABR claim, the Policy Owner must submit the completed ABR claim form and all available medical records from the physician(s) and/or hospital(s) listed on the claim form. Delays in providing the required medical records may result in delays in the claim determination. Upon receipt of the required information, the Company will review the documentation to determine whether the Policy Owner meets the criteria under the ABR policy provision.
- If the physician that provided the treatment and who is certifying the qualifying condition is living abroad, then the Company will send the "Licensed Health Care Practitioner Certification" form (AGLC201843) to the Policy Owner, with instructions for signatures and returning.
- If the Policy Owner meets the criteria, the Company will provide the Policy Owner with an ABR benefit offer determined by the Company that the Policy Owner may accept or decline.

More resources

- For general information about sales to foreign nationals, see [Guidelines for Sales to Foreign Nationals](#)
- For ABR claims information related to a specific policy, visit the [Life Insurance Customer Service page](#) and enter the policy number and other information on the page. This will generate the relevant contact information for that policy, including telephone and fax numbers.

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX except in New York, where issued by **The United States Life Insurance Company in the City of New York** (US Life). **AGL does not solicit, issue or deliver policies or contracts in the state of New York.** Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Financial and Corebridge are marketing names used by these companies.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. For legal, accounting or tax advice consult the appropriate professional. © Corebridge Financial, Inc. All rights reserved.