

MutualCare® Solutions Portfolio

Long-Term Care Insurance



PRODUCT & UNDERWRITING GUIDE

MutualCare® Secure Solution
MutualCare® Custom Solution

Product Information page 2

- MutualCare® Solutions
- Portfolio Overview
- Benefit Descriptions

Product Information

Underwriting Guidelines page 13

- Our Underwriting Philosophy
- Issue Ages
- Save Age
- Suitability
- Eligibility
- Underwriting Rules
- Rate Classes
- Criteria for Preferred Underwriting
- Build Chart
- Uninsurable Health Conditions
- Medications Associated with Uninsurable Health Conditions
- Uninsurable Health Combinations
- Medical Impairments

Underwriting Guidelines

Completing the Application page 44

- General Guidelines
- Steps for Completing the Application
- Underwriting Requirements
- Preparing Your Client for the Personal Health Interview
- Submitting the Application
- Collecting Premium
- Submitting Premium
- Missing Requirements
- Checking Case Status
- Appealing an Underwriting Decision
- Other Application-Related Questions

Completing the Application

Administrative Handling. page 51

- Upgrades
- Downgrades
- Reinstatements

Administrative Handling

Sales & Marketing Information page 53

- Licensing and Appointments
- Background Checks
- Errors and Omissions Insurance
- Long-Term Care Training
- General Partnership Requirements
- Long-Term Care Continuing Education
- Common Employer Marketing Program
- Association Marketing

Sales & Marketing Information

Contact Information page 57

- Application Submission
- Premium Submission
- LTC Service Office
- General Contact Information

Contact Information

Product Information

MutualCare® Solutions

MutualCare® Solutions is a portfolio of LTCi products developed to address the needs of a changing LTCi marketplace. Since it was first introduced, long-term care insurance has continued to evolve and change. What started as nursing home-only coverage now offers insureds the flexibility to receive care in a variety of settings, including in their homes.

MutualCare® Solutions is the next generation of long-term care insurance products designed to provide the asset protection a whole new generation of Americans need while maintaining the viability and sustainability of the product line for years to come.

The MutualCare® Solutions portfolio includes two long-term care insurance policies: MutualCare® Secure Solution and MutualCare® Custom Solution.

MutualCare® Secure Solution is a traditional long-term care policy that allows people to plan ahead for their long-term care needs. By adding this measure of security to their retirement portfolio, they know that a portion of their long-term care expenses will be covered. MutualCare® Secure Solution is perfect for:

- Customers who are looking for easy-to-understand benefits and the security of knowing they have some measure of asset protection
- Agents who like a product with a simple design and traditional benefits

MutualCare® Custom Solution is a different approach to structuring policy benefits. It provides the flexibility to manage long-term care expenses and control how the dollars in the long-term care “account” are spent. MutualCare® Custom Solution is perfect for:

- Customers who want to customize a policy to fit their own unique needs
- Agents who are looking for a product with a strong premium solve capability



Portfolio Overview

In creating MutualCare® Solutions, we took the features you told us you like (our cash benefit is one) and found a way to make two great new product options.

This chart gives you an overview of products in the MutualCare® Solutions portfolio and allows you to clearly see the differences...and the similarities.

	MutualCare® Secure Solution	MutualCare® Custom Solution
Issue Ages	30-79	
Tax Status	Tax Qualified Only	
Partnership Qualified (based on state approval, age of the applicant and inflation option selected)	Yes	
Built-In Benefits		
Policy Limit	Benefit multiplier determines policy limit (benefit multiplier x maximum monthly benefit = policy limit) Options include 24, 36, 48 or 60 months	Pool of dollars determines policy limit Options include \$50,000 to \$500,000 in \$500 increments
Maximum Monthly Benefit	\$1,500 to \$10,000 per month in \$1 increments	\$1,500 to \$10,000 per month in \$50 increments (Subject to monthly benefit and policy limit combinations)
Calendar Day Elimination Period	90, 180 or 365 calendar days	0, 30, 60, 90, 180 or 365 calendar days
Cash Benefit	30% of home health care benefit up to initial maximum of \$2,400 per month	40% of home health care benefit up to initial maximum of \$2,400 per month
Nursing Home Benefit	100%	
Assisted Living Facility Benefit	50%, 75% or 100% of maximum monthly benefit	
Home Health Care Benefit	50%, 75% or 100% of maximum monthly benefit	
Adult Day Care Benefit	Up to 100% of the monthly home health care benefit	
Stay-at-Home Benefits • Caregiver Training • Durable Medical Equipment • Home Modification • Medical Alert System	Up to two times the maximum monthly benefit	
Bed Reservation Benefit for Nursing Home & Assisted Living Facility	30 days per calendar year	
Respite Care Benefit	1 month per calendar year; no elimination period applies	
Hospice Care Benefit	Pays maximum monthly benefit; no elimination period applies	

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Product Information

	MutualCare® Secure Solution	MutualCare® Custom Solution
International Benefit	Maximum monthly benefit for up to 12 months	
Waiver of Premium • Nursing Home • Assisted Living Facility • Home Health Care	Included; subject to eligibility requirements	
Alternate Care Benefit	Available when care coordination is used	
Optional Partner* Benefits		
Shared Care	Available	
Security Benefit	Available	
Joint Waiver of Premium	Not Offered	Available
Survivorship Benefit	Not Offered	Available
Other Optional Benefits		
Waiver of Elimination Period for Home Health Care	Available	
Nonforfeiture – Shortened Benefit Period (removes Contingent Nonforfeiture built into policy)	Available	
Return of Premium at Death (less claims paid) – Three Times Initial Maximum Monthly Benefit	Available	
Return of Premium at Death (less claims paid)	Not Offered	Available
Return of Premium at Death (less claims paid) - If Death Occurs Before Age 65	Not Offered	Available
Professional Home Health Care	Not Offered	Available
Inflation Protection Options		
Inflation Protection Options	Lifetime: 3%, 4%, or 5% compound 20-Year 3% or 5% compound	Inflation Percentage: 1% to 5% compound in .25% increments Inflation Duration: Lifetime, 20, 15 or 10 years
Inflation Protection Buy-Up Option	Not Offered	Available
Premium Allowances		
Partner* • Both Issued • One Issued	30% 15%	
Preferred	15%	
Association/Sponsored Group	5%	
Producer	5%	
Common Employer	5%	
Premium Payment		
Lifetime	Default	

*Partner is defined as spouses who are legally married, domestic or civil union partners, or adults in a serious, committed personal relationship intended to be lifelong who have shared a common residence for the most recent three years, are not married to or a domestic or civil partner of anyone else, and are not related in any way that would bar marriage.

Benefit Descriptions

We know you may need a little help remembering all the details of how our products work. So here's a brief description of all the benefits available.

- ✓ Indicates benefits that are built into the base policy
- ✚ Indicates optional benefits that are available at an additional cost

A

✓ Alternate Care Benefit

We know there may be long-term care services or treatments that don't exist today yet may become standard practice in the future. This benefit provides coverage for qualified treatments or services not specifically listed in the policy when recommended by a care coordinator.

Note: The Alternate Care Benefit may cover the services of a Christian Science provider when the insured is eligible to receive Alternate Care benefits under the policy. Here's how it works:

- Services must be provided by an accredited Christian Science nurse as listed in the Christian Science Journal; and
- Services must be incurred while confined in a Christian Science nursing organization/facility currently recognized by the Commission for Accreditation of Christian Science Nursing Organizations/Facilities, Inc., or any comparable accrediting organization

✓ Assisted Living Facility Benefit

The policy provides options for the insured to receive 100 percent of the maximum monthly benefit (with the option to reduce to 75 percent or 50 percent) to help pay for services received in an assisted living facility.

B

✓ Bed Reservation Benefit for Nursing Home & Assisted Living Facility

This benefit comes into play when the insured is confined to a nursing home or assisted living facility and requires hospitalization. Under this provision, the policy will pay up to 100 percent of the maximum monthly benefit for up to 30 days per calendar year to keep a bed available in the insured's facility until he or she returns.

C

✓ Care Coordination Benefit

Our policies offer the optional services of a care coordinator who will assess the needs of the insured, develop an individualized plan of care and help arrange for long-term care services. Here's how it works:

- There's no elimination period to satisfy, which gives the insured immediate access to the services of a care coordinator
- Care coordinators are licensed health care professionals – typically registered nurses
- The use of a care coordinator is not required; however, some policy benefits are available only when a care coordinator is used
- Upon the recommendation of a care coordinator, the policy will pay a maximum limit of up to two times the home health care maximum monthly benefit for the following services:
 - Caregiver training
 - Durable medical equipment
 - Home modifications
 - Medical alert system

Product Information

✓ Cash Benefit

The Cash Benefit is designed to give the insured – and his or her family – the ability to explore care options when the need for long-term care first arises. A percentage of the home health care maximum monthly benefit amount is available in cash to help pay for any expenses related to the insured's long-term care needs. Here's how it works:

- There's no elimination period to satisfy in order to receive the Cash Benefit
- The Cash Benefit is paid in advance each month. If the insured is eligible for the Cash Benefit for less than an entire month, the benefit will be pro-rated based on the actual number of days the insured is eligible for the benefit in that month. (Note: It's assumed each month consists of 30 days regardless of the actual number of days)
- No other benefits are available under the policy while the insured is receiving the Cash Benefit
- The insured may switch from a Cash Benefit to a Reimbursement Benefit by notifying us in writing. The insured has the option to switch between Cash and Reimbursement Benefits at any time
- Once the Cash Benefit has ceased, the insured must satisfy the policy's elimination period in order for Reimbursement Benefits to begin
- Days in which the Cash Benefit is utilized do not count toward the elimination period for Reimbursement Benefits
- The Cash Benefit is not available for care received outside the United States, its territories, Canada or the United Kingdom

MutualCare® Secure Solution	MutualCare® Custom Solution
Cash Benefit: • 30% of the home health care maximum monthly benefit, up to initial maximum of \$2,400* per month	Cash Benefit: • 40% of the home health care maximum monthly benefit, up to initial maximum of \$2,400* per month

* This amount may increase if inflation protection is added to the policy.

E

✓ Calendar Day Elimination Period

This waiting period represents the initial number of calendar days the insured must be chronically ill before benefits are payable under the policy. Here's how it works:

- If the insured is not receiving cash benefits, the elimination period begins on the first day he or she is chronically ill and receives a covered long-term care service
- Subsequent days during which the insured is chronically ill will be used to satisfy the elimination period, even if a covered service is not received on those days
- The elimination period is cumulative and needs to be satisfied only once during the life of the policy
- There is no elimination period to satisfy if the insured elects to receive the Cash Benefit; however, once the insured switches to a Reimbursement Benefit, an elimination period will apply
- A 90-day elimination period is the default option. Additional options may be elected
- Elimination periods available for Class I and Class II risks are limited to 90, 180 or 365 days

MutualCare® Secure Solution	MutualCare® Custom Solution
Elimination Period: • Options include 90, 180 or 365 calendar days	Elimination Period: • Options include 0, 30, 60, 90, 180 or 365 calendar days

H

✓ Home Health Care Benefit

Most people prefer to receive long-term care services at home. The insured will receive 100 percent of the maximum monthly benefit (with the option to reduce to 75 percent or 50 percent) to help pay for home health care services.

✓ Hospice Care Benefit

People who are terminally ill and not expected to live beyond six months need special care. The policy provides up to the maximum monthly benefit for hospice care services with no elimination period to satisfy.

I

+ Inflation Protection

The cost of long-term care services is likely to be higher years down the road when the insured needs care. An optional inflation protection rider allows policy benefits to increase to assist with potential rising costs. Here's how it works:

- The current maximum monthly benefit and remaining policy limit increase annually by the percentage the insured selects
- The increase occurs on each policy anniversary date for the length of time the insured selects – either for the life of the policy or for a limited period of time

MutualCare® Secure Solution	MutualCare® Custom Solution
Lifetime: 3%, 4%, or 5% compound	Inflation Percentage: 1% to 5% compound in .25% increments
20-Year: 3% or 5% compound	Inflation Duration: Lifetime, 20, 15 or 10 years
	Includes guaranteed buy-up option

+ Inflation Protection Buy-Up Option

The insured may increase the percentage of inflation applied to policy benefits (not to exceed five percent) on or before each policy anniversary date. The increase is effective on the policy anniversary following the election, with benefit increases occurring the following anniversary. The increase is available prior to the lesser of 20 years or age 75.

MutualCare® Secure Solution	MutualCare® Custom Solution
Not Offered	Available

✓ International Benefit

This benefit is available to an insured who may be confined to a nursing home or assisted living facility or is receiving home health care or adult day care outside the United States, its territories, Canada or the United Kingdom. Here's how it works:

- The International Benefit is equal to twelve times the maximum monthly benefit
- This benefit is paid regardless of the amount of incurred expenses in any given month (the incurred expense may be more or less than the maximum monthly benefit amount)
- No additional International Benefits are payable under the policy once the benefits paid equal the International Benefit lifetime maximum
- The Cash Benefit is not available in conjunction with the International Benefit

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Product Information

J

✚ **Joint Waiver of Premium Benefit**

This optional rider waives premium for both partners when one partner is on claim. Here's how it works:

- No premium will be due from the insured partner for as long as the other partner's premium is waived
- When the waiver period ends under the other partner's policy, premium payments for the insured partner will resume and must be paid to keep the policy in force
- If premiums increase after policy issue due to an increase or addition in coverage, the increased premium must be in effect for 10 years or more before the increased amount will be waived
- This Joint Waiver of Premium Benefit is not available in conjunction with:
 - Security Benefit
 - Partner Premium Allowance (one issued)
- The Joint Waiver of Premium Benefit is not offered for Class I or Class II health risks

MutualCare® Secure Solution	MutualCare® Custom Solution
Not Offered	Available

M

✓ **Maximum Monthly Benefit**

This is the maximum dollar amount the policy will pay each month. Options range from \$1,500 to \$10,000 per month.

- \$5,000 maximum allowed for Class I and Class II health risks

MutualCare® Secure Solution	MutualCare® Custom Solution
• Available in increments of \$1	• Available in increments of \$50 • Amounts range from 1% to 4% of the policy limit. For example: the monthly benefit on a \$300,000 pool of dollars would range from \$3,000 to \$10,000

N

✚ **Nonforfeiture – Shortened Benefit Period**

This allows coverage to continue on a reduced basis in the event the insured stops paying premiums. Here's how it works:

- The policy must have been in force for three years in order for this provision to take effect
- This rider replaces the contingent nonforfeiture language in the policy
- The Non-Forfeiture – Shortened Benefit Period rider MUST be offered. If it is not selected, the contingent nonforfeiture benefit becomes the default

✓ **Nursing Home Benefit**

Nursing home care is a very costly long-term care service. The policy provides 100 percent of the maximum monthly benefit amount to help pay for covered services received in a nursing home.

P

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

✓ Policy Limit

This is the maximum dollar amount payable over the remaining life of a policy. All benefits paid, except Care Coordinator and Waiver of Premium, will reduce the policy limit. The initial policy limit shown on the policy schedule may be adjusted if coverage is decreased or increased. If an optional inflation protection rider is attached to the policy, the remaining policy limit will be increased annually.

MutualCare® Secure Solution	MutualCare® Custom Solution
Uses a benefit multiplier to determine the initial policy limit (benefit multiplier x maximum monthly benefit = policy limit) - Options include 24, 36, 48 or 60 months 60-month benefit multiplier and \$5,000 monthly benefit is the maximum allowed for Class I and Class II health risks	Uses a pool of dollars to determine the initial policy limit - Options include \$50,000 to \$500,000 in \$500 increments \$300,000 policy limit and \$5,000 monthly benefit is the maximum allowed for Class I and Class II health risks

+ Premium Allowances

We offer a variety of premium allowances that help people save money. The insured is eligible to receive one or more of the following premium allowances:

Partner (both issued) – 30 percent	Partner (one issued) – 15 percent
If both partners are issued long-term care insurance from Mutual of Omaha, they each receive a 30 percent premium allowance. - Available only on identical policy forms - If one applicant cancels the contract and it results in a cancel back to issue or policy not taken, the 30 percent partner allowance will be replaced by the 15 percent Partner Allowance (one issued) - Not available with the Security Benefit	A 15 percent allowance is offered to a married applicant whose partner is not issued long-term care insurance from Mutual of Omaha. - Includes any partner not meeting the criteria for Partner (both issued) - Not available with the Joint Waiver of Premium, Survivorship or Shared Care Benefits
Preferred – 15 percent	Producer – 5 percent
A 15 percent premium allowance is offered to applicants who are in good health. - The Preferred Allowance will be applied at the discretion of the underwriter - Can be combined with all partner allowances	You and your partner are each eligible for a five percent premium allowance when you purchase this Mutual of Omaha long-term care insurance policy Not available with Association/Sponsored Group or Common Employer Allowances
Association/Sponsored Group – 5 percent	Common Employer – 5 percent
Applicants who have been a member of a qualifying association group for a minimum of three months are eligible for a five percent premium allowance. - Also applies to the partner of the insured - Includes a compensation offset - Not available with the Producer Allowance - Not available to add after issue	Five or more applicants who share a common employer all are eligible for a five percent premium allowance. - Once the five-person minimum is met, other employees of the same company also will receive the Common Employer Allowance - Cannot be employer paid or sponsored - PRD is not available - Not available with Association/Sponsored Group or Producer Allowances - Not available to add after issue

Product Information

✚ Professional Home Health Care

This optional rider makes additional benefits available when home health care services are provided by a nurse* or skilled professional specializing in physical, respiratory, occupational or speech therapy, audiology, nutrition or chemotherapy administration. If the cost of services exceeds the home health care maximum monthly benefit in any given month, this benefit provides up to an additional 100 percent of the home health care maximum monthly benefit.

*Additional funds for home healthcare provided by a nurse are limited to 365 days over the life of the policy.

MutualCare® Secure Solution	MutualCare® Custom Solution
Not Offered	Available

R

✓ Respite Care Benefit

The policy pays for one month of respite care per calendar year. This benefit is intended to provide temporary services of another person or facility in order to give the insured's regular, unpaid caregiver a break from providing care.

✚ Return of Premium at Death (less claims paid) - Three Times Initial Maximum Monthly Benefit

This optional rider returns up to three times the initial maximum monthly benefit of the policy, less any benefits received, upon the insured's death after the policy has been in force for a 10-year period. For the purposes of this rider, the maximum monthly benefit is the lesser of:

- Three times the initial maximum monthly benefit, or
- Three times the current maximum monthly benefit, excluding the whole amount of any inflation protection increases that may have been received
- Not available for issue ages over 64
- If coverage is decreased, premium returned will be based on the decreased amount

✚ Return of Premium at Death (less claims paid)

This optional rider returns premium paid on the policy, less any benefits received by the insured, upon the insured's death.

- Not available for issue ages over 64

✚ Return of Premium at Death (less claims paid) – If Death Occurs Before Age 65

This optional rider returns premium paid on the policy, less any benefits received by the insured if the insured dies before age 65.

- Not available for issue ages over 64

ROP Option	MutualCare® Secure Solution	MutualCare® Custom Solution
ROP – Three Times Initial Maximum Monthly Benefit	Available	Available
ROP at Death	Not Offered	Available
ROP – If Death Occurs Before Age 65	Not Offered	Available

S

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

✚ Security Benefit

This optional rider provides an additional benefit without a reduction in the policy limit when the insured is receiving benefits and his or her partner is alive. The additional funds may be used to help pay for care or living expenses for an uninsured partner. Here's how it works:

- Pays the insured an additional 60 percent of the reimbursement benefit each month, excluding the cash benefit if any, for covered services received
- The Security Benefit will not reduce the policy limit
- The Security Benefit is only available with Partner (one issued) Allowance
- The Security Benefit is not offered for Class I or Class II health risks or for issue ages over age 69

✚ Shared Care Benefit

This optional rider allows one insured to access benefits under a partner's policy. Here's how it works:

- Benefits must be identical at the time of policy issue
- Once benefits have been exhausted under the insured's policy, but the need for long-term care services continues, he or she may access benefits under a partner's identical policy until a minimum of 12 times the current maximum monthly benefit remains
- If one partner dies while both policies are in force, the surviving partner will receive the deceased partner's remaining policy limit with no effect on the surviving partner's premium. If an inflation option was chosen, the new total amount will inflate accordingly
- The Shared Care Benefit is only available when both partners apply for coverage at the same time and are issued identical policies
- The Shared Care Benefit is not available with:
 - Security Benefit
 - Return of Premium at Death (less claims paid)
 - Return of Premium at Death (less claims paid) - Three Times Initial Maximum Monthly Benefit
 - Partner Premium Allowance (one issued)
- The Shared Care Benefit is not offered for Class II health risks or if Underwriting determines one or both applicants pose a greater than normal risk

MutualCare® Secure Solution	MutualCare® Custom Solution
Not offered to Class I health risks with: • A benefit multiplier greater than 36 months • A maximum monthly benefit greater than \$5,000	Not offered to Class I health risks with: • A policy limit greater than \$180,000 • A maximum monthly benefit greater than \$5,000

Product Information

+ Survivorship Benefit

This optional rider allows an insured to have a paid-up policy in the event his or her partner dies. Here's how it works:

- If the insured's partner dies after the policy has been in force for 10 years or more, no further premium is due on the insured's policy
- If premiums increase after policy issue due to an increase or addition in coverage, the increased premium must be in effect for 10 years or more before the increased amount will be waived
- The Survivorship Benefit is not available in conjunction with:
 - Security Benefit
 - Partner Premium Allowance (one issued)
- The Survivorship Benefit is not offered for Class I or Class II health risks

MutualCare® Secure Solution	MutualCare® Custom Solution
Not Offered	Available

W

+ Waiver of Elimination Period for Home Health Care

This optional rider enables the insured to receive home health care benefits without having to satisfy an elimination period. Here's how it works:

- Once expenses are incurred for covered home health care services or adult day care, the elimination period for home health care or adult day care will be waived
- Days on which the elimination for home health care is waived will be used to satisfy the elimination period for other benefits available under the policy. The elimination period for nursing home and assisted living will begin to be satisfied on a calendar-day basis
- This rider is not available for Class I or Class II health risks

✓ Waiver of Premium

This benefit means no premium is due while the insured receives covered long-term care services. Here's how it works:

- After the policy's elimination period has been satisfied, no further premium payments are required effective on the date benefits are first paid for nursing home, assisted living or at least eight days of home health care or adult day care in any continuous 30-day period
- The premium payment mode does not affect the waiver of premium start date; however, any portion of premium paid beyond the start date will not be refunded. Instead, we will credit such premium to any future premium payments that come due
- Once the waiver of premium ends, the insured must resume premium payments to keep the policy in force

Our Underwriting Philosophy

We look at the total picture and evaluate applicants based on a number of criteria, including health history, cognitive status, daily activities and the ability to perform and maintain activities of daily living (ADLs) as well as instrumental activities of daily living (IADLs)

Activities of Daily Living	Instrumental Activities of Daily Living
• Eating • Toileting • Transferring • Bathing • Dressing • Continence	• Shopping • Meal preparation • Housework • Laundry • Managing money • Taking medication • Using the telephone • Walking outdoors • Climbing stairs • Reading/writing • Transportation

Issue Ages

Applicants between the ages of 30 and 79 will be considered for coverage. There may be age limitations for some policy options.

Save Age

Premium will be based on the applicant's age at the time the application is signed. If the applicant's date of birth is within 30 days of the application signing date, premium will be based on the younger age.

Suitability

A long-term care personal worksheet is included in the application packet and must be submitted with each application. You are responsible for verifying that coverage is affordable and appropriate for your client.

- Minimum financial guidelines include an annual household income of \$20,000 or \$50,000 in countable assets, not including the applicant's home
- This policy is not available to anyone who meets Medicaid eligibility guidelines
- If the applicant does not disclose financial information or if the disclosed information indicates the policy is not suitable, the applicant will receive a letter asking them if they want to continue with the application

Eligibility

The application clearly identifies impairments that make an applicant ineligible for coverage. You should NOT submit an application for anyone who:

- Answers "yes" to any question in the Health Insurability Questions section the application
- Is over or under the height and weight guidelines
- Requires assistance with any activities of daily living (ADLs)
- Requires assistance with any instrumental activities of daily living (IADLs)
- Receives Meals on Wheels

Underwriting Guidelines

- Is pregnant or receiving medical treatment to become pregnant
- Is disabled
- Uses a quad cane, crutches, walker, electric scooter, wheelchair, oxygen or respirator
- Is non-compliant with medications and/or treatment
- Has not pursued additional workups recommended by their physician
- Has a condition listed as a “decline” in the Medical Impairment section
- Has a living environment (as noted during the face-to-face interview) to be excessively cluttered, filthy, unsafe or with evidence of hoarding
- Has been confined to a nursing home or assisted living facility in the last six months
- Has received home health care services or adult day care in the last six months
- Has received occupational, physical or speech therapy in the last three months (prequalify the case with an underwriter if you believe the case may warrant review sooner than three months)

NOTE:

Higher-risk applicants may receive an adjusted offer or reduced benefits and/or higher premium. You will be notified if the approved policy is different than applied for.

Underwriting Rules

All available options may be added to the policy selected unless a specific combination of options is not allowed by underwriting rules.

- Underwriting will be the same for the base policy and selected optional benefits
- Addition premium will be required for optional benefits
- Optional benefits still being marketed may be added at the time of sale or within 60 days of policy issue with underwriter approval

Rate Classes

The Medical Impairments section and the Build Chart will help you determine the appropriate rate class to quote.

- Applications should not be submitted for anyone who is over or under the weight guidelines, has an uninsurable health condition or is taking a medication associated with an uninsurable health condition
- It's recommended that an applicant never be quoted better than Select (the underwriter will add a Preferred allowance to the policy, if appropriate)

Underwriting Guidelines

- Certain policy limits are placed on Class I and Class II health risks, including:
 - Maximum 60-month benefit multiplier
 - Maximum \$300,000 policy limit
 - Maximum \$5,000 monthly benefit
 - Minimum 90-day elimination period
- In addition, not all policy benefits are available for Class I and Class II health risks, including:
 - Security Benefit
 - Joint Waiver of Premium Benefit
 - Survivorship Benefit
 - Shared Care Benefit (available for Class I health risks with a maximum 36-month benefit multiplier, \$180,000 policy limit and/or \$5,000 maximum monthly benefit)
 - Waiver of Elimination Period for Home Health Care

Preferred	Select	Class I	Class II
15% allowance at underwriter discretion	100%	125%	150%
Applicant is considered a preferred risk and is eligible for all policy benefit options	Applicant is considered a standard risk and is eligible for all policy benefit options	Applicant is considered to be a higher risk for utilization of long-term care services	Applicant is considered to be a significantly higher risk for utilization of long-term care services Reserved for use at underwriter discretion. Do not quote Class II unless prequalified by an underwriter

REMEMBER...

Never quote an applicant better than the standard rate. The underwriter will add the preferred allowance, if applicable.

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Underwriting Guidelines

Table of Contents

Product Information

Underwriting Guidelines

Completing the Application

Administrative Handling

Sales & Marketing Information

Contact Information

Criteria for Preferred Underwriting

In order to qualify for preferred underwriting and the 15 percent preferred premium allowance, applicants must meet ALL of the following criteria:

1. An applicant must have seen a physician for a head-to-toe physical exam and complete metabolic profile within the past two years
2. He or she must not have been declined, rated or denied reinstatement for long-term care insurance within the last three years
3. The applicant must have been tobacco free for the past two years
4. He or she must fall within the minimum and preferred maximum range on the build chart
5. An applicant must not use a cane
6. He or she must not take any prescription medications other than:
 - Allergy medications (excluding steroids)
 - Female hormone replacement
 - Thyroid hormone replacement
 - Antacids and heartburn medication
 - Medication for controlled high blood pressure (readings of 140/90 or less for the past six months)
 - Medication for controlled cholesterol (cholesterol less than 250)
 - Medication for temporary, acute conditions
7. The applicant must not be diagnosed with or treated for any of the following:
 - Asthma
 - Atrial fibrillation
 - Blood disease or disorder (excluding treated iron deficiency anemia)
 - Blood clotting disorder
 - Cancer (excluding basal cell or squamous cell skin cancer)
 - Carotid artery disease
 - Chronic fatigue syndrome
 - Chronic obstructive pulmonary disease (COPD)
 - Chronic pain
 - Diabetes
 - Emphysema
 - Fibromyalgia
 - Heart disease, including coronary artery disease and heart valve disorder (excluding mitral valve prolapse or controlled high blood pressure average reading less than 140/90 for the past six months)
 - Hepatitis
 - Joint replacement
 - Moderate osteoarthritis
 - Neurological disease or disorder
 - Peripheral arterial/vascular disease
 - Polymyalgia rheumatica
 - Psychiatric disease or disorder (excluding seasonal affective disorder or resolved situational depression)
 - Respiratory disease or disorder, excluding acute bronchitis, pneumonia, or exercise induced, reactive or extrinsic asthma
 - Rheumatoid arthritis
 - Sleep apnea
 - Spinal stenosis
 - Stroke
 - TIA (transient ischemic attack)
 - Tremor

Build Chart – Unisex

Height	Minimum	Preferred Maximum	Select Maximum	Class I Maximum
4'8"	82	133	164	190
4'9"	85	138	170	198
4'10"	87	143	176	205
4'11"	90	148	182	212
5'0"	93	153	189	220
5'1"	95	158	195	227
5'2"	96	164	202	235
5'3"	98	169	208	242
5'4"	101	174	215	250
5'5"	104	180	222	258
5'6"	106	186	229	266
5'7"	110	191	236	274
5'8"	113	197	243	282
5'9"	117	203	250	291
5'10"	121	209	257	299
5'11"	124	215	265	308
6'0"	128	221	272	316
6'1"	132	227	280	320
6'2"	136	233	287	326
6'3"	139	240	295	330
6'4"	142	246	300	344
6'5"	144	253	312	350
6'6"	148	260	320	360

- An applicant below the minimum weight is ineligible for coverage
- An applicant who is within the weight requirements but has other health conditions may be ineligible for coverage
- An applicant who exceeds the maximum Select weight and has any condition listed on the impairment guide as a Class I or Class II will be declined
- An applicant above the Class I Maximum weight is ineligible for coverage
- An applicant who has short stature due to a genetic condition or chronic medical condition is ineligible for coverage
- Build as documented in medical records or obtained during a face-to-face interview

Uninsurable Health Conditions

Acoustic Neuroma (unoperated)	Connective Tissue Disease
Acromegaly	Cor Pulmonale
ADL Deficit	CREST Syndrome
AIDS/ARC	Crohn's (multiple flares or with complications)
Adult Day Care within 6 months	Cushing's Syndrome
Agoraphobia	Cystic Fibrosis
Alcohol 4 or more drinks daily	
Alcoholism with any current alcohol use	Defibrillator (implanted)
ALS	Dementia
Alzheimer's Disease	Dermatomyositis
Amputation due to disease, other than cancer	Diabetic Complications (neuropathy, nephropathy, retinopathy, gastropathy)
Amputation 2 or more limbs	Dialysis
Amyloidosis	Dilated Cardiomyopathy
Ankylosing Spondylitis	Disabled, except < 50% VA disability
Anorexia	Down's Syndrome
Aplastic Anemia	Dwarfism
Arnold-Chiari Malformation	Dystonia
Arrhythmia (uncontrolled)	
Arteriovenous Malformation (AVM) (unoperated)	Ehlers-Danlos
Arthritis requiring narcotic pain medication	Epilepsy (>2 seizures/year)
Asperger's Syndrome	Epstein-Barr Virus (within 2 years)
Assisted Living Facility (resident within 6 months)	
Ataxia	Fibromuscular Dysplasia
Avascular Necrosis (unoperated)	Fibromyalgia (disabling)
	Frailty
Back Pain (disabling or requiring narcotic pain medication)	Friedrich's Ataxia
Bell's Palsy (present)	
Benign Positional Vertigo (BPV) (with falls)	Gaucher's
Bipolar (diagnosed within 3 years, psychiatric hospitalization within 2 years, 2 or more psychiatric hospitalizations)	Glomerulonephritis
Blindness (not adapted or with ADL/IADL limitations)	
Bowel Incontinence	Head Injury (residual functional or cognitive impairment)
Buerger's Disease	Heart Transplant
Bulimia	Hemiplegia
Bullous Pemphigoid (active)	Hemophilia
	Hepatitis (chronic, active, alcohol related, residual liver damage)
Cardiomyopathy (dilated)	HIV Positive
Castleman's	Hoarding
Cerebral Aneurysm (unoperated)	Home Health Care (within 6 months)
Cerebral Palsy	Huntington's Chorea
Cerebrovascular Accident (CVA) (2 or more)	Hydrocephalus
Charcot Marie Tooth	IADL Deficit
Chronic Pain (requiring narcotics, TENS unit, implantable stimulator, ADL/IADL deficit)	Immune Deficiency
Cirrhosis	Implantable Stimulator
Complex Regional Pain Syndrome	Irritable Bowel Syndrome (uncontrolled or with weight loss)
Confusion	

Uninsurable Health Conditions (continued)

Kidney Failure
Kidney Transplant

Lacunar Infarct (2 or more)
Liver Transplant
Lou Gehrig's Disease
Lupus (systemic)

Marfan's Syndrome
Medicaid Recipient
Memory Loss
Mental Retardation
Mixed Connective Tissue Disease
Multiple Myeloma
Multiple Sclerosis
Muscular Dystrophy
Myelodysplasia
Myelodysplastic Syndrome
Myelofibrosis
Myasthenia Gravis (generalized)

Neurofibromatosis
Neurogenic Bowel or Bladder
Neuropathy (related to diabetes or alcohol, or with history of falls or skin ulcers), or severe
Nursing Home resident (within 6 months)

Occupational Therapy (within 3 months*)
*contact Underwriting to prequalify if within 3 months
Organ Transplant
Organic Brain Syndrome
Osteoporosis (T score -4.0 or worse)
Oxygen use

Pancreas Transplant
Pancreatitis (alcohol related, or >2 episodes)
Paralysis
Paraplegia
Parkinson's Disease
Pemphigus Vulgaris
Physical Therapy (within 3 months*)
*contact Underwriting to prequalify if within 3 months
Pick's Disease
Polycystic Kidney Disease
Polymyositis
Polyneuropathy
Post Herpetic Neuralgia

Post Polio Syndrome (with progressive weakness, fatigue, or limitations)
Pregnancy (Is pregnant or receiving medical treatment to become pregnant)
Primary Biliary Cirrhosis
Pseudotumor Cerebri
Psychiatric Hospitalization (within 3 years, or 2 or more)
Psychosis
Pulmonary Hypertension

Quad Cane use
Quadriplegia

Reflex Sympathetic Dystrophy
Retinal Vein Occlusion (2 or more)

Schizophrenia
Scleroderma
Sclerosing Cholangitis
Shingles (within 6 months)
Sjogren's Syndrome (systemic)
Social Withdrawal
Speech Therapy (within 3 months*)
*contact Underwriting to prequalify if within 3 months
Spina Bifida
Stroke (2 or more)
Surgery (requiring general anesthesia scheduled or planned)
Systemic Lupus

Thalassemia Major
Thrombocytosis
Transient Ischemic Attack (TIA) (2 or more)
Tuberculosis

Underweight

Ventriculoperitoneal shunt
Von Willebrand's Disease

Walker use
Wegener's Granulomatosis
Weight loss (unintentional or unexplained)
Wheelchair use

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Underwriting Guidelines

Table of Contents

Product Information

Underwriting Guidelines

Completing the Application

Administrative Handling

Sales & Marketing Information

Contact Information

Some Medications Associated With Uninsurable Health Conditions

This list is not all-inclusive. An application should not be submitted if a client is taking any of the following medications.

Medication	Condition	Medication	Condition
3TC	HIV	Ergoloid	Dementia
Abilify	Antipsychotic	Exelon	Dementia, Parkinson's
Adriamycin	Cancer	Fentanyl	Chronic Pain
Akinetin	Parkinson's	Furosemide	Heart/Kidney Disease
Alkeran	Cancer	>60 mg/day	
Amantadine	Parkinson's	Fuzeon HIV	
Antabuse	Alcohol Abuse	Galantamine	Dementia
Apokyn	Parkinson's	Geodon	Schizophrenia
Aptivus	HIV	Gleevec C	ancer
Aricept	Dementia	Gold	Rheumatoid Arthritis
Arimidex	Cancer treatment, acceptable if used for cancer prevention	Haldol	Psychosis
Artane	Dementia	Haloperidol	Psychosis
Atripla	HIV	Hepsera	Hepatitis B
Avinza	Chronic Pain	Herceptin	Cancer
Avonex	Multiple Sclerosis	Hydergine	Dementia
Axona	Dementia	Hydrea	Cancer
Azilect	Parkinson's	Hydrocodone	Chronic Pain
AZT	HIV	Hydromorphone	Chronic Pain
Baclofen	Multiple Sclerosis	Hydroxyurea	Cancer
Baraclude	Hepatitis B	Imuran	Immunosuppression
Bendopa	Parkinson's	Incivek	Hepatitis C
Betaseron	Multiple Sclerosis	Insulin	Diabetes
Boceprevir	Hepatitis C	>50 units/day	
Capaxone	Multiple Sclerosis	Interferon	HIV, Hepatitis, Multiple Sclerosis
Carbidopa	Parkinson's	Indinavir	HIV
Cee Nu	Cancer	Invega	Schizophrenia
Cellcept	Organ Transplant	Invirase	HIV
Cerefolin	Memory Loss	Isoxsuprine	Dementia
Cisplatin	Cancer	IVIG	Immune Deficiency
Codeine	Chronic Pain	Kadian	Chronic Pain
Cogentin	Parkinson's	Kaletra	HIV
Cognex	Dementia	Kemadrin	Parkinson's
Combivir	HIV	Lanzac	Psychosis
Comtan	Parkinson's	Lasix	Heart Disease
Copaxone	Multiple Sclerosis	>60 mg/day	
Crixivan HIV		L-Dopa	Parkinson's
Cycloserine	Alzheimer's	Lenalidomide	Myelodysplastic Syndrome
Cytosan	Cancer, severe Arthritis	Letairis	Pulmonary Hypertension
D4T	HIV	Lexiva	HIV
Dantrium	Multiple Sclerosis	Leukeran	Immunosuppression
Dantrolene	Multiple Sclerosis	Levodopa	Parkinson's
DDC	HIV	Lioresal	Multiple Sclerosis
DDI	HIV	Lomustine	Cancer
Demerol	Chronic Pain	Lorcet	Chronic Pain
Deprenyl	Parkinson's	Lortab	Chronic Pain
DES	Cancer	Marinol	Various Reasons
Dolophine	Chronic Pain	Megace	Cancer
Donepezil	Dementia	Megestrol	Cancer
DuoNeb	COPD	Mellaril	Psychosis
Duragesic	Chronic Pain	Melphalan	Cancer
Eldepryl	Parkinson's	Memantine	Dementia
Eligard	Prostate Cancer	Meperidine	Chronic Pain
Emtriva	HIV	Mestison	Myasthenia Gravis
Epivir	HIV		
Epogen	Kidney Failure, HIV		
Epzicom	HIV		

Underwriting Guidelines

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Medication	Condition
Metanx	Diabetic Neuropathy
Methadone	Chronic Pain, Drug Abuse
Methotrexate >25 mg/week	Rheumatoid Arthritis
Mirapex	Parkinson's, acceptable if used for Restless Leg Syndrome
Morphine	Chronic Pain
MS Contin	Chronic Pain
Myerlan	Cancer
Namenda	Dementia
Narcotics > 3 doses per week	Chronic Pain
Natrecor	CHF
Navane	Psychosis
Nelfinavir	HIV
Neoral	Immunosuppression
Neupro	Parkinson's
Niloric	Dementia
Norvir	HIV
Novatrone	Multiple Sclerosis
Oxycodone	Chronic Pain
Oxycontin	Chronic Pain
Paraplatin	Cancer
Parlodel	Parkinson's
Parsidol	Parkinson's
Pegasys	Hepatitis C
Peg-Intron	Hepatitis C
Percocet	Chronic Pain
Percodan	Chronic Pain
Permax P	Parkinson's
Prednisone >10 mg/day	COPD, Arthritis
Prezista	HIV
Procrit	Kidney Failure, HIV
Prolixin	Psychosis
Razadyne	Dementia
Rebetol	Hepatitis C
Rebif	Multiple Sclerosis
Recombinant	Multiple Sclerosis
Reminyl	Dementia
Remodulin	Pulmonary Hypertension
Requip	Parkinson's
Rescriptor	HIV
Retrovir	HIV
Revlimide	Myelodysplastic Syndrome
Reyataz	HIV
Riluzole	ALS
Risperdal	Psychosis

Medication	Condition
Risperdone	Psychosis
Ritonavir	HIV
Roxicet	Chronic Pain
Sandimmune	Immunosuppression
Selzentry	HIV
Serentil	Psychosis
Seroquel	Antipsychotic
Sinemet	Parkinson's
Somavert	Acromegaly
Stalevo	Parkinson's
Stelazine	Psychosis
Sustiva	HIV
Symmetrel	Parkinson's
Tacrine	Dementia
Taractan	Psychosis
Tasmar	Parkinson's
Telaprevir	Hepatitis C
Teslac	Cancer
Thiotepa	Cancer
Thorazine	Psychosis
Tramadol	Chronic Pain
Trelstar-LA	Prostate Cancer
Trilafon	Psychosis
Trizivir	HIV
Truvada	HIV
Tylenol #3	Chronic Pain
TYSABRI	Multiple Sclerosis
Tyzeka	Hepatitis B
Ultram	Chronic Pain
Urso	Liver Disease
Valycte	CMV HIV
Vasodilan	Dementia
Vayacog	Memory Loss
VePesid	Cancer
Vertex	Hepatitis C
Vicodin	Chronic Pain
Victrellis	Hepatitis C
Videx	HIV
Vincristine	Cancer
Viracept	HIV
Viramune	HIV
Viread	HIV
Zanosar	Cancer
Zelapar	Parkinson's
Zelodox	Schizophrenia
Zerit	HIV
Ziagen	HIV
Ziprasidone	Schizophrenia
Zyprexa	Antipsychotic

Alzheimer's Disease/Dementia

Aricept	Reminyl
Artane	Hydergine
Axona	Memantine
Cognex	Metrifonate
Ergoloid	Namenda
Exelon	Tacrine
Galantamine	Vasodilan
Isoxsuprine	Vayacog
Razadyne	

Multiple Sclerosis

Avonex
Baclofen
Betaseron
Copaxone
Lioresal
Rebif

Parkinson's Disease

Amantadine	Mirapex
Carbidopa	Parlodel
Cogentin	Permax
Eldepryl	Requip
Kemadrin	Sinemet
L-Dopa	Symmetrel
Levodopa	

Underwriting Guidelines

Uninsurable Health Combinations

All shaded health condition combinations are ineligible for coverage.
Refer to the Medical Impairments section for handling of unshaded health condition combinations.

	Atrial Fibrillation	Stroke	TIA	VHD	Diabetes	PVD	Carotid Stenosis	Tobacco use in the past 12 months
Atrial Fibrillation								
Stroke								
Transient Ischemic Attack (TIA)								
Valvular Heart Disease (VHD)								
Diabetes								
Peripheral Vascular Disease (PVD)								
Carotid Stenosis								
Average BP reading >159/89								
Tobacco use in the past 12 months								

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Medical Impairments

Every attempt will be made to offer coverage. Multiple medical conditions may result in an offer of reduced benefits, a substandard rating, or a decline.

Conditions listed as Class I or IC will normally require an Attending Physician's Statement (APS).

S* May qualify for Preferred if all requirements listed under the Preferred Rate Criteria are met

S Standard coverage issued at standard rates

Class I 25 percent rating, maximum 60-month benefit multiplier, maximum \$300,000 policy limit, maximum \$5,000 monthly benefit, minimum 90-day elimination period

Class II 50 percent rating may be offered by underwriting when multiple medical impairments are present, maximum 60-month benefit multiplier, maximum \$300,000 policy limit, maximum \$5,000 monthly benefit, minimum 90-day elimination period

IC Individual Consideration

D Decline

Abdominal Aortic Aneurysm (AAA)

Operated, after 6 months, fully recovered S

Unoperated, stable for 2 years, diameter <5 cm S

Unoperated, enlarging, or diameter >5 cm, or not stable for 2 years D

Acoustic Neuroma surgically removed, after 6 months, no residuals S

Unoperated D

Acromegaly D

ADD/ADHD

Stable 1 year S

Not stable 1 year, or disabled. D

Addison's Disease, after 3 years, controlled. S

After 12 months, controlled Class I-IC

ADL Deficit D

AIDS/ARC. D

Adult Day Care within 6 months. D

After 6 months. IC

Agoraphobia D

Alcohol regular consumption of 4 or more drinks per day D

Advised by a physician to limit, or stop alcohol consumption due to

alcohol induced health or social problems D

Binge drinking, 5 or more drinks in a day, 1 or more days per week. D

Alcohol Abuse/Alcoholism

At least 3 years of sobriety, active in a support group S

Less than 3 years of sobriety D

Alpha-1 Antitrypsin Deficiency D

ALS (Amyotrophic Lateral Sclerosis, Lou Gehrig's Disease) D

Alzheimer's Disease D

Amaurosis Fugax. see TIA

Amnesia, Transient Global see TIA

Underwriting Guidelines

Medical Impairments (continued)

Amputation due to trauma, after 12 months, one limb, no limitations.	S
Due to Cancer	S-IC
Due to disease other than cancer	D
Two or more limbs regardless of cause	D
Amyloidosis	D
Ankylosing Spondylitis	D
Anemia cause identified, managed	S*-IC
Not fully evaluated, cause unknown, not adequately managed, or Aplastic	D
Angina	see CAD
Angioplasty	see CAD
Aneurysm operated, after 6 months, fully recovered	S
Other than Cerebral, unoperated, stable for 2 years.	IC
Cerebral, unoperated	D
Cerebral, with rupture or bleed.	see CVA
Anorexia	
Current or within 10 years	D
Resolved at least 10 years	S-IC
Anxiety	
< 70 years of age, after 6 months, controlled with medication, fully functional	S*
>70 years of age, after 2 years, controlled with medication, fully functional, no psychiatric hospitalizations in the past 3 years	S-IC
Regardless of age, two or more psychiatric hospitalizations, or disabled	D
Aortic Insufficiency	see Heart Valve Disorder
Aortic Regurgitation or Stenosis	see Heart Valve Disorder
Antiphospholipid Syndrome	See Factor V Von Leiden
Arnold-Chiari Malformation	D
Arrhythmia excluding Atrial Fibrillation	
Controlled	S*-IC
Uncontrolled	D
Arteriovenous Malformation (AVM)	
>1 year since surgical repair, no residuals	Class I
Unoperated, or operated with residual impairment	D
Arthritis	
Mild after 3 months, by X-ray findings and symptoms, controlled, no ADL/IADL deficits managed with nonsteroidal medication	S*
Moderate after 1 year, by X-ray findings and symptoms, stable, controlled on nonsteroidal medication, no injections needed, no ADL/IADL deficits	S-IC
Advanced after 1 year, by X-ray findings and symptoms, stable for 6 months, not requiring >2 Synvisc, or similar injections per year, taking fewer than 4 doses of narcotics per week, no surgery recommended or planned	Class I
Severe, by symptoms or X-ray findings show bone on bone, or ADL/IADL deficits.	D
Any severity with steroid, Synvisc, or similar injection, within 12 months of starting injections, or advised to have surgery, therapy, or additional injections, or with significant joint deformities	D

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Medical Impairments (continued)

Rheumatoid Arthritis mild, moderate, stable for 1 year, no limitations	Class I-IC
On Prednisone >10mg/day, or Methotrexate >25mgs week, or Gold	D
Severe disease, or with ADL/IADL deficits	D
Any, taking a medication indicated for severe arthritis on Uninsurable Medication list, or requiring more than 3 doses of narcotic pain medication per week, or with significant joint deformities	D
Asbestosis	see COPD
Asperger's Syndrome	D
Asthma	
Exercise induced, reactive, or extrinsic	S*
All others	see COPD
Assisted Living Facility Resident within 6 months	D
Ataxia or Muscular Incoordination	D
Atrial Fibrillation/Flutter single episode, after 6 months, maintained in sinus rhythm	S
Paroxysmal up to 6 episodes per year, no history of TIA, CVA, or unoperated Heart Valve Disorder	S-IC
>6 episodes per year, no history of TIA, CVA, or unoperated Heart Valve Disorder	Class I
Chronic, after 6 months, controlled on prescription blood thinner	Class I
Diagnosed or hospitalized, or cardioverted within 6 months	D
With history of TIA, CVA, Congestive Heart Failure or unoperated Heart Valve Disorder	D
Chronic, not on prescription blood thinner	D
Average BP reading >159/89	D
Chronic, in combination with Diabetes	Class II
Autism	D
Autoimmune Disorder	see specific condition
Autoimmune Hepatitis	D
Avascular Necrosis , after 12 months, treated no residual limitations	IC
Untreated or with any limitations	D
Surgically repaired, no limitations, after 1 year	S
Back Pain/Strain single episode, not disabling	S*
Chronic, not disabling	S-IC
Chronic, disabling, or epidural steroid injections within 6 months, or advised to have epidural steroid injections, therapy, or surgery	D
After 6 months	see Herniated Disc
Balance Disorder , after 6 months, resolved	S-IC
Less than 6 months, or currently present	D
Behcet's Disease	D
Bell's Palsy resolved	S*
Present	D
Benign Essential Tremor	see Tremor
Benign Positional Vertigo (BPV)	
Not associated with falls	S*
Associated with falls	D

Underwriting Guidelines

Medical Impairments (continued)

Benign Prostatic Hypertrophy (BPH)

Any age, PSA velocity <.75ng/ml per year for 3 years, PSA <18, negative biopsy	S*
Age <75 PSA velocity >.75ng/ml per year	D
Age >75 PSA velocity >.75 ng/ml per year, PSA >10	D
Age >75 PSA velocity >.75ng/ml per year, PSA <10	IC

Bipolar

After 3 years, controlled on medication, fully functional not disabled	S
<3 years duration, or psychiatric hospitalization within the past 5 years	D
2 or more psychiatric hospitalizations.	D

Blindness

Fully adapted, independent with ADL/IADLs.	S
Not adapted or with ADL/IADL limitations.	D

Blood Clotting Disorder see Factor V Von Leiden

Blood Pressure

(See High Blood Pressure)

Bone Marrow Transplant D

Brain MRI, abnormal. see Cerebrovascular Disease

Brain Stimulator D

Brain Tumor, benign, stable 2 years, no surgery planned, no limitations. S-IC
With regrowth after surgery D

Broken Bones see Fracture

Brain Attack. see CVA

Bronchitis

Acute 2, or fewer episodes per year.	S*
Chronic	see COPD

Bronchiectasis. see COPD

Buerger's Disease D

Bulimia

Current or within 10 years.	D
Resolved atleast 10 years.	S-IC

Bullous Pemphigoid in remission 2 years, not on steroids IC
Active disease D

Cancer

Any not specifically listed below, not Stage IV, single cancer, 2 years since date of last treatment, full recovery, no recurrence	S-IC
Any site, tobacco use within 12 months	Class I-D
Any site, Stage IV, after 5 years cancer free	Class I
Any site, 2 or more cancers, other than non-melanoma skin cancer, cancer free for 5 years after most recent occurrence.	Class I-D
Any site, treated with bone marrow transplant, or stem cell transplant	D
Bladder , transitional/superficial/non-invasive, treated, fully recovered	
With on going BCG treatment	D
Invasive, after 3 years	IC
Recurrent	IC

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Medical Impairments (continued)**Breast**

In situ, treatment completed, full recovery, no recurrence	S
Stage I, after 1 year	S
Stage II-III, after 2 years	S
Stage IV, after 5 years	Class I-IC

Colon, after 2 yearsS-IC

Skin

Basal cell	S*
Squamous cell, of the skin	S*
Squamous cell, other than skin, 2 years since date of last treatment, full recovery, no recurrence . . .	S-IC

Melanoma

Stage 0 or I or Clark's Level I-IV, after 3 months	S
Stage II or III, after 2 years	S
Stage IV, after 5 years	Class I-IC

Pancreas, 5 years since date of last treatment, full recovery, no recurrence S

Prostate

Stage I or II, after 12 months, surgically removed, current PSA <0.1	S
Treated with radiation, after 12 months, current PSA <0.5	S
Stage III, after 2 years surgically removed, current PSA <0.1, or treated with radiation, current PSA <0.5	S

Stage IV, after 5 years cancer freeClass I

Any stage, age >70 receiving hormone treatment (Lupron, Casodex, Eulixin, Zoladex),
Initial Gleason Score <6, and current PSA <0.5Class I-D

Age >70, Stage I or II, stable PSA, Gleason <6, watchful waitingClass I

Cardiomyopathy hypertrophic/ischemic, no CHF, no hospital stays, syncope, or palpitations

Ejection fraction >45% and stable for 2 years	Class I-IC
Dilated	D

Carotid Artery Disease/Stenosis, fully recovered, after 6 months, tobacco free 12 months. S

Operated, tobacco use within 12 months D

Unoperated, <70% stenosis, no symptoms, tobacco free 12 months S

Operated, in combination with heart disease, tobacco free 12 monthsClass I

>50% stenosis in combination with other peripheral vascular disease. D

History of TIA or CVA, or unoperated valvular heart disease D

Operated or unoperated in combination with Type I or Type II diabetes,
<50% stenosis, no insulin use within 6 months, tobacco free 12 months S

50-70% stenosis, insulin use within 6 months, tobacco free 12 monthsClass I

<50% stenosis, tobacco use within 12 monthsClass I

50-70% stenosis, tobacco use within 12 months. D

50-70% stenosis with operated heart valve disorder, or mild, unoperated heart valve disorder S

50-70% stenosis with unoperated, moderate heart valve disorder Class II

50-70% stenosis with unoperated severe heart valve disorder. D

>70% stenosis D

Carpal Tunnel Syndrome

Unoperated	S-IC
Operated, after 3 months, recovered.	S*

Castleman's D

Catheter, urinary independently manages, not due to neurogenic bladder S

Celiac Disease after 1 year, controlled. S

Cerebral Palsy D

Cerebrovascular Accident (CVA) see Stroke

Underwriting Guidelines

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Medical Impairments (continued)

Cerebrovascular Disease

Brain imaging findings of single lacunar infarct, tobacco free 12 monthsClass I
Single lacunar infarct, tobacco use within 12 monthD
Two or more lacunar infarctsD
Small vessel ischemia or white matter changes considered normal for ageS-IC
Abnormal for ageD
Brain atrophyD

Chelation Therapy other than for hemochromatosis received within 6 monthsD

Cervical Spondylosis

MildS
Moderate to severe Class I-IC

Charcot Marie ToothD

Claudicationsee Peripheral Vascular Disease

Chronic Bronchitis see COPD

Chronic Fatigue, stable after 12 months, no functional limitationsS-IC
5 year maximum
benefit period, minimum
90-day elimination period

Any functional limitationsD

Chronic Hepatitis see Hepatitis

Chronic Pain

Requiring more than 3 doses of narcotic pain medication per week or TENS Unit or implantable
stimulator or with ADL/IADL limitations or with epidural steroid injection within 6 monthsD
All others IC
5 year maximum
benefit period

Chronic Regional Pain SyndromeD

CirrhosisD

Closed Head Injury see Head Injury

Clotting Disorder see Factor V Von Leiden

Cognitive ImpairmentD

Declined by another carrier due to cognitive screening and have not had favorable, complete
Neuropsychological testingD
Declined by another carrier due to failed cognitive screening and have undergone complete, favorable
Neuropsychological testing prior to applying with us IC

Colitis see Crohn's

Collagen Vascular DiseaseD

Colostomy/Ileostomy, cares for independently, handle as per causeS-IC
Requires assistance to care forD

Compression Fractures due to osteoporosis, or with functional limitationsD
All othersS*-IC

Concussion see Head Injury

ConfusionD

Medical Impairments (continued)

Connective Tissue Disorder	D
Congestive Heart Failure (CHF) single episode, recovered, after 12 months	S
Chronic, mild, well controlled, Lasix <60mg/day.	Class I-IC
All others, or in combination with atrial fibrillation, diabetes, or heart valve disorder, or ejection fraction <45%	D
COPD (Chronic Obstructive Pulmonary Disease)	S
Mild, tobacco free for 12 months	S
Mild, smoker diagnosed by chest X-ray only, no treatment, no symptoms, stable Pulmonary Function Tests (PFT's)	Class I
Mild or moderate, tobacco use in the past 12 months, on medication, or symptomatic	D
Moderate, tobacco free for 12 months, stable PFT's	Class I-IC
Moderate, smoker, on medication, or symptomatic	D
Severe, using oxygen, or home nebulizer treatments	D
Any, hospitalized for an exacerbation in the past 6 months, or home nebulizer treatments within the past 6 months	D
Any, FEV1 <65%	D
Cor Pulmonale	D
Coronary Artery Disease (angina, heart attack, Angioplasty, stent, or Bypass)	S
After 6 months, stable, no limitations, no significant residual heart damage, tobacco free 12 months	Class I
With PVD or Carotid Artery Disease, tobacco free 12 months	Class I-IC
In combination with diabetes, tobacco use within 12 months	Class II, 2 years 180 day elimination period
In combination with diabetes, tobacco free 12 months	Class I-IC
With poorly controlled hypertension (average BP >158/89), or congestive heart failure, or ejection fraction <45%	D
Corneal Transplant	S*
CPAP	see Sleep Apnea
CREST Syndrome	D
Crohn's in remission at least 2 years	S
After 2 years, 1-2 flares per year	Class I
Multiple flares or with complications	D
Cushing's Syndrome	D
Cystic Fibrosis	D
Deep Brain Stimulator	D
Deep Venous Thrombosis , after 6 months, single episode, recovered, no underlying clotting disorder	S*
Recurrent	S-IC
In combination with underlying clotting disorder	see Factor V Von Leiden
Defibrillator/Automatic Implantable Cardiac Defibrillator	D
Degenerative Disc Disease	see Herniated Disc
Degenerative Joint Disease	see Arthritis
Dementia	D

Underwriting Guidelines

Medical Impairments (continued)

Demyelinating Disease D

Depression

2 or more psychiatric hospitalizations for any reason D

Mild stable on medication 6 months S*

Seasonal Affective Disorder S*

Depression medication for menopause, no diagnosis of depression S*

Situational recovered, no psychiatric hospitalizations in the past 3 years S*

Major <70 years of age, after 6 months, controlled with medication, fully functional,
no psychiatric hospitalizations in the past 3 years S

>70 years of age, after 2 years, controlled with medication, fully functional,
no psychiatric hospitalizations in the past 3 years S-IC

Any, with suicide attempt or suicidal ideation See Suicide Attempt

Depression with Electroconvulsive Therapy (ECT) or Transcranial Magnetic Stimulation (TMS)

ECT/TMS >10 years ago, fully functional, maintained on antidepressants, no psychiatric
hospitalizations after ECT/TMS S

With subsequent psychiatric hospitalization D

Dermatomyositis D

Diabetes Insipidus, controlled on medication S

Diabetes Type II, Present < 20 years, controlled and stable with diet and exercise or oral medications, no
diabetic complications or comorbid conditions, no increase in dosages or additions of diabetic
medications for at least 6 months, tobacco free 12 months S

Diabetes Type I or II, Present < 20 years, controlled and stable, no diabetic complications or comorbid
conditions, no increase in dosages or additions of diabetic medications for at least 6 months

Tobacco use within 12 months Class I

Insulin <50 units/day Class I

Insulin >50 units/day D

In combination with:

Carotid Artery Disease, operated or unoperated

<50% stenosis, no insulin use within 6 months, tobacco free 12 months S

50-70% stenosis, insulin use within 6 months, tobacco free 12 months Class I

<50% stenosis, tobacco use within 12 months Class I

50-70% stenosis, tobacco use within 12 months D

>70% stenosis D

Retinal vein occlusion Class II, 2 years
180 day elimination

Coronary Artery Disease or other heart disease or disorder, tobacco use within 12 months Class II,
2 years
180 day elimination

Cornary Artery Disease or other heart disease/disorder, tobacco free 12 months
Class I-IC

Retinopathy, diabetic macular edema, neuropathy, numbness or tingling of the extremities,
regardless of cause, or nephropathy D

Skin ulcers or amputation D

Peripheral Vascular Disease, or history of TIA or Stroke D

Average BP reading >158/89 D

Hemoglobin Alc>8.5, or noncompliant with treatment D

Microalbumin >20mg/dl or Microalbumin ratio >30 D

Chronic Atrial Fibrillation Class II

Present ≥ 20 years D

Dialysis D

Difficulty walking see Balance Disorder

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Medical Impairments (continued)

Disabled , collecting any type of disability benefits, other than <50% VA disability	D
<50% VA Disability	IC
Aged out of disability benefits, or retired due to disability	D
Diverticulitis medically managed	S*
With bleeding, weight loss, or surgery recommended	D
Dizziness	
Benign Positional Vertigo (BPV), not associated with falls	S*
BPV associated with falls	D
Acute, viral, resolved after 3 months	S*
All others, within 6 months	D
After 6 months, evaluated, resolved	S*
After 2 years, not evaluated, stable with occasional episodes, not associated with falls	S-IC
Multiple episodes, or progressive, or associated with falls	D
Down's Syndrome	D
Drug Abuse treated, active in support group, drug free for 5 years	Class I-IC
Within 5 years	D
Dwarfism	D
Dystonia	D
Echocardiography	
Left Atrium >5.0 cm	D
Ejection Fraction <45%	D
Ehlers-Danlos Syndrome	D
Ejection Fraction <45%	D
Electric Scooter Use	D
Emphysema	see COPD
Epilepsy After 1 year, controlled with medication, no seizures for 1 year	S
1 or 2 seizures per year	Class I
Poorly controlled	D
Epstein-Barr Virus 2 years treatment free, full recovery, no residuals	S
<2 years since treatment, currently treated, or present	D
Factor V Von Leiden after 1 year incidental finding, or no history of clots	S-Class I
With history of clot, on prescription blood thinner	Class I
With history of clot, not on prescription blood thinner	D
With history of clot while adequately anticoagulated	D
With history of TIA or CVA	D
Factor VII	D
Fainting	see Dizziness
Falls , single episode	S-IC
Multiple episodes, or with injuries	IC-D
Familial Tremor	see Tremor
Family History of parent or sibling with Alzheimer's Disease	maximum benefit period 5 years

Underwriting Guidelines

Medical Impairments (continued)

Fatigue , after 12 months, resolved	S*
Within 12 months, or with functional limitations	IC-D
Fatty Liver incidental finding, not diagnosed as NASH	S-IC
Feeding tube	D
Fibromuscular Dysplasia	D
Fibromyalgia after 1 year, well controlled, no ADL/IADL deficits	S-IC
	5 years maximum benefit period, minimum 90-day elimination period
Taking up to 3 doses of narcotic pain medication period week	IC
Poorly controlled, or disabling, or taking more than 3 doses of narcotic pain medication per week	D
Foot Drop unilateral, mild, nonprogressive for at least 2 years	IC
All others	D
Fracture-Traumatic , one bone, after 3 months, fully recovered, no limitations	S*
In combination with mild osteoporosis T-score <-2.9	S
In combination with moderate to severe osteoporosis T-score -3.9 or worse	D
Associated with multiple falls, chronic dizziness, or gait disorder	D
Fracture-Non Traumatic , in combination with any degree of osteoporosis, not on Medication, or with functional impairment	D
Frailty	D
Friedrich's Ataxia	D
Fuch's Dystrophy	S*
Gastric Bypass/Banding/Sleeve , after 2 years, fully recovered, no complications	S
Gaucher's Disease	D
Glaucoma , stable vision, controlled eye pressures	S*
All others	IC
Glomerulonephritis	D
Grave's Disease , after 12 months	S
Guillain-Barre Syndrome , after 12 months, no residuals	S
Hashimoto's	S
Head Injury , after 6 months, no residuals	S-IC
With residual functional or cognitive impairment, or multiple head injuries	D
Heart Attack/Heart Disease	see Coronary Artery Disease
Heart Transplant	D

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Medical Impairments (continued)

Heart Valve Disorder , operated 1 or 2 valves, fully recovered, after 6 months	S
Unoperated, 1 or 2 valves, mild, no symptoms, no surgery planned	S
Unoperated, moderate 1 or 2 valves	Class I-IC
Unoperated, 1 or 2 valves, severe, or surgery recommended or planned	D
Any, unoperated with Atrial Fibrillation, or history of TIA or CVA	D
Operated with mechanical valve, on Coumadin or warfarin	Class I
Operated with bioprosthetic valve	S
With Carotid Artery Disease	See Carotid Artery Disease
Hemiplegia	D
Hemochromatosis , after 12 months, successfully treated with phlebotomy, or chelation, and stable ferritin level not more than 25% above normal, and with normal liver function tests	S-IC
Hemophilia	D
Hepatitis , any chronic, active, or alcohol related, or with residual liver damage	D
Autoimmune	D
Hepatitis A or B , after 6 months, fully recovered	S
Hepatitis C	
After 2 years, successfully treated with Interferon, or cleared spontaneously without treatment, virus undetectable by PCR	IC
Currently treated, or treated within 2 years	D
Unresponsive to Interferon, or never treated with Interferon, or virus not cleared spontaneously without treatment	D
Virus detectable by PCR – polymerase chain reaction	D
Herniated Disc/Degenerative Disc Disease (DDD) , after 6 months	
Unoperated, epidural steroid injection within 6 months, or additional epidural steroid injections planned	D
Unoperated, no ADL limitations, not advised to have surgery, mild or moderate	S-IC
Unoperated, severe	D
Operated, after 6 months, full recovery, no hardware	S
Operated, after 6 months, full recovery, hardware no ongoing problems, no plans to remove hardware	S
Operated or unoperated, requires daily narcotics or implantable stimulator for pain control	D
Operated or unoperated with ADL limitations	D
High Blood Pressure , after 3 months, compliant with treatment:	
Average BP <140/90	S*
Average BP <160/90	S
Average BP <170/94	Class I
Average BP >170/94, or any, noncompliance with treatment	D
Hip Replacement	see Joint Replacement
HIV Positive	D
Hoarder	D
Hodgkin's Disease stage I, after 3 years, fully recovered	S
All others, fully recovered, after 5 years	IC
Treated with bone marrow or stem cell transplant	D
Home Health Care received within 6 months	D
Huntington's Chorea or genetic testing positive for Huntington's	D
Family history and have not had testing to rule out the disease	D
Hydrocephalus with or without shunt	D

Underwriting Guidelines

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Medical Impairments (continued)

Hypoparathyroidism/Hyperparathyroidism	S*
Hypothyroidism/Hyperthyroidism	S*
IADL Impairment	D
Idiopathic Hypertrophic Subaortic Stenosis (IHSS)	see Cardiomyopathy
Idiopathic Thrombocytopenia Purpura (ITP) Platelet count >50,000 for 1 year	Class I
Imbalance	see Balance Disorder
Immune Deficiency	D
Impaired Glucose Tolerance A1c <6.0	S
A1c 6.1-6.4 with no condition listed as a comorbid under diabetes section	S
A1c 6.1-6.4 with condition listed as comorbid under diabetes section	see Diabetes
A1c >6.4	see Diabetes
Implantable Stimulator	D
Incontinence , urinary, stress, manages independently	S
Urinary, uncontrolled, or requires assistance with management.	D
Stool	D
Interstitial Lung Disease	see COPD
Irritable Bowel Syndrome , controlled, weight stable	S*
Uncontrolled or with weight loss	D
Joint Replacement , one joint after 3 months, fully recovered, no use of assistive devices, no longer receiving physical therapy.	S
Two joints build not rateable, fully recovered, no limitations	S-IC
Two or more joints, rateable build	D
Three joints, build not rateable	Class I-D
More than 3 joints.	D
Surgery recommended or planned.	D
Kidney Disorder , mild renal insufficiency, stable 2 years.	S-IC
Creatinine <1.5, no proteinuria, not diabetic, well controlled blood pressure	S-IC
Creatinine >1.5.	D
Kidney failure, single episode, fully recovered after 2 years	S-IC
Kidney Transplant	D
Kidney removal (1), after 2 years, with stable kidney function	S
Polycystic Kidney Disease.	D
Dialysis	D
Chronic Kidney Failure	D
Kidney Transplant	D
Kidney Donor after six months, normal function in remaining kidney	S
Knee Replacement	see Joint Replacement
Labrynthitis	see Dizziness
Lacunar Infarct Single	see Stroke
Single in combination with white matter or small vessel ischemia	D
Multiple	D

Medical Impairments (continued)**Lap Band Surgery** see Gastric Bypass**Left Atrial Enlargement** >5.0 cm D**Leukemia**

AML, CML, Hairy Cell D

Acute, after 3 years IC

CLL

Stage 0 or I, WBC <15,000 for 2 years Class I

Stage II-IV in remission 4 years S-IC

Treated with bone marrow or stem cell transplant D

Leukopenia, stable 2 years WBC >2.5 S-IC**Liver Transplant** D**Living Environment** noted during face to face interview to be excessively cluttered,
filthy, unsafe, or with evidence of hoarding D**Lou Gehrig's Disease** D**Low Back Pain** see Back Pain/Strain**Lung Transplant** D**Lupus**, discoid, after 12 months S

Systemic D

Lyme Disease, after 12 months, fully recovered, no residuals S*-IC

Undergoing treatment, or with residuals, or with chronic disease D

Lymphedema, medically managed, no limitations S

With limitations or history of skin ulcers D

Lymphoma

Stage I or II, after 2 years, in complete remission S-IC

Stage III after 4 years, in complete remission S-IC

Stage IV after 5 years, in complete remission Class I

Low-grade Class I

Cutaneous T Cell Stage I, stable 3 years Class I

Stage II or greater, or Stage I not stable 3 years D

Treated with bone marrow or stem cell transplant D

Macular Degeneration, one eye S

Both eyes IC-D

Manic Depression see Bipolar**Marfan's Syndrome** D**Medicaid Recipient** D**Medical Marijuana** D**Medullary Sponge Kidney** IC**Melanoma** see Cancer**Memory Loss**, present or within 1 year D

Resolved for at least 1 year IC

Underwriting Guidelines

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Medical Impairments (continued)

Meniere's Disease , after 6 months, symptoms controlled, no limitations	S
Associated with falls	D
Meningioma removed, after 12 months, no limitations	S-IC
Surgery planned	D
Recurrs after surgery	D
Stable at least 3 years, surgery not planned	IC
Meningitis , after 12 months, fully recovered	S-IC
Present	D
Mental Retardation	D
Migraines , not daily, controlled with medication, no restrictions or limitations	S*
Mild Cognitive Impairment	D
Mital Valve Prolapse	S*-IC
Mixed Connective Tissue Disease	D
Monoclonal Gammopathy , after 1 year	IC-D
Moyamoya	D
MRSA	
Single occurrence recovered after 2 years	S
1 recurrence 18 months after recurrence	Class I
Multiple Myeloma	D
Multiple Personality Disorder	D
Multiple Sclerosis	D
Murmur	see Heart Valve Disorder
Muscular Dystrophy	D
Myasthenia Gravis , ocular, after 1 year	S
Generalized	D
Mycosis Fungoides	See Lymphoma Cutaneous T Cell
Myelodysplastic Syndrome	D
Myelofibrosis	D
Myocardial Infarction	see Coronary Artery Disease
Narcolepsy effectively treated	S-IC
Untreated or resulting in accidents or injury	D
Narcotic Pain Medication >3 doses per week	D
NASH – Nonalcoholic Steatohepatitis, after 2 years, ALT <2x normal, weight within Select maximum, well controlled diabetes (if applicable) and well controlled lipids, and <3 alcoholic drinks per week, no fibrosis by liver biopsy	Class I
Mild fibrosis	3 years, 180 day elim, Class II-IC
Moderate to severe fibrosis or cirrhosis	D
Weight above Select maximum	D

Medical Impairments (continued)

Nebulizer use, within 6 months, other than for acute infection with no underlying respiratory disease	D
Neurofibromatosis	D
Neurogenic Bowel or Bladder	D
Neuropathy , mild, fully evaluated, no limitations	S-IC
Not fully evaluated, related to diabetes or alcohol, or with history of falls, imbalance, or gait disorder, or skin ulcers, or severe	D
Neutropenia , stable 2 years neutrophils >1,000	S-IC
Non Hodgkin's Lymphoma	see Lymphoma
Nursing Home Confinement , after 6 months, full recovery, no limitations	IC
Within 6 months	D
Obesity	see Weight chart
Obsessive Compulsive Disorder , after 3 years, controlled on medication	
Fully functional	S-IC
Limits functional ability	D
Psychiatric hospitalization within 5 years	D
Occupational Therapy	See Physical Therapy
Optic Neuropathy or Neuritis , refer to specific cause	IC
Related to Multiple Sclerosis	D
Organic Brain Syndrome	D
Organ Transplant	D
Osteopenia , T score -2.4 or better, on appropriate medication	S*
Osteoarthritis	see Arthritis
Osteomyelitis	see Avascular Necrosis
Osteoporosis , T score -2.5 to -2.9, no tobacco 1 year, no history of nontraumatic fractures, regular weight bearing exercise, tobacco free 1 year	S*
T score -3.0 to -3.9, no history of nontraumatic fractures, regular weight bearing exercise, tobacco free 1 year	Class I
T score -3.5 to -3.9, tobacco use within 1 year	Class II
T score -4.0 or worse	D
Any with history of nontraumatic fracture, or not on medication, or with functional limitations, or with balance disorder, abnormal gait, or 2 or more falls in the past year	D
Oxygen use	D
Pacemaker , after 3 months	S-IC
Recommended or surgery pending	D
Paget's Disease , no symptoms and no limitations	IC
With symptoms or history of fractures	D
Pancreas Transplant	D
Pancreatitis , after 12 months, single episode, fully recovered	S
Related to alcohol use, or 2 or more episodes, or chronic	D

Underwriting Guidelines

Medical Impairments (continued)

Panic Attack/Disorder	see Anxiety
Paralysis	D
Paraplegia	D
Parkinson's Disease	D
Parkinsonism	D
Patent Foramen Ovale surgically corrected after 6 months	S
Surgically corrected, single TIA or CVA prior to surgery	Class I-IC
Surgically corrected, TIA or CVA after surgery	D
Not corrected, incidental finding, no history of clots, TIA, CVA, no underlying clotting disorder.	S-IC
Pemphigus Vulgaris	D
Peripheral Neuropathy	see Neuropathy
Peripheral Vascular/Arterial Disease	
Mild, ABI >.80, tobacco free 12 months, no symptoms, no limitations after 6 months.	S
Moderate, ABI .40-.80 or in combination with coronary artery disease, after 6 months	Class I-IC
Severe, ABI <.40 or any with tobacco use within 12 months, operated or unoperated	D
Average BP reading >159/89	D
Any, with limitations, history of leg ulcers, TIA, diabetes, carotid stenosis >50%, operated, or unoperated, pending surgery, or stent placement or surgery within the past 6 months, or progressive, or with more than 2 surgical procedures	D
Physical Therapy	
Completed, after 3 months, recovered	S*-IC
Current	D
Age <65, within 3 months for an acute, self-limiting condition	IC
Pick's Disease	D
Pituitary Adenoma removed, after 12 months, no limitations.	S
Stable x3 years, no surgery planned	IC
Surgery planned	D
Plantar Fasciitis	S*
Platelet Abnormality	see specific condition
Pneumonia , after 3 months, single episode, fully recovered.	S*
Associated with chronic lung disease	see COPD
Polio fully recovered, no limitations, no assistive devices	S
Fully recovered, no limitations, leg brace	IC
With recurrence or limitations	D
Post Polio Syndrome after 2 years, nonprogressive, no limitations, no assistive devices	IC
Progressive weakness or fatigue, or with limitations	D
Polycystic Kidney Disease	D
Polycythemia Vera after 2 years, managed with medication or Phlebotomy, platelets <450,000	Class II, 2 years 180 day elimination

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Medical Impairments (continued)

Polymyalgia Rheumatica mild, after 1 year, no limitations	S
Moderate, no functional limitations.	Class I-IC
Severe, or with limitations	D
Polymyositis/Dermatomyositis	D
Polyneuropathy	D
Post Herpetic Neuralgia	D
Post Traumatic Stress Disorder (PTSD) , after 12 months, controlled, fully functional	S-IC
After 12 months, not adequately controlled or with functional impairment.	D
Pregnancy	D
Undergoing fertility evaluation or treatment	D
Primary Biliary Cirrhosis	D
Prostate Specific Antigen (PSA)	see BPH
Prosthetic Limb	
One, limb loss due to trauma or cancer.	S-IC
More than one, or limb loss due to disease other than cancer	D
Protein C or S Deficiency	see Factor V Von Leiden
Proteinuria , with kidney disease or diabetes	D
Pseudotumor Cerebri	D
Psoriasis , mild to moderate, controlled with medication	S*
Severe	IC
Psoriatic Arthritis	see Rheumatoid Arthritis
Psychosis	D
Pulmonary Edema	D
Pulmonary Embolism , after 6 months, single episode, fully recovered	S*-IC
Present, multiples, or underlying coagulation disorder that is not treated with prescription blood thinner (other than aspirin) or occurred while adequately anticoagulated	D
Pulmonary Fibrosis , localized, nonprogressive, normal PFT's, after 2 years	IC
Active, progressive disease, abnormal PFT's.	D
Pulmonary Hypertension	
Incidental findings, no symptoms	S
All others	D
Quad Cane Use	D
Quadriplegia	D
Raynaud's	S*
Reactive Airway Disease	S*-IC
Reflex Sympathetic Dystrophy (RSD)	D
Renal Disease/Failure	see Kidney Disorder

Underwriting Guidelines

Medical Impairments (continued)

Residential Care Facility Resident within 6 months	D
Restless Leg Syndrome	S*
Retinal Vein Occlusion	
One	S
Two or more	D
Any, in combination with Diabetes	D
Retinitis Pigmentosa	see Blindness
Rheumatoid Arthritis	see Arthritis
Sarcoidosis	
In remission 10 or more years	S
In remission 3 years, treatment free	Class I
Currently treated	D
Disease present outside the lungs	D
Sciatica	S-IC
Schizophrenia	D
Scleroderma	D
Sclerosing Cholangitis	D
Scoliosis	
Mild, normal gait, no impairment of internal organ function, normal PFTS	S*
Moderate, no impairment of internal organ function, normal PFTS	IC
Severe, or with impaired gait, or abnormal PFTS	D
Any degree, with chronic pain or limitations	D
Scooter Use	D
Seizures	see Epilepsy
Shingles , after 6 months, fully recovered	S*
Present, or with residuals, or postherpetic neuralgia	D
Short Stature , due to chronic disease or genetic disorder	D
Shy-Drager Syndrome	D
SICCA	see Sjogren's Syndrome
Sickle Cell Anemia	
Trait only, no active disease	S*
Active disease	D
Sick Sinus Syndrome	
With pacemaker	S
Without pacemaker, no symptoms	IC
Without pacemaker, with dizziness or fainting, or pacemaker recommended but not don	D
Sjogren's Syndrome	
Mild, dryness of eyes and mouth only	S*
In combination with Rheumatoid Arthritis, Connective Tissue Disease, or with other organ involvement	D
Skin Cancer	see Cancer

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Medical Impairments (continued)

Sleep Apnea responsive to treatment, complaint with CPAP or BIPAP, or dental device	S
Unresponsive to treatment, or noncomplaint with CPAP or BIPAP, or dental device, or with supplemental oxygen.	D
Social Security Disability receiving	D
Social Withdrawal	D
Small Bowel Transplant	D
Speech Therapy	See Physical Therapy
Spina Bifida	D
Spinal Stenosis operated, fully recovered, after 6 months	S
Unoperated, mild, stable 6 months	S
Unoperated, moderate, stable 6 months	Class I-IC
Unoperated, severe or surgery recommended	D
Any, with epidural injections or physical therapy within 6 months, or functional limitations, or chronic pain requiring >3 doses of narcotic pain medication per week, or advised to have therapy, injections, or surgery	D
Stem Cell Transplant	D
Stent	see specific condition
Stroke	
Single episode, fully recovered after 2 years, no limitations, tobacco free 12 months	Class I
Two or more	D
In combination with any of the following:	
Atrial Fibrillation	D
Unoperated carotid stenosis	D
Heart valve disorder	D
Average blood pressure reading >159/89	D
Previous TIA(s)	D
Diabetes	D
Residual weakness or functional loss	D
Tobacco use within the past 12 months	D
Occurred while adequately anticoagulated	D
Peripheral Arterial/Vascular Disease, other than carotid artery disease	D
Patent Foramen Ovale (PFO) unoperated	D
Patent Foramen Ovale (PFO) operated, no stroke or TIA after surgery	Class I-IC
Patent Foramen Ovale (PFO) operated, stroke or TIA after surgery	D
Clotting Disorder	D
Subarachnoid Hemorrhage	see Stroke
Subdural Hematoma , after 6 months, recovered, no residuals	S
Suicide Attempt	
One, after 5 years	S-IC
More than one	D
Suicidal Ideation within 2 years	D
Supraventricular Tachycardia (SVT)	S*-IC
Surgery , requiring general anesthesia, planned, not completed	D
Syncope	see Dizziness

Underwriting Guidelines

Medical Impairments (continued)

Systemic Lupus	D
Temporal Arteritis , after 12 months, fully recovered	S-IC
TENS Unit	
Past use	IC
Current use	D
Thalassemia	
Minor	S
Major	D
Thrombocythemia	D
Thrombocytopenia , without splenectomy, platelet count >50,000 for 1 year	Class I 3 years
With splenectomy, platelet count normal for 1 year without medication or treatment	S
Thrombocytosis	D
Thrombosis	see DVT
Tobacco Use within 2 years	S
Tobacco use within 1 year in combination with comorbid condition	Class I-D
Celebratory cigar up to 1 per month	S*
Torticollis resolved with Botox, after 6 months	S
Tourette's Syndrome fully functional, no limitations	IC
Any functional limitations	D
Transgender/Transsexual	
Completed all gender reassignment surgeries, recovered, no additional surgery planned	S
Treated with hormones, psychotherapy, no gender reassignment surgery planned	S
Surgery planned, not completed	D
*Note: premium rate will be based upon chromosomal makeup	
Transient Global Amnesia	see TIA
Transient Ischemic Attack (TIA) single episode, fully recovered after 1 year	Class I
Two or more	D
In combination with any of the following:	
Atrial Fibrillation	D
Unoperated carotid stenosis	D
Unoperated heart valve disorder, mild	Class I
Operated or unoperated heart valve disorder moderate to severe	D
Previous stroke, moderate or severe	D
Diabetes	D
Average BP reading >159/89	D
Residual weakness or functional loss	D
Tobacco use within the past 12 months	D
Occurred while adequately anticoagulated	D
Other peripheral vascular disease	D
Peripheral Arterial/Vascular Disease, other than carotid artery disease	D
Patent Foramen Ovale (PFO) unoperated	D
Patent Foramen Ovale (PFO) operated, no stroke or TIA after surgery	Class I-IC
Patent Foramen Ovale (PFO) operated, stroke or TIA after surgery	D
Clotting Disorder	D
Transplant (except corneal) organ, bone marrow, stem cell	D

Underwriting Guidelines

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Transverse Myelitis	D
Tremor fully evaluated, benign familial, no limitations, mild to moderate	S
Not fully evaluated, with limitations, or gait disturbance	D
Benign Essential Tremor age >65, present at least 10 years, not progressive, no limitations	S*
Trigeminal Neuralgia	
After 12 months managed with antispasmodics or anticonvulsants, no limitations	S
6 months after surgery, resolved	S
Poorly controlled or disabling	D
Tuberculosis after 12 months, treated, fully recovered, normal PFT's	S*
Present or with lung damage or other organ involvement	D
Turner's Syndrome	D
Ulcerative Colitis	see Crohn's
Underweight	D
Undifferentiated Connective Tissue Disease	D
Uveitis	S*
Valvular Heart Disease	see Heart Valve Disorder
Varicose Veins	S
With history of leg ulcers or pending surgery	D
Venous Insufficiency	S
With history of leg ulcers or pending surgery	D
Ventricular Tachycardia	
Controlled on medication 6 months	S
With implantable defibrillator	D
Ventriculoperitoneal Shunt	D
Vertigo	see Dizziness
Von Hippel-Lindau	D
Von Willebrand's Disease	D
Waldenstrom's Macroglobulinemia	D
Walker Use	D
Weakness , other than related to acute, self-limiting condition	D
Wegener's Granulomatosis	D
Weight Loss , unexplained, or not fully evaluated	D
Weight Loss Surgery , after 2 years fully recovered, no complications, no revisions planned	S-IC
Wheelchair Use	D
Wilson's Disease	D
Wolff-Parkinson-White Syndrome , after 6 months, ablated, not present	S*
Uncontrolled, or with fainting, or low blood pressure, or ablation or surgery recommended, but not done	D
Workers' Compensation receiving	D

Completing the Application

General Guidelines

The MutualCare® Solutions application packet contains the application plus all forms required in the applicant's state of residence. Follow these guidelines when submitting an application:

- **Use the correct application** – Be sure to use the application for the client's state of residence. Non-resident state applications will not be accepted. You will be required to submit the correct state application before a policy can be issued
- **You must have the appropriate state license** – If the application is taken in person, you must be licensed in the state where the application is signed. For mail-in applications, you must be licensed in the state where the application is completed and mailed. (A special note about Kansas: If you take an application on a Kansas resident, you must be appointed both in Kansas and in the state where the application is signed)
- **Only the applicant may sign** – Many long-term care sales are made to married couples. Keep in mind that each applicant is underwritten individually and, upon approval, both partners are issued their own policies. Only the applicant for insurance may complete and sign the application
- **White out is not allowed** – If a question is answered in error, draw a single line through the error and have the correction initialed by the applicant
- **Don't use "N/A"** – "N/A" is not an acceptable answer. Instead, use "no" or "none" when answering a question on the application
- **Consider including a quote** – Providing a copy of the quote when you submit the application packet is beneficial but not required
- **Check the date** – Applications must be received by Mutual of Omaha within 30 days of the application date. Applications that are more than 30 days old will require you to submit a new, complete, currently dated application. Premium will be based on the applicant's age as of the new application signing date

REMEMBER...

Your LTC training must be up-to-date or your application cannot be accepted.

Steps for Completing the Application

There's a lot to remember when completing an application. Here's a rundown of what you need to know so you don't skip a step.

Step 1: General Information

Make sure you answer all general information questions, including the best time to call the applicant. If you don't initiate the personal health interview at the time of sale, be sure to tell the applicant that a representative will call them to schedule a telephone interview or a face-to-face interview.

Step 2: Premium Allowances

Answer all questions in the premium allowances section. Applicants may be eligible for premium allowances based on their answers.

Step 3: Replacement Coverage

Be sure to provide all requested information. If a Mutual of Omaha policy will replace an existing long-term care policy, replacement form(s) must be completed based on the applicant's state of residence and the prior coverage must be shown on the application. Remember the laws are strict regarding long-term care replacement.

Step 4: Health Insurability

Provide complete and accurate information about the applicant's health status (see the Health-Related Guidelines section for assistance). Also, be sure to include the address and phone number of the applicant's primary care physician. While answers to health insurability questions are verified via medial records and/or during the personal health interview, failure to disclose an existing condition can result in denial of a future claim related to that condition.

Step 5: Benefit Selection

Be sure to complete all appropriate sections. Please note:

- The total monthly benefit for nursing home/assisted living or home health care, including all long-term care policies (includes policies from other companies), cannot exceed \$10,000 per month at the time of issue
- The five-percent compound lifetime inflation option must be offered to all applicants. If not elected, the applicant must check the "no" box in the inflation protection option section of the application. An inflation protection option or "no inflation" must be selected
- The Nonforfeiture – Shortened Benefit Period must be offered. If not chosen, the applicant must check the "no" box in the appropriate section of the application and the Contingent Nonforfeiture Benefit will become the default

Step 6: Premium Options

Indicate the premium mode desired and add the modal premium and premium collected. Use the following modal factors to calculate premium:

Monthly Bank Draft	Quarterly	Semiannual	Annual
.09	.26	.51	1.00

If the applicant wishes to pay monthly premiums via pre-authorized bank draft, the Recurring Premium Mode section of the application must be completed. If future premiums will be drawn from an account other than the account used for the initial premium, a voided check must accompany the application.

Completing the Application

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Step 7: Effective Date

Indicate how the applicant wishes to have coverage issued, if approved. Options include:

- Date of the application
- Date the policy is issued
- Requested effective date of coverage (for replacements only). This can be up to 60 days from the date the application is signed

Step 8: Notice Before Lapse or Termination

This section must always be completed. However, if the applicant does not wish to designate a person to receive a lapse or termination notice when payment is 30 days past due, he or she must check the appropriate box.

Step 9: Agreements and Acknowledgements

Have each applicant sign and date this section and include the city where the application was signed. Check the appropriate box and provide an explanation, if indicated. Then be sure to sign the application yourself.

Step 10: Authorization to Disclose Personal Information

This section gives Mutual of Omaha Insurance Company permission to obtain information needed to complete the underwriting process. Please make certain the applicant signs and dates this page. Failure to do so will result in processing delays and a non-issued policy.

Step 11: Producer Statement/Conditional Premium Receipt

Don't forget to complete this section. Be sure to include your contact information, or that of a designated contact, so we can reach you if we have questions or need additional information. Please note: We currently support a maximum of two producers completing this section.

Underwriting Requirements

In order to determine an applicant's eligibility, additional information may be requested following submission of the application. This chart provides a quick overview.

Pharmaceutical Check	Medical Records	Personal Health Interview	Cognitive Assessment
All applicants	All applicants	Telephone • Ages 30-64 Face-to-Face • Ages 65-79 • Younger ages at underwriter discretion	Included with telephone and face-to-face interview • Age 65 -79 • Younger ages if history of CVA, TIA, memory loss or depression, or if application was mailed

Preparing Your Client for the Personal Health Interview

- Explain what comes next in the underwriting process using the Next Steps brochure (M28399).
- Let the applicant know he or she will be required to complete a personal health interview and help him or her compile a list of doctors' names and medications
- Explain the importance of giving the interview his or her full attention
- Give the applicant a heads up that a cognitive interview also may be conducted
- Indicate on the application the best time to contact the applicant for a telephone interview or face-to-face interview. We will make every attempt to contact the applicant within the two hour window specified on the application
- If hearing loss prevents an applicant from completing a telephone interview, include a note with the application that a face-to-face interview is needed. For deaf applicants, please indicate if they are able to read lips or communicate using sign language
- A face-to-face interview must be conducted in the applicant's home where he or she resides. It cannot be completed at their place of work, a relative's home or in a public place, such as a restaurant

TIP: Expedite the Underwriting Process...Initiate the Telephone Interview

You can get the underwriting ball rolling by placing a call to begin the telephone interview before leaving your client's home. Here's how:

- Call an interviewer at 1-866-544-1617
- Identify yourself as the agent and introduce your client to the representative
- If an interviewer is available, an on-the-spot telephone interview can be conducted.
Note: You must NOT be present during the applicant's health interview
- If an interviewer is not available, or it is not convenient for your client, an appointment can be made for a future time or date

If you do not initiate the telephone interview at the time of application, a representative will call your client to schedule an interview after the application is received.

Submitting the Application

Applications can be submitted through your normal channels or directly to our Long-Term Care Service Office, depending upon your currently established process.

Application Submission

General Mail:

Long-Term Care Service Office
P.O. Box 64901
St. Paul, MN 55164-0901

Expedited Mail:

Long-Term Care Service Office
7805 Hudson Rd., Suite 180
Woodbury, MN 55125-1591

Completing the Application

Collecting Premium

The applicant has the option to submit a minimum of two month's premium with the application; however it is recommended that the entire premium be submitted as any additional premium will be billed at policy issue. A conditional receipt/TIA only applies when cash is submitted with the application. This chart shows the options.

Cash with Application		No Cash with Application	
Effective date can be date of application		Effective date will be date of policy Issue	
Monthly Bank Draft	Minimum two month's premium must be submitted	Monthly Bank Draft	One month's premium will be drafted once the policy is issued
Quarterly, Semiannual or Annual	Minimum two month's premium must be submitted	Quarterly, Semiannual or Annual	The insured will receive a bill for the full modal premium once the policy is issued

Submitting Premium

Premium Submission (other than premium submitted with the application)	
General Mail: Mutual of Omaha P.O. Box 30154 Omaha, NE 68175-1252	Expedited Mail: First National Bank Attn: Stop 2203 Box 30154 1620 Dodge St. Omaha, NE 68197-2203

REMEMBER...

All checks should be made payable to Mutual of Omaha Insurance Company.

Missing Requirements

An application will be withdrawn within 60 days of receipt if an underwriting determination cannot be made due to missing requirements, including health interview, medical records or underwriter requested medical follow-up, or in the event application corrections have not been received.

- A case may be reopened if missing requirements are received within 120 days of the application signing date. The underwriter may request a Statement of Good Health or personal health interview. The original application and premium age will be used
- If requirements are received longer than 120 days after the application signing date, a new application and health interview will be required. Updated medical records also may be requested. Premium will be calculated based on the attained age of the applicant

Checking Case Status

Application and underwriting status is available on Sales Professional Access (SPA) – our secure agent website. Log in using your seven-digit production number. Select the “Reports” tab. Then select the link labeled “Med Supp, LTC, DI and Other Health Products” to view your case status report.

Appealing an Underwriting Decision

Applications that are declined and policies that are rated or issued other than applied for are eligible for reconsideration through an appeal process. To ensure privacy, the specific reason for a policy being declined or rated/issued other than applied for is shared only with the applicant. After reviewing the letter with the applicant please review the information in this guide for our handling of the applicant’s condition(s). If the applicant disagrees with the specific reason given in the letter, he or she has the right to submit additional information. Here’s how the appeal process works:

- A notice of appeal must be submitted in writing by the applicant and/or his or her physician within 60 days of receipt of the letter (some states vary slightly). Informal (verbal) appeals will be considered at the request of General Managers, District Sales Managers and Brokerage Managers
- A decision letter will be sent to the applicant within 60 days of receipt of the appeal information
- The 30-day period for review of the policy and billing notice of premium due are independent of the appeal process. Partner policies also are independent of the appeal process and should be delivered accordingly
- The application date will determine whether the original application can be used along with a Statement of Good Health or if a new application will be required

Other Application-Related Questions

What if I have a non-English speaking applicant?

If you and the applicant are not fluent in the same language, an interpreter must be present to translate all questions and responses.

- It is the applicant’s responsibility to have an interpreter available to meet with you when the application is completed. The applicant may choose an interpreter, but the interpreter cannot be a family member, beneficiary or someone who would benefit from the issuance of a policy. You may serve as an interpreter if you and the applicant are fluent in the same language
- In addition to questions on the application and the applicant’s responses, the interpreter is required to translate all comments you make as well as information contained in marketing materials and forms
- With the assistance of an interpreter, you should ask the applicant to sign the application and the Producer or Witness Certification form (MLU25947)

Completing the Application

- Be sure to include a note with the application that a translator will be needed for the health interview and indicate what language

What's the process for non-witnessed applications?

Non-witnessed applications are those completed via mail, telephone or online. Only applications mailed in the United States will be accepted. As the agent, you must:

- Be licensed in the state where the application is signed
- Answer “no” to question 2 on the Producer Statement section of the application: “I certify that each question was asked exactly as written and recorded the answers completely and accurately in the presence of the Proposed Insured”
- Indicate how the application was completed. Use the line that reads, “If No, explain”

What about an applicant who is active duty military or traveling outside the United States?

All applicants must be in the United States to complete and sign the application, complete the health interview and accept delivery of the policy. This includes members of the military and U.S. citizens traveling abroad. Those traveling to an OFAC sanctioned country (Office of Foreign Assets Control) are ineligible for coverage.

What if my client is a foreign national?

Foreign nationals must be living in the United States for at least 36 continuous months to be eligible for coverage. Also, policies will not be issued to those who do not have a valid “Green Card” (Permanent Resident Card Form I-551). If the applicant meets residency requirements, include the Foreign National and Foreign Travel Questionnaire (L5719) with the application.

Upgrades

The insured may apply for a currently marketed policy option or benefit increase at the time of sale or within 60 days of policy issue. If the upgrade is approved, the change will appear either on an updated Schedule of Benefits page or a re-issued policy bearing the same number as the initial policy. Premium for the upgrade will be based on the applicant's age at initial policy issue.

- A Benefit Change Request form (M24710) must be signed and dated by both you and the applicant prior to processing
- A Statement of Good Health form (M24181) also is required

If the insured wishes to apply for an upgrade after the 60-day period, it is recommended that he or she retain the initial policy and apply for a second policy with the desired upgrades. Premium for the new policy will be based on the insured's age at the time of application.

Downgrades

Benefit decreases are allowed. If the decrease is requested within 60 days of the original effective date, it will be effective on the original effective date. If the decrease is requested after the 60-day period, the effective date of the change is the next renewal date following approval of the decrease. The decrease will appear either on an updated Schedule of Benefits page or a re-issued policy bearing the same number as the initial policy. Continuing benefits will keep the original issue age and will continue to earn renewal compensation.

Drop Coverage	Reduce Coverage
Allowable Features: • Inflation Protection • Nonforfeiture – Shortened Benefit Period • Survivorship Benefit • Joint Waiver of Premium • Shared Care Benefit (if partner's benefits have not been accessed) • Security Benefit Subject to rider termination provisions	Allowable Reductions: • Inflation Protection • Maximum Monthly Benefit • Policy Limit Allowable Increase: • Elimination Period Subject to rider termination provisions

Reinstatements

An insured may be eligible for policy reinstatement if his or her attained age is less than 65 and the policy has been lapsed for less than 180 days.

- The insured must contact Customer Service to initiate reinstatement. They will be asked to complete an application
- At underwriter discretion, a current telephone interview and medical records may be required
- If reinstatement is approved, the insured must pay all back premium within 35 days of reinstatement approval. If not received in that timeframe, the insured will become ineligible for reinstatement and will be required to reapply for coverage at his or her current age
- Reinstatement is not available when the policy is terminated as of the effective date
- To be eligible for reinstatement there must have been coverage in force and premium paid

Licensing and Appointments

Non-appointment states (all states except MT & PA)

- If you are properly licensed in your state, you may solicit business prior to becoming appointed with Mutual of Omaha
- Applications must be submitted along with contracting paperwork
- Policies cannot be issued until the effective date of your appointment

Pre-appointment states (MT & PA)

- You must be properly licensed and appointed with Mutual of Omaha BEFORE soliciting business
- If an application is dated prior to your appointment effective date, it will be rejected and a letter will be mailed to the applicant

Note: Pre-appointment requirements do not apply to agents holding a broker license

Background Checks

All new agents are subject to a background check, which includes:

- Credit history
- Insurance department actions
- Federal and county criminal records

Be sure to disclose all information and answer each question on the information sheet truthfully. If answering “yes” to any question, an explanation (signed and dated by you) and any supporting documentation must accompany the contracting paperwork.

- Background checks are conducted by an outside entity and typically take three to five business days. If an issue is found, you will be contacted to resolve it, if possible
- No information regarding the finding of the background check can be discussed with your MGA
- If Mutual of Omaha declines to appoint you, both you and your MGA, if applicable, will be notified in writing
- All existing agents must have a background check when an appointment is added or if the last background check is more than two years old

NOTE:

It's nearly impossible to get an agent approved if something turns up on the background check that was not disclosed.

Sales & Marketing Information

Errors and Omissions Insurance

Proof of Errors and Omissions insurance in the amount of \$1,000,000 per claim is required for all Mutual of Omaha Insurance Company products.

Long-Term Care Training

Training is required in order for you to sell long-term care insurance and/or partnership-qualified policies in states where partnership programs are approved. Contact your state Department of Insurance for more information on partnership requirements in your state. Remember, you must take the required refresher course to keep your training up to date.

Mutual of Omaha has joined forces with LTCiTraining.com to bring you the industry's most comprehensive partnership training courses.

- Developed by industry expert, Phyllis Shelton
- Meets mandated NAIC and Deficit Reduction Act partnership training requirements
- ClearCert certified
- Technical support provided
- May be free for agents who sell Mutual of Omaha's LTCi products (contact your marketer for details)
- Training can be accessed through Sales Professional Access (SPA)

General Partnership Requirements

- **Licensing** – You must be licensed in the state where the applicant is physically located at the time of the partnership-qualified sale. (If the applicant is a resident of Kansas, you must be licensed in Kansas regardless of where the sale is made. For example, if an application is signed in Nebraska for an applicant who resides in Kansas, you must be licensed in both states)
- **Training** – You must have completed partnership training for the state in which the application is signed. (In Kansas, you also must have completed partnership training for the state in which the client resides.) Reciprocity rules will apply. Training must be completed prior to the date the application is signed or the application cannot be accepted.
- **Application** – You must use the application for the state in which the client resides

Long-Term Care Continuing Education

Your state may require long-term care continuing education. Please contact your state's Department of Insurance for more information.

Common Employer Marketing Program

Targeting people with a common employer is a good way to generate multiple sales with minimal effort. It's easier than a true multi-life sale because there's no group approval to obtain. So when you're asking for referrals, be sure to ask prospective clients for names of co-workers.

Common Employer Premium Allowance

When five or more people who work for a common employer purchase a long-term care policy from you, they each save five percent on their premium. Here's how it works:

- Complete the Common Employer Groups section on page 2 of the application. There is also an indicator on page 1 of the application to help our customer service representatives look for group information
- Submit the Common Employer Cover Sheet (M28404) along with the initial five applications. Be sure to include the names of all applicants plus the name of their common employer

Note: The Common Employer program does not require any form of employer endorsement or sponsorship. It also does not provide for list billing.

- Once the common employer group is established, subsequent applications can be submitted under that common employer. Just indicate the common employer group number on all subsequent applications
- The Common Employer allowance is available to the employee and his or her partner
- Employer-sponsorships are not allowed

If the Common Employer Cover Sheet is not submitted, applications are likely to be processed without the Common Employer allowance or they will be returned to you to resubmit when the five-application minimum is met.

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Association Marketing

Marketing to associations is a cost-effective and efficient way to target groups of individuals who share a common occupation or interest. And that allows you to build your business through the power of third-party endorsements. Currently, more than 600 associations nationwide endorse Mutual of Omaha's long-term care insurance.

Association/Sponsored Group Premium Allowance

A five percent premium allowance is available if the insured or his or her eligible partner is a member of a qualifying association. Here's how it works:

- An association must have:
 - At least 100 members
 - Been in existence for at least two years
 - Officers and bylaws
 - Members who pay dues or fees on a regular basis and vote on officers and matters of policy
- Associations are not eligible if they:
 - Are formed for the purpose of obtaining insurance
 - Are formed to promote political views
 - Primarily consist of members with hazardous occupations

Sales & Marketing Information

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Association Approval Process

Follow these four steps to get a new association approved.

Step 1: Submit a proposal request and association bylaws to Mutual of Omaha. Allow five to seven business days for review and notification of initial approval/disapproval.

Step 2: Approach the association and make a presentation to association representatives and obtain the association's agreement to proceed.

Step 3: Develop a marketing plan. Have the association director sign the Affiliation Agreement (M18100) and marketing plan.

Step 4: Submit the signed Affiliation Agreement and marketing plan to Mutual of Omaha for review. You will receive final approval and the Association Marketing number in five business days.

Additional Details for Approved Associations

- All applications are individually underwritten
- The Association Marketing Verification Form (M27646) must be submitted with the application to qualify for the lower premium
- Due to employer benefit laws, employees of members are not eligible for coverage using the Association Marketing program
- To keep the group open and eligible for program benefits, you must issue the number of applications agreed upon in the marketing plan within the agreed timeframe
- After the initial evaluation period, there must be 10 issued application every 12 months to keep the group open
- Approved marketing materials available to help you communicate with the association and its members can be found on Sales Professional Access

LEARN MORE

Get more information about our "Power Up" Association Marketing program on Sales Professional Access.

Or for further assistance, contact us at 800-624-5554 or association.marketing@mutualofomaha.com.

Contact Information

Table
of
Contents

Product
Information

Underwriting
Guidelines

Completing
the
Application

Administrative
Handling

Sales
&
Marketing
Information

Contact
Information

Application Submission

General Mail:

Long-Term Care Service Office
P.O. Box 64901
St. Paul, MN 55164-0901

Expedited Mail:

Long-Term Care Service Office
7805 Hudson Rd., Suite 180
Woodbury, MN 55125-1591

Premium Submission (if premium is not submitted with the application)

General Mail:

Mutual of Omaha
P.O. Box 30154
Omaha, NE 68175-1252

Expedited Mail:

First National Bank
Attn: Stop 2203
Box 30154
1620 Dodge St.
Omaha, NE 68197-2203

LTC Service Office

Customer Service:

- New Business Service and Status
- Policy Issue
- Billing & Collection

Phone: 877-894-2478
Hours: 7 a.m. to 5 p.m. CT; M-F

Application Requirements:

- Missing application requirements
- Authorizations

Fax: 888-539-4672

Medical Information

Fax: 800-921-9335

Claims:

Phone: 877-894-2478
Hours: 7 a.m. to 5 p.m. CT; M-F

Miscellaneous:

- Delivery Requirements
- Policy Change Requests
- Correspondence

Fax: 952-833-5410

General Contact Information

Licensing:

Phone: 800-867-6873
Hours: 8 a.m. to 4:30 p.m. CT; M-F

Underwriting:

- Prequalification
- Risk Selection

Phone: 800-551-2059
Email: lrcunderwriting@mutualofomaha.com
Hours: 8 a.m. to 4:30 p.m. CT; M-F

Sales Support:

- Appointments
- Contracts & Licensing
- Proposals
- Sales & Product Support

Agency: 877-617-5589
Brokerage: 800-693-6083
Email: sales.support@mutualofomaha.com
Hours: 8 a.m. to 4:30 p.m. CT; M-F

Initiate the Personal Health Interview:

Phone: 866-554-1617
Hours: 7 a.m. to 7 p.m. CT; M-F
(Saturday by appointment)



Long-Term Care Insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com