



## Underwriting Guidelines

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## Impairment Guide

- > Acronyms and Abbreviations
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# Underwriting the Long-Term Care Rider<sup>1</sup>

The Long-Term Care (LTC) rider is underwritten based on morbidity risk rather than mortality risk and as a result, some proposed life insureds may not qualify for this rider even if they are Standard or better mortality risks.

**Also, some combinations of Standard impairments may require this rider to be declined.**

- The Long-Term Care rider cannot be issued at better ratings/rate classes than the life base policy assessment
- Risks with multiple impairments will be reviewed on an individual consideration basis

**The Long-Term Care rider is available only if the life coverage is approved. It is NOT available:**

- When the mortality rating on the base policy is >175% for LTCR '14 or >200% for LTCR '18
- With a flat extra
- To residents of foreign countries and also U.S. citizens traveling outside the U.S. for greater than six months per year (183 days)
- With any increasing rider (Return of Premium, Increasing Supplemental Face Amount)
- Post issue (i.e., the rider must be applied for with the life insurance application)
- Third Party Ownership designation is at the underwriter's discretion

The Long-Term Care rider can be purchased in addition to a life insurance contract. This benefit allows an accelerated payout of a specific proportion of the proceeds of the life insurance as a reimbursement of long-term care costs.

<sup>1</sup> The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. There are additional costs associated with this rider. The Maximum Monthly Benefit Amount is \$50,000. When the death benefit is accelerated for long-term care expenses it is reduced dollar for dollar, and the cash value is reduced proportionately. Please verify state availability.



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## Underwriting the LTC Rider, continued

Condition and description	Likely underwriting decision
<b>Activities of Daily Living (ADLs)</b>	Decline if unable to perform any of the following ADLs or require supervision to do so: bathing, continence, dressing, eating, toileting or transferring
<b>Alzheimer's Disease/Dementia</b>	Decline
<b>Ankylosing Spondylitis</b>	May be insurable with life ratings up to 150% <sup>2</sup>
<b>Assistive Devices (including mobility aids)</b>	Decline (examples include: cane, crutches, walker, wheelchair, scooter, hospital bed, stairlift, permanent catheter, respirator or oxygen)
<b>Asthma</b>	<ul style="list-style-type: none"> <li>• Non-Smokers: May be insurable based on life ratings</li> <li>• Asthma classified as moderate or severe disease, or asthma in combination with smoking: Decline</li> </ul>
<b>Benign Cognitive Impairment</b>	Decline
<b>Bipolar Disorder</b> (also known as Bipolar Affective Disorder or Bipolar Depression)	<ul style="list-style-type: none"> <li>• Disease diagnosed as severe or new onset, or treated with anti-psychotic medications: Decline</li> <li>• Mild or moderate stable disease: Long-Term Care rider may be insurable based on life ratings</li> </ul>
<b>Build</b>	<ul style="list-style-type: none"> <li>• Individuals who have a BMI of <math>\leq 18.0</math> or <math>\geq 40.0</math> will not be considered</li> <li>• Overweight individuals with arthritis, CAD or other risk factors, and underweight individuals with depression, osteoporosis, and other risk factors may not be considered within BMI of 18.0-40.0</li> </ul>
<b>Cancer</b>	If any life rating is required: Decline
<b>Carotid Bruit/Carotid Disease</b> An abnormal sound in the carotid artery caused by atherosclerosis. It is a sign of a risk for stroke.	<ul style="list-style-type: none"> <li>• Unilateral or with favorable investigations: May be insurable based on life rating<sup>1</sup></li> <li>• Uninvestigated cases with bilateral bruits: Decline</li> </ul>
<b>Chronic Fatigue Syndrome</b> Severe fatigue generally lasting six months or longer where all other causes have been eliminated.	<ul style="list-style-type: none"> <li>• Diagnosed over six months ago, not disabled, treated, asymptomatic, without limitations: May be insurable based on life ratings<sup>1</sup></li> <li>• Diagnosed within the past six months, receiving disability payments, with limited activity or treated with steroids or narcotics: Decline</li> </ul>
<b>Chronic Obstructive Pulmonary Disease</b> (Bronchiectasis, COPD, Chronic Bronchitis)	Non-Smokers may be insurable based on life rating <sup>1</sup>
<b>Chronic Pain</b>	<ul style="list-style-type: none"> <li>• Fully active, no ongoing treatment with narcotics or narcotic injections, no assistive devices: May be insurable based on life rating<sup>1</sup></li> <li>• With co-existing depression: Decline</li> </ul>

The Long-Term Care rider can be purchased in addition to a life insurance contract. This benefit allows an accelerated payout of a specific proportion of the proceeds of the life insurance as a reimbursement of long-term care costs.  
 2. Best rate class available for LTC rider will be Standard.



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## Underwriting the LTC Rider, continued

Condition and description	Likely underwriting decision
<b>Coronary Artery Disease (CAD)</b>	<ul style="list-style-type: none"> <li>• Ages 50 and under: Decline</li> <li>• Ages 50-75 and Non-Smoker: Long-Term Care rider may be insurable based on life ratings<sup>1</sup></li> <li>• In combination with co-morbid diseases (TIA, diabetes, PVD, valvular heart disease): Decline</li> </ul>
<b>Crohn's Disease</b>	<ul style="list-style-type: none"> <li>• Mild or moderate stable disease: Long-Term Care rider may be insurable based on life ratings<sup>1</sup></li> <li>• Disease diagnosed as severe: Decline</li> <li>• Use of steroids 7.5 mg or more daily, or treatment with Remicade, Cimzia, Purinethol or similar type medications: Decline</li> <li>• Any ongoing weight loss or evidence of osteoporosis: Decline</li> </ul>
<b>Deep Vein Thrombosis (DVT)</b>	<ul style="list-style-type: none"> <li>• One episode over six months ago, Non-Smoker: Long-Term Care rider may be insurable based on life ratings</li> <li>• In combination with hypercoagulable state: Decline</li> </ul>
<b>Dementia</b>	Decline
<b>Depression</b>	<ul style="list-style-type: none"> <li>• Stable, mild and moderate with no limitations: May be insurable based on life ratings</li> <li>• New onset or severe: Decline</li> <li>• History of alcohol abuse, psychotic symptoms, requiring hospitalization, suicide attempt, or treatment with anti-psychotic medications: Decline</li> </ul>
<b>Diabetes</b>	<ul style="list-style-type: none"> <li>• Type 2 at ages 40 and older, Non-Smoker, blood sugars are well controlled and no complications: Long-Term Care rider may be insurable based on life ratings<sup>1</sup></li> <li>• Type 1: Decline</li> <li>• Other scenarios including history of any co-morbid diseases such as CAD, TIA, CVD, kidney disease: Decline</li> <li>• Smokers: Decline</li> </ul>
<b>Disability</b>	Decline if currently receiving disability benefits
<b>Fibromyalgia</b> This is widespread pain in the muscles, ligaments, and tendons.	<ul style="list-style-type: none"> <li>• Diagnosed over six months ago, asymptomatic, active lifestyle, treated only with non-steroidal anti-inflammatory medication, and no associated depression: Long-Term Care rider may be insurable based on life ratings</li> <li>• Diagnosed within the past six months: Decline</li> </ul>
<b>Frailty</b>	Decline
<b>Handicap sticker or placard</b>	Decline
<b>Kidney Failure</b>	Decline

<sup>1</sup> Best rate class available for LTC will be Standard.

# 1

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# Underwriting the LTC Rider, continued

Condition and description	Likely underwriting decision
<b>Kyphoscoliosis</b> A disorder characterized by progressive deformity of the spine.	Mild or moderate deformity, no osteoporosis and asymptomatic for at least six months: Long-Term Care rider may be insurable on a Standard basis
<b>Multiple Sclerosis</b>	Decline
<b>Musculoskeletal Impairment</b> Includes Degenerative Disc Disease (DDD), Joint Replacement, Radiculopathy, Spinal Stenosis.	<ul style="list-style-type: none"> <li>• Must be: fully active, no assistive devices, asymptomatic, minimal physiotherapy, and no occupational therapy or surgeries within the past six months: Long-Term Care rider may be insurable on a Standard basis</li> <li>• Any ongoing treatment with narcotic pain killers, multiple steroidal injections, history of osteoporosis, fractures, and any pending surgeries: Decline</li> </ul>
<b>Neurogenic Bladder or Bowel</b>	Decline
<b>Obstructive Sleep Apnea (OSA)</b>	<ul style="list-style-type: none"> <li>• Non-Smoker, compliant with treatment, no rateable build: Long-Term Care rider may be insurable based on life ratings<sup>1</sup></li> <li>• In combination with any co-morbidities such as CAD, diabetes, obesity, PVD, TIA, valvular heart disease, or alcohol abuse: Decline</li> </ul>
<b>Optic Neuritis</b>	Unknown cause (i.e., idiopathic, and multiple sclerosis clearly ruled out as the cause), fully recovered, only one episode over two years ago: Long-Term Care rider may be insurable on a Standard basis
<b>Osteoarthritis</b>	<ul style="list-style-type: none"> <li>• Mild to moderate disease, active lifestyle, no assistive devices, asymptomatic, no limitations: May be insurable at Standard or better</li> <li>• Severe disease, symptomatic, limitations, obesity, ongoing physiotherapy, narcotic use, steroid injections, or pending/recommended surgery: Decline</li> </ul>
<b>Osteoporosis and Osteopenia</b>	<ul style="list-style-type: none"> <li>• Best cases, Non-Smoker, under treatment, active lifestyle, and favorable risk factors: May be considered for Preferred. Cases with mild risk factors may be limited to Standard. Mild or moderate osteoporosis, not compliant with medication, with fracture history, co-morbid conditions, or other risk factors could be +50 to decline</li> <li>• With multiple fractures, T-score &gt;-4.0, Smoker: Decline</li> </ul>
<b>Parkinson's Disease</b>	Decline
<b>Peripheral Arterial Disease (PAD, PVD)</b>	<ul style="list-style-type: none"> <li>• Mild disease and Non-Smoker, asymptomatic, active lifestyle, fully investigated with normal ABI scores: Long-Term Care rider may be insurable based on life ratings</li> <li>• In combination with any co-morbidities such as CAD, diabetes, obesity, TIA, valvular heart disease, or alcohol abuse: Decline, Smoker: Decline</li> </ul>
<b>Pneumonia</b>	Proposed life insured over age 70 with more than one episode of pneumonia or any history of aspiration pneumonia within one year: May result in a decline
<b>Pulmonary Hypertension</b>	Decline

1. Best rate class available for LTC rider will be Standard.

## Underwriting the LTC Rider, continued

Condition and description	Likely underwriting decision
<b>Rheumatoid Arthritis (including Psoriatic Arthritis)</b>	<ul style="list-style-type: none"> <li>Mild, stable for over two years, no assistive devices, no limitations to any activities of daily living: Asymptomatic cases may be insurable based on life rating<sup>1</sup></li> <li>Treatment with Humira, Enbrel, Arava, or similar medications: A rating will be applied</li> <li>Severe, multiple joint deformities, currently treated with physiotherapy or occupational therapy, or multiple joint replacements: Decline</li> <li>Treatment with Remicade, Ridaura, or Kineret: Decline</li> </ul>
<b>Supportive Services</b>	<ul style="list-style-type: none"> <li>Residence in an assisted living facility: Usually decline</li> <li>Residence in a nursing home: Decline</li> <li>Receiving adult day care, disability benefits, worker's compensation, home health care, or Medicaid: Decline</li> </ul>
<b>Stroke (including lacunar infarct)</b>	Decline
<b>Systemic Lupus Erythematosus</b>	Decline
<b>Transient Ischemic Attack (TIA)</b>	<ul style="list-style-type: none"> <li>Age 61 and up, Non-Smokers only, single episode more than 24 months ago, asymptomatic with no cognitive or physical residuals: Long-Term Care rider may be insurable based on life ratings</li> <li>Age 60 and under: Decline</li> <li>Others or with history of co-morbid conditions such as CAD, PVD, valvular heart disease, diabetes: Decline</li> </ul>
<b>Urinary Catheter</b>	<ul style="list-style-type: none"> <li>Temporary catheter: May be insurable based on all factors of the case</li> <li>Permanent catheter: Decline</li> </ul>
<b>Ulcerative Colitis</b>	<ul style="list-style-type: none"> <li>Mild to moderate disease with no complications and last flare up more than 12 months ago: Long-Term Care rider may be insurable based on life ratings<sup>1</sup></li> <li>Severe disease or any co-morbid history such as hepatitis, cholangitis, amyloidosis: Decline</li> <li>Treatment with Remicade, Cimzia, Purinethol: Decline</li> </ul>
<b>Valvular Heart Disease</b>	<ul style="list-style-type: none"> <li>Mild to moderate aortic and mitral valve disease, age 50 and older: May be insurable based on life rating</li> <li>Severe disease, valve replacement or co-morbid conditions such as CAD, PVD or TIA: Decline</li> </ul>

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