

Long-Term Care (LTC) Rider II

This information does not apply to the Nationwide YourLife CareMatters product.

Underwriting long-term care coverage differs greatly from general life insurance underwriting and is available only to U.S. citizens and permanent residents (green card holders) who reside in the U.S. and plan to become citizens of the U.S. without prolonged periods of time outside the U.S. This does not include those who hold a conditional permanent resident card issued for fewer than 10 years. Underwriting decisions are based on the medical conditions indicated. If a proposed insured has multiple medical conditions (termed “comorbidities”), the long-term care risk may be compounded, and that risk may be rated or deemed unacceptable. The quality of recovery from an impairment, proper control and level of stability are weighed heavily when determining these risks. The Long-Term Care Rider II is available only on life policies rated Table E or better, and Underwriting reserves the right to ask for additional information at any time.

The Long-Term Care Rider II is not available in all states. In states where it is not yet approved, our original Long-Term Care Rider is available.

The long-term care underwriting process

At the time of the original life policy application

1. Submit a long-term care supplemental application along with the life application.
2. Medical requirements for the rider are identical to those listed for the life policy (based upon age and amount).
3. If we need more medical information to evaluate your case, we'll let you know what we need.
4. We will conduct routine follow-ups and notify you of any status change.

After the life policy is in force

1. Submit a supplemental application (available through our website) along with the policy adjustment application.
2. Submit any needed authorizations to obtain medical records.
3. For applicants age 51 and over, we'll require a current paramedical exam and urine specimen if the policy adjustment application and supplemental application are dated six months after the date of the life application or the date of the exam for the life policy. For applicants age 50 and below, we reserve the right to obtain additional medical requirements based on the medical history.
4. Nationwide reserves the right to assess a \$200 processing fee for the application.

Applicants ages 71 and over

1. Must have been examined by a physician within the past two years prior to the application date.
2. Or must have a complete physical examination, including lab values, at their own expense.
3. After the exam, must send us the application, and we'll request the medical records.

Factors that are unique to long-term care underwriting

Cognitive impairment	A deficiency in short- or long-term memory; person, place and time orientation; deductive or abstract reasoning; or safety awareness judgment (other factors include nervous or mental disorders of organic origin, including Alzheimer’s or senile dementia, determined by clinical diagnosis or tests)
Functional capacity	The ability to perform activities of daily living (ADLs): <ul style="list-style-type: none"> • Bathing • Dressing • Control of bowel/bladder (continence) • Using the toilet • Transferring out of bed/chair • Eating • Ambulating/mobility (inside and outside)
Mobility	Osteoporosis, falls and fractures
Multiple medications	The use of multiple medications can cause adverse drug reactions, interactions and prescribing cascade, and may decrease quality of life, mobility and cognition
Frailty	Relatively minor accidents and illnesses may cause serious disabilities
Comorbids	More significance is attached to multiple medical problems than to each individual problem (e.g., obesity and diabetes are comorbids of heart disease)
Chronological vs. physiological age	The applicant may seem much younger or older than their actual age
Favorable factors in maintaining personal independence	<ul style="list-style-type: none"> • Working, either full or part time • A spouse in good health • Participating in hobbies and outside activities • The current ability to drive • The ability to travel and visit independently • Exercising several times a week • Family member or friend living in the same household

Automatic uninsurability situations for the Long-Term Care Rider II

Some situations will automatically lead us to declare a customer uninsurable for the Long-Term Care Rider II. They include, but are not limited to:

<p>Deficits in activities of daily living (ADLs) — for either physical or cognitive reasons, the individual requires help from another person to perform any one of the following ADLs:</p>	<ul style="list-style-type: none"> • Bathing • Dressing • Control of bowel/bladder (continence) • Using the toilet • Transferring out of bed/chair • Eating • Ambulating/mobility (inside and outside)
<p>Deficits in instrumental activities of daily living (IADLs) — for either physical or cognitive reasons, the individual requires help from another person to perform any one of the following IADLs:</p>	<ul style="list-style-type: none"> • Using the telephone • Managing finances • Handling transportation • Shopping • Doing laundry • Doing housework • Taking all medications • Preparing meals/cooking
<p>Currently using any type of long-term care services:</p>	<ul style="list-style-type: none"> • Assisted living • Home health care • Nursing care • Adult day care
<p>Currently receiving any of these payment types:</p>	<ul style="list-style-type: none"> • Long-term disability • Social Security disability • Medicaid benefits
<p>Currently granting power of attorney to another individual:</p>	<p>Power of attorney (POA) is currently in effect (being used)</p>
<p>Currently using durable medical equipment (DME):</p>	<ul style="list-style-type: none"> • Walker • Hospital bed • Stair or chair lift • Wheelchair • Hoyer lift • Ventilator/respirator/oxygen/adaptive servo ventilation (ASV) equipment (does not include CPAP — continuous positive airway pressure) • Four-pronged (quad) cane • Motorized cart

Uninsurable conditions for the Long-Term Care Rider II

The following uninsurable conditions have a high risk of future health deterioration leading to deficits in activities of daily living (ADLs). **Please note that this list is not all-inclusive.**

Acquired immune deficiency syndrome (AIDS)	Esophageal varices	Paraplegia
Acromegaly	Fall, unexplained	Parkinson's disease
Acute transverse myelitis	Frailty	Peripheral neuropathy
AIDS-related complex (ARC)	Giant cell arteritis	Physical therapy (current)
Alzheimer's disease	Heart attack — multiple	Polyarteritis nodosa
Amputations — multiple limbs or due to disease	Heart transplant	Progressive muscular atrophy
Amyotrophic lateral sclerosis (ALS)/ Lou Gehrig's disease	Hemiplegia	Psychosis
Ankylosing spondylitis	HIV-positive status	Pulmonary hypertension
Arteritis	Hunter syndrome	Quadriplegia
Ascites	Huntington's disease/chorea	Reflex sympathetic dystrophy syndrome (RSDS)
Ataxia (unstable gait)	Hydrocephalus	Renal disease — end stage
Atrophy (brain)	Ileitis	Rheumatoid arthritis
Autonomic insufficiency	Incontinence	Schizophrenia
Autonomic neuropathy	Intellectual disability	Scleroderma
Berger's disease	Kidney failure or transplant	Senility — all forms
Balance disorder	Liver transplant	Sickle cell anemia
Bowel incontinence	Leukemia — acute lymphocytic and acute/chronic myelogenous	Spinal cord atrophy
Chronic organic brain disease	Lymphoma — non-Hodgkin	Spinal cord injury/myelitis
Chronic pain	Mental retardation	Spinal muscle atrophy
Cirrhosis of the liver	Mixed connective tissue disease	Surgery — pending
Cognitive impairment	Mobility impairment with ADL or IADL limitations	Systemic lupus erythematosus (SLE)
Congestive heart failure	Multiple myeloma	Systemic sclerosis
Connective tissue disease	Multiple sclerosis	Thalassemia major
Cor pulmonale	Muscular dystrophy	Uremia
CREST syndrome	Myasthenia gravis	Vasculitis — all forms
Cystic fibrosis	Myelofibrosis	Von Recklinghausen's disease
Decubitus ulcers	Nebulizer use	Von Willebrand disease
Defibrillator use	Nephrosclerosis	Walker use
Dementia	Nephrotic syndrome	Wegener's granulomatosis
Demyelinating disease	Neurofibromatosis	Wernicke-Korsakoff syndrome
Dermatomyositis	Neurogenic arthropathy	Wheelchair confined
Dialysis	Neurogenic bladder	Whipple's disease
Down syndrome	Organic brain syndrome	
Drug trial/study participant	Oxygen use	
	Paraparesis	

Uninsurable medications for Long-Term Care Rider II

If a client is taking any of the medications below, it will probably disqualify them from the Long Term Care Rider II, as it may reveal an underlying condition that is not insurable. Please note that this list is not all-inclusive.

Medication	Condition
Abilify	Mental disorder
Acthar	Multiple sclerosis
Adriamycin	Cancer
Agrylin	Blood disorder
Akineton	Parkinson's disease
Alkeran	Cancer
Antabuse	Alcohol abuse
Apokyn	Parkinson's disease
Aptivus	AIDS
Arava	Rheumatological disorder
Aricept	Dementia/Alzheimer's
Arimidex	Cancer
Artane	Parkinson's disease
Atgam	Immune disorder
Avonex	Multiple sclerosis
Azilect	Parkinson's disease
AZT	AIDS
Baraclude	Hepatitis
Betaferon	Multiple sclerosis
Betaseron	Multiple sclerosis
BiCNU	Cancer
Blenoxane	Cancer
Busulfex (busulfan)	Cancer
Campral	Alcohol abuse
Carbex	Parkinson's disease
Casodex	Prostate cancer
CeeNU	Cancer
CellCept	Immune disorder
Cerefolin	Dementia/Alzheimer's
Cerubidine	Cancer
Clozapine	Mental disorder
Clozaril	Mental disorder
Cogentin	Parkinson's disease
Cognex (tacrine)	Dementia/Alzheimer's
Comtan	Parkinson's disease
Copaxone	Multiple sclerosis
Copegus	Hepatitis
Cortef (hydrocortisone)	Immune disorder
Cuprimine (D-penicillamine)	Rheumatological disorder
Cytosar	Cancer

Medication	Condition
Cytosar	Cancer
Dantrium	Multiple sclerosis
Decadron	Multiple myeloma
Deltasone (prednisone)	Immune disorder, Crohn's
Demerol	Pain
Dilaudid (hydromorphone)	Pain
Dolophine (methadone)	Pain
Dopar	Pain
Dostinex	Parkinson's disease
Doxil	Cancer
DTIC	Cancer
Duragesic (fentanyl)	Pain
Eldepryl	Parkinson's disease
Eligard	Prostate cancer
Emcyt	Cancer
Enbrel	Rheumatological disorder
Equetro	Mental disorder
Eskalith (lithium)	Mental disorder
Eulexin (flutamide)	Prostate cancer
Exelon	Dementia/Alzheimer's
Faslodex	Cancer
Fazaclo	Mental disorder
Foscavir	AIDS
Gengraf	Immune disorder
Geodon	Mental disorder
Gerimal	Dementia/Alzheimer's
Gleevec	Cancer
Gold therapy	Rheumatological disorder
Haldol	Mental disorder
Hepsera	Hepatitis
Herceptin	Cancer
Humira	Rheumatological disorder
Hydergine (ergoloid)	Dementia/Alzheimer's
Hydrea	Blood disorder
Ifex	Cancer
Imuran (azathioprine)	Rheumatological disorder
Incivek (telaprevir)	Hepatitis
Infergen	Hepatitis
Interferon	Hepatitis
Intron	Cancer

Uninsurable medications for Long-Term Care Rider II *(continued)*

Medication	Condition
Kemadrin	Parkinson's disease
Kineret	Rheumatological disorder
Larodopa	Parkinson's disease
Leukeran	Cancer
Leukine	Cancer
Lioresal (baclofen)	Multiple sclerosis
Loxitane	Mental disorder
Lupron	Prostate cancer
Lysodren	Cancer
Matulane	Cancer
Medrol	Lupus
Megace	AIDS
Mellaril	Mental disorder
Mestinon	Immune disorder
Methotrexate	Rheumatological disorder
Mirapex	Parkinson's disease
Moban	Mental disorder
Moditen	Mental disorder
MS Contin (morphine)	Pain
Mutamycin (mitomycin)	Cancer
Myfortic	Immune disorder
Myleran	Cancer
Mytelase	Immune disorder
Namenda	Dementia/Alzheimer's
Navane	Mental disorder
Neoral (cyclosporine)	Rheumatological disorder
Neupro	Parkinson's disease
Nilandron	Prostate cancer
Niloric	Dementia/Alzheimer's
Nipent	Cancer
Novantrone	Multiple sclerosis
Orencia	Rheumatological disorder
Orthoclone	Immune disorder
Oxycontin (oxycodone)	Pain
Parcopa (levodopa)	Parkinson's disease
Parlodel	Parkinson's disease
Pegasys	Hepatitis
Pegatron	Hepatitis
Percocet	Pain
Percodan	Pain

Medication	Condition
Permitil	Mental disorder
Plaquenil	Rheumatological disorder
Platinol	Cancer
Plenaxis	Prostate cancer
Prograf	Immune disorder
Proleukin	Cancer
Prolixin (fluphenazine)	Mental disorder
Prostigmin	Immune disorder
Purinethol	Cancer
Razadyne	Dementia/Alzheimer's
Rebetron	Hepatitis
Rebif	Multiple sclerosis
Regonol	Immune disorder
Remicade	Rheumatological disorder
Reminyl	Dementia/Alzheimer's
Requip	Parkinson's disease
Revia (naltrexone)	Mental disorder
RibaPak	Hepatitis
Ribasphere	Hepatitis
RibaTab	Hepatitis
Ribavirin	Hepatitis
Risperdal	Mental disorder
Rituxan	Rheumatological disorder
Roferon	Hepatitis
Rubex	Cancer
Sandimmune	Immune disorder
Serentil	Mental disorder
Seroquel	Mental disorder
Simulect	Immune disorder
Sinemet (carbidopa)	Parkinson's disease
Stalevo	Parkinson's disease
Stelazine	Mental disorder
Symadine	Parkinson's disease
Symmetrel	Parkinson's disease
Taractan	Mental disorder
Tarceva	Cancer
Tasmar	Parkinson's disease
Thioplex	Cancer
Thioridazine	Mental disorder
Thymoglobulin	Immune disorder

Call us directly at 1-866-678-LIFE (5433).

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Uninsurable medications for Long-Term Care Rider II (continued)

Medication	Condition
Timespan	Immune disorder
Toposar (etoposide)	Cancer
Trelstar	Prostate cancer
Trihexane	Parkinson's disease
Trilafon (perphenazine)	Mental disorder
Tysabri	Multiple sclerosis
Tyzeka	Hepatitis
Vantas	Prostate cancer
Velban	Cancer
VePesid	Cancer
Vesprin	Mental disorder
Viadur	Prostate cancer

Medication	Condition
Vicodin (hydrocodone)	Pain
Videx	AIDS
Victrelis (boceprevir)	Hepatitis
Wellcovorin	Cancer
Wellferon	Hepatitis
Xeloda	Cancer
Zanosar	Cancer
Zelapar	Parkinson's disease
Zenapax	Immune disorder
Zoladex	Prostate cancer
Zyprexa	Mental disorder

LTC Rider II height and weight guide (for men and women)

An applicant with functional or physical impairment complicated by being overweight or underweight is considered a high risk to the LTC Rider II. Therefore, applicants falling above or below the height and weight guidelines may be considered at higher rates, or they may be uninsurable if they have other comorbid impairments.

Height	Minimum weight	Maximum weight
4' 8"	74	171
4' 9"	77	177
4' 10"	79	184
4' 11"	82	190
5' 0"	85	197
5' 1"	88	203
5' 2"	91	210
5' 3"	94	217

Height	Minimum weight	Maximum weight
5' 4"	97	224
5' 5"	100	231
5' 6"	103	238
5' 7"	106	245
5' 8"	109	253
5' 9"	112	260
5' 10"	115	268
5' 11"	119	276

Height	Minimum weight	Maximum weight
6' 0"	122	283
6' 1"	126	291
6' 2"	129	299
6' 3"	132	307
6' 4"	136	316
6' 5"	140	324
6' 6"	143	333

This chart is for reference only. Internal guidelines may have some variations.

Impairments frequently encountered

The following guide will help you determine our potential underwriting decision for the Long-Term Care Rider II based on some common impairments:

Arthritis	
Asymptomatic, treatment-free, no ADL or IADL limitations	Standard
History of physical therapy or occupational therapy or compression fracture	Individual consideration
History of joint replacement	Not insurable
Symptomatic, multiple intra-articular injections, severe or chronic treatment	Not insurable
Arthritis (rheumatoid, osteoarthritis, psoriatic)	
Completely asymptomatic, normal range of motion, in remission for 12 months	Individual consideration
Treatment with history of joint replacement, severe joint deformity	Not insurable
Juvenile rheumatoid arthritis	Not insurable
Back disorders	
Back/cervical/lumbar strain or sprain, fully recovered for 6 months, no treatment	Standard
Degenerative disc disease, controlled without injections or narcotics	Individual consideration
Herniated disc or laminectomy, single surgery (without hardware), fully recovered for 12 months	Individual consideration
Spondylolisthesis, spondylitis, spondylosis or fractures	Individual consideration
Any of the above with ongoing treatment or symptomatic	Not insurable
BMI (low)	
BMI 18.4 – 16.6	Individual consideration
BMI 16.5 or less	Not insurable
Cancer – with full pathology report(s)	
Breast, uterine or ovarian – after 60 months, no recurrence, no metastases	Individual consideration
Bladder, cervical, colon, testicular or thyroid – after 36 months, no recurrence, no metastases	Individual consideration
Colon, liver, lung – after 60 months, no recurrence, no metastases	Individual consideration
Pancreatic, esophageal, lymphoma – after 60 months	Individual consideration
Melanoma – length of time since surgery	Individual consideration
Melanoma in situ (definite diagnosis with full pathology)	Standard
Metastatic (spread from original site)	Not insurable
Recurrent cancer (same organ or site)	Not insurable
Skin cancer (basal cell or squamous)	Standard
Prostate with prostatectomy	Individual consideration
Depression	
Situational, no medical treatment, recovered for a minimum of six months, no ADL or IADL limitations	Standard
Chronic, stable with minimum of six months of successful medical treatment, no ADL or IADL limitations	Individual consideration

Depression (cont.)	
History of hospitalization for psychiatric care, minimum of two years under control	Individual consideration
Suicide attempt	Not insurable
Uncontrolled	Not insurable
Depression (manic disorder)	
Mild — controlled, no attacks in past three years, not confined to home, no functional impairment, no hospitalization or suicide attempts in last five years	Individual consideration
Moderate to severe	Not insurable
Diabetes	
Newly discovered — after six months	Individual consideration
Type 2/non-insulin dependent — well-controlled for at least six months	Individual consideration
Type 1/insulin dependent	Not insurable
History of nephropathy, neuropathy, blindness, amputation or neuropathic ulcers	Not insurable
Uncontrolled or with comorbid conditions (atrial fibrillation, cardiomyopathy, ischemic heart disease, peripheral vascular disease, stroke or transient ischemic attack)	Not insurable
Fibromyalgia (chronic fatigue syndrome)	
In remission for a minimum of 12 months, completely asymptomatic without treatment	Individual consideration
Symptomatic, clinical depression or ADL or IADL limitations, steroids or narcotics	Not insurable
Heart attack (myocardial infarction)	
Single heart attack after minimum 12-month recovery, stable, no ADL or IADL limitations	Individual consideration
Multiple heart attacks	Not insurable
Hepatitis	
Acute hepatitis A	Standard
Hepatitis B/C resolved	Individual consideration
Current or chronic hepatitis B/C/D/E	Not insurable
Hip/joint disorders	
Hip/joint replacement due to trauma	Individual consideration
Hip/joint replacement, multiple or due to a chronic disorder	Not insurable
Hypertension (high blood pressure)	
Well-controlled for at least six months	Individual consideration
Untreated, poorly controlled or newly discovered	Not insurable
Osteoporosis	
Mild to moderate, minimum 24 months of stable bone density tests, no history of fractures, no ADL or IADL limitations	Individual consideration
Severe, history of fractures, abnormal bone density tests (T-score -2.5 or greater)	Not insurable