



Underwriting insights

Will clients qualify for the Nationwide® Long-Term Care Rider II? Get a better idea by consulting the following list of conditions and considerations.

The Long-Term Care (LTC) Rider II is underwritten based on morbidity risk in addition to mortality risk. As a result, some proposed insureds may not qualify for this rider even if their mortality risk is Standard or better.

Below you will find a list of the more common impairments reviewed for Long-Term Care Rider II consideration and the characteristics used in their evaluation. Some of the disqualifying characteristics are listed under comorbid conditions.

Atrial fibrillation/flutter

- **Single episode:** No medication, resolved, no causative etiology, minimum 12 months since episode and no comorbid conditions
- **Atrial fibrillation/flutter, chronic:** Asymptomatic, controlled with medications, on aspirin or anticoagulants, 12-month control period and no comorbid conditions
- **Paroxysmal atrial fibrillation:** No comorbid conditions
- **Comorbid conditions:** Cardiomyopathy, structural heart disease, ischemic heart disease, pacemaker, diabetes mellitus, peripheral vascular disease, stroke, transient ischemic attack (TIA)

Build

Underweight

- BMI 18.4 – 16.6 without comorbidities: Insurable
- BMI 18.4 – 16.6 with comorbidities: Individual consideration
- BMI 16.5 and less: Not insurable
- **Comorbid conditions:** Cfrailty, malnutrition, cancer, depression, eating disorders, osteoporosis

Overweight

- BMI 30.0 – 44.0 without comorbidities: Insurable
- BMI 30.0 – 44.0 with comorbidities: Individual consideration
- BMI 44.1 or higher and those with unexplained weight loss >5% body weight in the past 12 months: Not insurable
- **Comorbid conditions:** Cancer, depression, diabetes, eating disorders, heart disease, high blood pressure, low back problems, hip problems, knee problems, ankle problems, lower extremity edema

Cancer

- **Bladder, cervical, testicle or thyroid:** After 36 months, no recurrence, no metastasis, regular favorable follow-up
- **Breast or uterine:** After 60 months, no recurrence, no metastasis, no history of lymphedema, regular favorable follow-up
- **Colon:** After 60 months, no recurrence, no metastasis, regular favorable follow-up
- **Melanoma:**
 - Melanoma in situ (definite diagnosis with full pathology), regular favorable follow-up
 - Single episode, currently disease and treatment free — depending on length of time since complete removal of melanoma, no recurrence, no metastasis or satellite lesions, no abnormal blood studies, regular favorable follow-up
- **Prostate:** Treated with prostatectomy or radiotherapy (external beam, seed implants, brachytherapy); after 36 months, no recurrence, no metastasis, regular favorable follow-up; those with a history of prostate cancer treated with hormonal therapy, observation or noncurative treatments are not eligible for Long Term Rider II coverage
- **Skin cancer:** Basal cell or squamous, regular favorable follow-up

NOTE: Only cancers that are a Standard risk for our life product are eligible for Long-Term Care Rider II coverage.

Cerebral vascular accident (CVA) or stroke (hemispheric, cerebellar, basal ganglia, lacunar)

- **Single episode:** Age greater than or equal to 60 at the time of the event, asymptomatic, 60-month recovery period satisfied, no cognitive or physical abnormalities, no activity of daily living (ADL) or instrumental activity of daily living (IADL) limitations (to include the use of assist devices), no comorbid factors such as atrial fibrillation, cardiomyopathy, structural heart disease (valvular or uncorrected congenital), diabetes mellitus, ischemic heart disease, peripheral vascular disease, clotting disorder or tobacco use

Crohn's disease

- **Mild disease:** Greater than or equal to age 30, stable for the past 24 months, medical management only with 5-aminosalicylates (mesalamine, sulfasalazine) or antibiotics, normal colonoscopy in the past 2 years, normal BMI, normal labs, no history of bowel obstruction, fistula, surgery or liver involvement

Depression and anxiety

- **Situational:** No medical treatment, minimal 6 months recovery with no ADL or IADL limitations
- **Chronic:** Mild, stable for the past 24 months, with no change to medical management (the only acceptable treatments are antidepressants and anxiolytics), no suicidal ideation or attempt, no ADL or IADL limitations

Diabetes mellitus

- **Adult onset:** Controlled for at least 12 months, Hemoglobin A1c is <7.5, no tobacco use, no complications, no comorbidities and non-insulin dependent

Obstructive sleep apnea

- **Mild/moderate:** No tobacco use, 12 months of successful treatment
- **Severe:** No tobacco use, 24 months of successful treatment

Those whose sleep apnea is uncontrolled, symptomatic, diagnosed with central sleep apnea or who use an adaptive servo-ventilation (ASV) device, have received hypoglossal nerve stimulation, or have a ratable respiratory impairment are generally uninsurable.

Osteoarthritis

- **Asymptomatic:** Never treated, no ADL or IADL limitations, involving 2 or fewer joints
- **History of symptoms:** Symptom free for a minimum of the past 6 months, stable treatment for last 12 months, no steroids or narcotic use, no assistive devices, no history of joint replacement

Those who are symptomatic or treated with intra-articular injection are generally not insurable.

Osteoporosis

- **DEXA Scan -2.5 to -3.5:** Nonsmoker, BMI >20, preventive treatment, no steroids, asymptomatic, no fragile fractures, long-term stability without balance issues, assistive devices or a history of falls

Transient ischemia attack (TIA)

- **Asymptomatic:** Single episode, age greater than or equal to 60 at the time of the event, 60-month recovery period satisfied, fully evaluated, nontobacco, no cognitive or physical abnormalities, no comorbid conditions such as atrial fibrillation, cardiomyopathy, structural heart disease (valvular or uncorrected congenital), diabetes mellitus, ischemic heart disease, peripheral vascular disease, stroke or clotting disorder

Ulcerative colitis (UC)

- **Mild/quiescent:** Stable with medical management (retention enemas or oral nonsteroidal anti-inflammatory medications only) for the past 12 months, normal colonoscopy in the past 2 years, normal BMI, normal labs
- **Surgical treatment:** Stable with 12-month recovery period satisfied, normal BMI, normal labs



To learn more about the benefits **Nationwide® Long-Term Care Rider II** offers your clients, please call us at:

Brokerage General Agents Solutions Center — 1-888-767-7373



Nationwide®
is on your side

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

Keep in mind that, as an acceleration of the death benefit, the Long-Term Care Rider II payout will reduce both the death benefit and cash surrender value. Make sure that life insurance needs will still be met even if the rider pays out in full. Costs for long-term care vary by person, and there is no guarantee that the rider will cover all long-term care costs. Nationwide pays long-term care benefits to the policyowner. If the insured is not the policyowner, there is no guarantee that benefits will be used to pay for long-term care. The Long-Term Care Rider II has an additional charge associated with it. A life insurance purchase should be based on the life policy and not optional riders or features. The cost of a rider may exceed the actual benefit paid under the rider.

The Long-Term Care Rider II is not available in some states. In states where it is not yet approved, our original Long-Term Care Rider is available. Guarantees are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company.

Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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