

ExtendCare Underwriting Requirements (Ages 65 & Above)

- Part II, Supplemental Underwriting Application (Form ICC13-P226) to be completed by the insurance medical examiner. Please note this will not be completed automatically for ages 65 – 70 and must be added to the exam order.
- Minnesota Cognitive Acuity Screen (MCAS), administered by LTCG, will be ordered by the Home Office.

NT-ProBNP Testing Parameters:

Applicants ages 51 – 60	\$500,001+
Applicants ages 61+	All Face Amounts

Attending Physician’s Statement Guidelines

An APS should be ordered for physical exams within the timeframes indicated below.

Age	\$50,000 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$1,000,000	\$1,000,001 to \$3,000,000	\$3,000,001 to \$5,000,000	\$5,000,001 and up
0 – 39	2 weeks	1 month	1 month	6 months	1 year	Any
40 – 49	1 month	3 months	3 months	6 months	1 year	Any
50 – 60	2 months	3 months	1 year	2 years	2 years	Any
61+	Any	Any	Any	Any	Any	Any

For ages 60 and below, an APS is generally not required for the following routine exams (as long as they are noted to be normal): employment, FAA, OB/GYN check-ups, pregnancy/delivery, or school physicals.

Please note that an APS will be required for all proposed insureds over the age of 60, regardless of the face amount and the proposed insured must receive age-appropriate routine health care in order to be considered for coverage.

For all TeleLife® cases, the Home Office will order the APS.