



LONG-TERM CARE  
INSURANCE

LONG-TERM CARE INSURANCE

# Field Underwriting Guide

November 2014 Edition



This *Field Underwriting Guide* is designed to give you an overview of underwriting at John Hancock. The guide is organized into four sections:

**Part I – Underwriting and New Business Guidelines:** Provides an overview of our Quick Quote service, underwriting requirements and Preferred criteria, as well as some important information about the application process that can help minimize delays and set expectations with your clients

**Part II – Insurability Screening Guide:** Highlights impairments, risks and medications that will result in a decline

**Part III – Impairment Guide:** Provides our Height and Weight Table, and lists the information your John Hancock underwriter will need up front to assess many common impairments as well as factors that will impact the decision

**Part IV – Resources:** Details resources you can take advantage of to obtain preliminary underwriting inquiries, as well as to prepare your clients for their paramedical medical examinations

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The *Field Underwriting Guide* is current as of November 2014, and the information provided is subject to change without notice. Requirements and guidelines may be changed at the discretion of the underwriter. For the most current version of the *Field Underwriting Guide*, please visit [jhltc.com](http://jhltc.com).

## Underwriting and New Business Guidelines

### Underwriting Requirements

| Requirements Ages 18-64   | Requirements Ages 65-75 <sup>2</sup>  |
|---|---|
| <ul style="list-style-type: none"> <li>• Paramedical Exam* with Blood &amp; Urine Profile</li> <li>• Medical Records<sup>1</sup></li> </ul> | <ul style="list-style-type: none"> <li>• Paramedical Exam with Blood &amp; Urine Profile, and Functional Assessment with Cognitive Screen</li> <li>• Medical Records</li> </ul> |

#### Requirement Descriptions\*

|  |  |
|--|--|
| <b>Paramedical Exam with Blood &amp; Urine Profile</b> | An exam conducted by a certified health professional, during which the applicant will be asked questions pertaining to his/her medical history. The responses to these questions will become part of the policy contract and will require the applicant's signature attesting to the responses. The examiner will also take the applicant's blood pressure and pulse, measure height and weight, and collect samples of blood and urine. |
| <b>Functional Assessment with Cognitive Screen</b>     | As part of the exam described above, all applicants 65 and older will be asked questions regarding their lifestyle and mobility. A brief cognitive screen will also be administered.   |

**\*Special requirements for Florida and New York** – The medical questions are part of the application and gathered by the producer/agent. The paramedical examiner is responsible for the collection of the proposed insured's Blood/Urine and the recording of his/her pulse and measurements.

### Risk Classifications

- Preferred
- Select
- Class 1 (25%)
- Class 2 (50%)

We remain committed to offering policies to as many applicants as possible. As a result, in addition to utilizing our various risk classifications, we have further flexibility in modifying coverage with an 180- or 365-day Elimination Period (EP) in most states.

1. Please note that the John Hancock home office will secure all medical records. Underwriting requires all medical records be received in English.  
2. Applicants ages 70 to 75 are required to have a complete physical exam performed by their primary care physician within the past 24 months prior to application submission.

# Underwriting and New Business Guidelines

## Preferred Criteria

The following criteria must be met for consideration of our Preferred rate.

|  |  |
|--|--|
| <b>Blood Pressure (Treated and Untreated)</b>    | Age 18-50: <135/85<br>Age 51-70: <140/90<br>Age 71+: <145/90   |
| <b>Total Cholesterol (Treated and Untreated)</b> | 130 to 299   |
| <b>Chol/HDL Ratio</b>                            | Age 18-70: <5.5<br>Age 71+: <6.0   |
| <b>Family History (applicable up to age 70)</b>  | No parent or sibling with Coronary Artery Disease or Stroke prior to age 50 (males) or 60 (females).<br>No parent or sibling with Dementia diagnosed prior to age 70 or Parkinson's disease diagnosed prior to age 50.   |
| <b>Nicotine</b>                                  | Has not used any form of tobacco or nicotine products within the last 36 months with the exception of the following:<br>Limited Cigar Use — An occasional cigar smoker may qualify for Preferred rates if he/she smokes 12 cigars or less per year and microuinalysis is free of nicotine. Occasional cigar smokers who have tested positive for nicotine will be considered Select at best. For guidelines pertaining to marijuana use, contact your Underwriter. |
| <b>BMI (Body Mass Index)</b>                     | Female: 18-32<br>Male: 18-34   |
| <b>Routine Physician Care</b>                    | Ages 60 to 75 must have been seen by their physician within the past 24 months for a comprehensive physical exam.  |

## Rider Limitations

| <b>Waiver of Home Care Elimination Period (EP)</b>  | <b>SharedCare</b>  |
|---|--|
| Not available to applicants with health conditions in which the guideline states a 90-day EP is required. | Substandard risk classifications are eligible only for the SharedCare rider with a Benefit Period of 2-3 years, except in AZ and NH where substandard risk classes can have the SharedCare rider with a 4-year Benefit Period. |

## Underwriting and New Business Guidelines

### Additional Accident Benefit<sup>3</sup>

| Applicants working in any of the following occupations will not be considered for this benefit:   | Applicants participating in any of the following sports more than 2 times a year will not be considered for this benefit:  |
|---|--|
| <ul style="list-style-type: none"> <li>• Coal miner</li> <li>• Electrician</li> <li>• Explosive handler</li> <li>• Firefighter</li> <li>• Flight attendant</li> <li>• Ironworker (bridge, tunnel, or structural)</li> <li>• Military personnel</li> <li>• Pilot</li> <li>• Police officer</li> <li>• Railroad worker</li> </ul> | <ul style="list-style-type: none"> <li>• Aviation</li> <li>• Boxing</li> <li>• Hang-gliding</li> <li>• Motorized or power boat racing</li> <li>• Rock/mountain climbing</li> <li>• Skin/scuba diving</li> <li>• Skydiving/parachuting</li> </ul> |

### Benefit Changes

Requests for a benefit increase are subject to policy provisions and underwriting approval. Additional underwriting requirements may be requested.

### Privacy and HIPAA

John Hancock is committed to protecting the privacy of its customers, and strictly abides by the rules and regulations set forth by the Health Insurance Portability and Accountability Act (HIPAA), which obligates us under the law to maintain the privacy of our clients' medical information.

- **HIPAA Medical Authorization** — the *HIPAA Compliant Authorization (ICC13-HIPAA, and LTC-HIPAA13)* form must be signed and dated by the applicant and submitted with the application. A properly completed authorization is necessary to order medical requirements and to allow the application to be reviewed by the underwriting department. Failure to submit this form in good order will postpone the underwriting process.
- **Notice of Summary of Rights** — this HIPAA compliant notice accompanies all adverse decision letters, and informs applicants of their rights to obtain the specific reasons for the adverse decision and how to access their personal health information by submitting a written request. All requests for information must be signed and dated by the applicant.

3. Not available if the applicant is age 65 and older. Decisions not to include this benefit are permanent and cannot be reconsidered at a future time. **Please note that this benefit is known as Double Coverage for Accident Benefit in certain LTC products. Please check [jhltc.com](http://jhltc.com) for details.**

## Insurability Screening Guide

While Long-Term Care (LTC) insurance offers a way for many to plan for potential future care needs, some clients may not be eligible for a policy from a health perspective.

- **Please review the conditions, risks and medications listed below to determine when you should not submit an application for Long-Term Care insurance.**
- Also, note that the following is not a comprehensive list; for further details — including stability periods along with additional impairments, co-morbid conditions and risks that will result in declines — you may refer to the Impairment section in this guide (see pages 9-23).
- If you are still in doubt about whether to submit an application for Long-Term Care insurance after reading this information, please use our Quick Quote service (see page 24 for details).

### Uninsurable Impairments

- AIDS or HIV
- Acromegaly
- Alzheimer's Disease/Dementia
- Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's Disease)
- Bowel Incontinence
- Cerebral Palsy
- Charcot-Marie-Tooth
- Congestive Heart Failure
- Cor Pulmonale
- CREST Syndrome
- Cystic Fibrosis
- Dermatomyositis
- Diabetes Type 1 or Type 2 treated with insulin
- Down Syndrome
- Dwarfism
- Ehlers-Danlos Syndrome
- Esophageal Varices
- Felty's Syndrome
- Hunter Syndrome
- Huntington's Disease
- Hydrocephalus
- Intellectual Disability (Mental Retardation)
- Ischemic Colitis
- Kidney Failure
- Liver Cirrhosis
- Marfan Syndrome
- Mixed Connective Tissue Disease
- Multiple Myeloma
- Multiple Sclerosis
- Multiple Transient Ischemic Attacks (TIAs)
- Muscular Dystrophy
- Myasthenia Gravis
- Organ Transplant (excluding cornea or kidney)
- Paraplegia or Quadriplegia
- Parkinson's Disease
- Polycystic Kidney Disease
- Polymyositis
- Polyneuropathy
- Post-Polio Paralytic Syndrome
- Primary Biliary Cirrhosis
- Psychosis
- Reflex Sympathetic Dystrophy (RSD)
- Retinal Artery Occlusion
- Schizophrenia or psychosis
- Scleroderma
- Sickle Cell Anemia
- Spina Bifida
- Spinal Cord Injury
- Stroke/CVA
- Systemic Lupus Erythematosus
- Transverse Myelitis
- Vertebral Basilar Insufficiency
- Wernicke-Korsakoff Syndrome

## Insurability Screening Guide

### Uninsurable Multiple Impairments

***Diabetes with any one of the following conditions:***

- Blindness
- Carotid Artery Disease
- Coronary Artery Disease
- Kidney Disease
- Peripheral Vascular Disease (PVD)
- Transient Ischemic Attack (TIA)

***Has used tobacco products in the last 36 months with a history of:***

- Bladder Cancer
- Carotid Artery Disease
- Coronary Artery Disease
- Diabetes
- Lung disease
- Peripheral Vascular (PVD)
- Renal/Kidney Cancer
- Transient Ischemic Attack (TIA)

### Uninsurable Additional Risks

- Requiring assistance or supervision performing Activities of Daily Living (ADLs): eating, dressing, toileting, transferring in and out of bed or a chair, bathing, managing bowel or bladder control
- Using any medical equipment, such as: wheelchair, walker, hospital bed, cane (any type), crutches, oxygen, stairlift, dialysis, motorized scooter, home intravenous medications, respirator, feeding tube, shunt or a port-a-catheter
- Residing in a nursing home, assisted living facility, rehabilitation facility or other custodial facility, or:
  - Has been advised to enter such facility
  - Plans to enter such facility
- Receiving home health care services or attending adult day care
- Collecting Social Security Disability Income



# Insurability Screening Guide

## Uninsurable Medications

| Medication      | Use <sup>4</sup>           | Medication   | Use <sup>4</sup>           | Medication  | Use <sup>4</sup>          |
|-----------------|----------------------------|--------------|----------------------------|-------------|---------------------------|
| Abilify         | Antipsychotic              | Gleevec      | Cancer, Leukemia           | Permax      | Parkinson's Disease       |
| Adriamycin      | Malignant Tumors           | Gold Therapy | Arthritis                  | Procrit     | Anemia                    |
| Alkeran         | Multiple Myeloma           | Haldol       | Antipsychotic              | Purinethol  | Severe Ulcerative Colitis |
| Aranesp         | Anemia                     | Hydergine    | Decline in mental capacity | Razadyne    | Alzheimer's Disease       |
| Aricept         | Alzheimer's Disease        | Imuran       | Immunosuppressant          | Rebif       | Multiple Sclerosis        |
| Artane          | Parkinson's Disease        | Interferon   | Immunosuppressant          | Reminyl     | Alzheimer's Disease       |
| Avinza          | Chronic Pain               | Kadian       | Chronic pain               | Renagel     | Kidney failure            |
| Avonex          | Multiple Sclerosis         | L-Dopa       | Parkinson's Disease        | Ridura      | Rheumatoid arthritis      |
| AZT             | HIV, AIDS                  | Levodopa     | Parkinson's Disease        | Risperdal   | Antipsychotic             |
| Cogentin        | Parkinson's Disease        | Leukeran     | Malignant tumors           | Seroquel    | Antipsychotic             |
| Cognex          | Alzheimer's Disease        | Mellaril     | Antipsychotic              | Sinemet     | Parkinson's Disease       |
| Cyloserine      | Alzheimer's Disease        | Mestinon     | Myasthenia Gravis          | Stelazine   | Antipsychotic             |
| Cytosan         | Malignant tumors           | Methadone    | Severe pain                | Steroid Use | >7.5 mg daily             |
| DDI             | HIV, AIDS                  | Mirapex      | Parkinson's Disease        | Symbyax     | Antipsychotic             |
| Duragesic Patch | Chronic pain               | Morphine     | Severe pain                | Symmetrel   | Parkinson's Disease       |
| Eldepryl        | Parkinson's Disease        | MS Contin    | Severe pain                | Thiothixene | Antipsychotic             |
| Epogen          | Anemia                     | Namenda      | Alzheimer's Disease        | Thorazine   | Antipsychotic             |
| Ergoloid        | Decline in mental capacity | Navane       | Antipsychotic              | Trilafon    | Antipsychotic             |
| Exelon          | Alzheimer's Disease        | Neulasta     | Anemia                     | Tsabri      | Multiple Sclerosis        |
| Fentanyl Patch  | Chronic pain               | Oxycontin    | Severe pain                | Xyrem       | Narcolepsy                |
| Geodon          | Schizophrenia              | Parlodel     | Parkinson's Disease        | Zyprexa     | Antipsychotic             |

4. If the applicant is being treated with any of the listed medications for a different use than indicated, the application may be submitted for consideration. Please contact the Underwriting area to prequalify the applicant using our Quick Quote service (see page 24 for details).

## Impairment Guide

### Height and Weight Table

| Height | Female                 |     |                         |                                    | Male                   |     |                         |                                    |
|--------|------------------------|-----|-------------------------|------------------------------------|------------------------|-----|-------------------------|------------------------------------|
|        | Preferred<br>BMI 18-32 |     | Select<br>BMI 32.1-35.0 | Class 1 - Class 2<br>BMI 35.1-39.9 | Preferred<br>BMI 18-34 |     | Select<br>BMI 34.1-37.0 | Class 1 - Class 2<br>BMI 37.1-39.9 |
|        | MIN                    | MAX | MAX                     | MAX                                | MIN                    | MAX | MAX                     | MAX                                |
| 4'7"   | 77                     | 138 | 150                     | 171                                | 77                     | 146 | 159                     | 171                                |
| 4'8"   | 80                     | 143 | 156                     | 178                                | 80                     | 152 | 165                     | 178                                |
| 4'9"   | 83                     | 148 | 162                     | 184                                | 83                     | 157 | 171                     | 184                                |
| 4'10"  | 86                     | 153 | 167                     | 191                                | 86                     | 162 | 177                     | 191                                |
| 4'11"  | 89                     | 158 | 173                     | 197                                | 89                     | 168 | 183                     | 197                                |
| 5'0"   | 92                     | 163 | 179                     | 204                                | 92                     | 174 | 190                     | 204                                |
| 5'1"   | 95                     | 169 | 185                     | 211                                | 95                     | 180 | 196                     | 211                                |
| 5'2"   | 98                     | 175 | 191                     | 218                                | 98                     | 186 | 203                     | 218                                |
| 5'3"   | 101                    | 180 | 197                     | 225                                | 101                    | 191 | 209                     | 225                                |
| 5'4"   | 105                    | 186 | 204                     | 232                                | 105                    | 197 | 216                     | 232                                |
| 5'5"   | 108                    | 192 | 210                     | 239                                | 108                    | 204 | 223                     | 239                                |
| 5'6"   | 111                    | 198 | 216                     | 247                                | 111                    | 210 | 229                     | 247                                |
| 5'7"   | 115                    | 204 | 223                     | 254                                | 115                    | 217 | 236                     | 254                                |
| 5'8"   | 118                    | 210 | 230                     | 262                                | 118                    | 223 | 244                     | 262                                |
| 5'9"   | 122                    | 216 | 236                     | 270                                | 122                    | 230 | 251                     | 270                                |
| 5'10"  | 125                    | 222 | 243                     | 278                                | 125                    | 236 | 258                     | 278                                |
| 5'11"  | 129                    | 229 | 250                     | 286                                | 129                    | 243 | 265                     | 286                                |
| 6'0"   | 133                    | 235 | 258                     | 294                                | 133                    | 250 | 273                     | 294                                |
| 6'1"   | 136                    | 242 | 265                     | 302                                | 136                    | 257 | 281                     | 302                                |
| 6'2"   | 140                    | 249 | 272                     | 310                                | 140                    | 264 | 288                     | 310                                |
| 6'3"   | 144                    | 256 | 279                     | 319                                | 144                    | 272 | 296                     | 319                                |
| 6'4"   | 148                    | 263 | 287                     | 327                                | 148                    | 279 | 304                     | 327                                |
| 6'5"   | 152                    | 270 | 295                     | 336                                | 152                    | 287 | 312                     | 336                                |
| 6'6"   | 156                    | 277 | 303                     | 345                                | 156                    | 294 | 320                     | 345                                |
| 6'7"   | 160                    | 284 | 311                     | 353                                | 160                    | 302 | 329                     | 353                                |

# Impairment Guide

## Impairments

The following pages highlight some of the most common medical conditions seen in the LTC insurance market. Use this information as a reference on what details the underwriter needs up front to assess specific conditions, as well as factors that will impact the decision. If an individual has multiple medical conditions, the long-term care risk for the primary disease may be compounded, therefore increasing the risk of using long-term care services. If multiple medical conditions are present or if an impairment is not listed, please use our Quick Quote service (see page 24 for details).

| Condition and Description  | Factors Affecting Decision   | Likely Underwriting Decision   |
|--|--|--|
| <p><b>Alcoholism</b><br/>A chronic illness marked by consumption of alcohol at a level that interferes with physical or mental health, social, family, or occupational responsibilities.</p> | <ul style="list-style-type: none"> <li>• Length of abstinence</li> <li>• Any relapses</li> <li>• Any in-patient treatment? Date?</li> <li>• Attending any outpatient therapy or support group</li> <li>• Any medical complications</li> <li>• Treatment with medication</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select, if abstinent at least 18 months with no complications</li> <li>• <b>Uninsurable:</b> Current alcohol use, history of cirrhosis or pancreatitis, multiple relapses, treatment with an alcohol antagonist</li> </ul>  |
| <p><b>Anemia</b><br/>A reduction in the number of red blood cells due to blood loss, failure of bone marrow to produce sufficient cells, or premature destruction of the cells.</p>          | <ul style="list-style-type: none"> <li>• Type of anemia</li> <li>• Cause of anemia</li> <li>• Test results</li> <li>• Treatment</li> <li>• Any transfusions</li> <li>• Hospitalizations</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if iron deficiency anemia, mild and no underlying conditions identified</li> <li>• <b>Uninsurable:</b> Aplastic or Hemolytic anemia; treatment with chronic steroids, immunosuppressants or blood transfusions; treatment with a bone marrow or stem cell transplant</li> </ul>   |
| <p><b>Aneurysm</b><br/>A bulge in the wall of an artery.</p>   | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Type or location of aneurysm</li> <li>• Size and stability of aneurysm</li> <li>• Smoking history</li> <li>• Treatment</li> <li>• Surgeries</li> </ul>   | <p><b>Abdominal:</b></p> <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if &lt;5 cm in size without any progression of growth</li> <li>• <b>Uninsurable:</b> Any evidence of growth, &gt;5 cm in size, or a smoker within past 36 months</li> </ul> <p><b>Cerebral:</b></p> <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select with 90 day EP if surgically repaired &gt;12 months with no complications</li> <li>• <b>Uninsurable:</b> If unrepaired, inoperable or ruptured</li> </ul> |

## Impairment Guide

| Condition and Description  | Factors Affecting Decision   | Likely Underwriting Decision   |
|--|--|--|
| <p><b>Anxiety</b><br/>A feeling of apprehension or fear that lingers.</p>  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Treatment/medication</li> <li>• Any change in treatment over past six months</li> <li>• Any hospitalizations or ER visits</li> <li>• Any history of depression or other mental health disorders</li> </ul>               | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if treatment free and asymptomatic</li> <li>• <b>Typical Case:</b> Select if well controlled under treatment</li> <li>• <b>Uninsurable:</b> Symptomatic, disabling, or treated with an antipsychotic or multiple hospitalizations</li> </ul>  |
| <p><b>Asthma</b><br/>Chronic inflammatory condition of the airways causing shortness of breath that is triggered by allergens, irritants, cold air, or exercise.</p>     | <ul style="list-style-type: none"> <li>• Medication and frequency of use</li> <li>• Severity and frequency of attacks</li> <li>• Results of pulmonary function tests</li> <li>• Hospitalizations or ER visits</li> <li>• Smoking history</li> <li>• Any other respiratory disorders</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if mild, seasonal, and well controlled on short-term treatment</li> <li>• <b>Typical Case:</b> Select if mild to moderate, chronically treated, well controlled with favorable pulmonary function tests</li> <li>• <b>Uninsurable:</b> Severe, chronic oral steroid use, frequent exacerbations or hospitalizations, or requiring oxygen</li> </ul> |
| <p><b>Atrial Fibrillation</b><br/>Arrhythmia of the aorta where it contracts chaotically.</p>  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Paroxysmal or Chronic</li> <li>• Treatment/medication</li> <li>• Hospitalizations</li> <li>• History of heart, or circulatory problems</li> <li>• Frequency of attacks</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if well controlled in normal sinus rhythm and no underlying cardiac disease</li> <li>• <b>Typical case:</b> Substandard if chronic and well controlled</li> <li>• <b>Uninsurable:</b> Uncontrolled, or requiring treatment with multiple cardioversions</li> </ul>   |
| <p><b>Barrett's Esophagus</b><br/>A condition in which the lining of the esophagus changes from its normal lining to a type that is usually found in the intestines.</p> | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Treatment/medication</li> <li>• Type of testing done and results (endoscopy, biopsy)</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if no evidence of dysplasia</li> <li>• <b>Typical Case:</b> Select if low grade dysplasia</li> <li>• <b>Uninsurable:</b> Evidence of high grade dysplasia</li> </ul>  |
| <p><b>Bipolar/Manic Disorder</b><br/>A mood disorder characterized by mood swings from mania (exaggerated feeling of well-being) to depression.</p>                      | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Treatment/medication</li> <li>• Any change in treatment over past six months</li> <li>• Any hospitalizations or ER visits/date(s)</li> <li>• History of depression, anxiety, or other mental health disorders</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Substandard if well controlled for 12 months without any limitations or disability</li> <li>• <b>Uninsurable:</b> Uncontrolled, treatment with an antipsychotic or shock therapy, multiple hospitalizations or a single hospitalization within the past 24 months</li> </ul>  |

## Impairment Guide

| Condition and Description  | Factors Affecting Decision  | Likely Underwriting Decision   |
|--|---|--|
| <p><b>Cancer – Bladder</b></p> <p>The sixth most commonly diagnosed malignancy in the United States. It is more common in males, Caucasians and older ages, with 80% of new cases diagnosed at 60 years of age or older.</p> | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Stage</li> <li>• Type of treatment and date completed</li> <li>• Any ongoing treatment/type</li> <li>• Any recurrence or spread</li> <li>• Any complications from treatment</li> <li>• Smoking history</li> </ul> | <p>Assumes surgery and/or treatment were successful with established post treatment follow-up, and no complications</p> <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Stage 0 or I – Select, non-smoker, upon follow-up indicating successful treatment</li> <li>• <b>Typical Case:</b> Stage II or III – Select with 90 to 180 day EP, non-smoker, 12 months following successful treatment</li> <li>• <b>Uninsurable:</b> Stage III and a smoker, or Stage IV</li> </ul>              |
| <p><b>Cancer – Breast</b></p> <p>The most frequently diagnosed cancer in American women. The lifetime risk of developing breast cancer is 1 in 8 women (12.2%).</p>  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Type and stage of cancer</li> <li>• Size of tumor</li> <li>• Type of treatment and date completed</li> <li>• Any recurrence or spread</li> <li>• Any complications from treatment</li> </ul>                      | <p>Assumes surgery and/or treatment were successful with established post treatment follow-up, and no complications</p> <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Stage 0 or 1 – Select with 90 day EP upon follow-up indicating successful treatment</li> <li>• <b>Typical Case:</b> Stage II – Select with 180 day EP upon follow-up indicating successful treatment, or Select with 90 day EP 24 months following successful treatment</li> </ul>                                |
| <p><b>Cancer – Colorectal</b></p> <p>The fourth most common malignancy in America for both men and women. The risk begins to increase after age 40 and rises sharply at ages 50-55.</p>                                      | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Stage of cancer</li> <li>• Type of treatment and date completed</li> <li>• Any colostomy</li> <li>• Any recurrence or spread</li> <li>• Any complications from treatment</li> </ul>                               | <p>Assumes surgery and/or treatment were successful with established post treatment follow-up, and no complications</p> <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Stage 0 or in-situ – Select upon follow-up indicating successful treatment, or Select with 90 day EP if Stage I</li> <li>• <b>Typical Case:</b> Stage II – Select* with 90 to 180 day EP 12 months following successful treatment</li> </ul> <p>*If treated with a colostomy, best risk class will be Class I</p> |

## Impairment Guide

| Condition and Description  | Factors Affecting Decision   | Likely Underwriting Decision   |
|--|--|--|
| <p><b>Cancer – Lung</b><br/>The most common type of cancer death in both men and women.</p>  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Stage and type of cancer</li> <li>• Type of treatment and date completed</li> <li>• Any recurrence or spread</li> <li>• Any complications from treatment</li> <li>• Any other respiratory conditions</li> <li>• Smoking history</li> </ul> | <p>Assumes surgery and/or treatment were successful with established post treatment follow-up, and no complications</p> <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Large cell, Stage IA – Select with 180 day EP 36 months following successful treatment, or Select with 90 day EP after 60 months</li> <li>• <b>Typical Case:</b> Small cell, Stage I or large cell Stage IB or IIA – Select with 180 day EP 60 months following successful treatment</li> <li>• <b>Uninsurable:</b> Smoker within past 36 months, Stage IIb or greater, any recurrence</li> </ul> |
| <p><b>Cancer – Melanoma</b><br/>Malignant changes in the skin become more common with increasing age. Exposure to sunlight is an important predisposing factor in fair-skinned people.</p> | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Stage of cancer</li> <li>• Type of treatment and date completed</li> <li>• Any recurrence or spread</li> <li>• Number of occurrences</li> </ul>  | <p>Assumes surgery and/or treatment were successful with established post treatment follow-up, and no complications</p> <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Stage 0, I, or in-situ – Select following successful treatment, or Preferred after 12 months</li> <li>• <b>Typical Case:</b> Stage IIA or IIB – Select with 180 day EP following successful treatment, or Select with 90 day EP after 12 months</li> <li>• <b>Uninsurable:</b> Stage IV</li> </ul>  |
| <p><b>Cancer – Prostate</b><br/>This is the most common internal malignancy found in American males.</p>   | <ul style="list-style-type: none"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Stage and Gleason Grade</li> <li>• Type of treatment and date completed</li> <li>• Any recurrence or spread</li> <li>• Current PSA reading</li> <li>• Any complications from treatment</li> </ul>                   | <p>Assumes surgery and/or treatment was successful with established post treatment follow-up, no complications and:</p> <ul style="list-style-type: none"> <li>• PSA &lt;1.0 if treated with radiation</li> <li>• PSA &lt;0.1 if treated with prostatectomy</li> <li>• <b>Best Case:</b> Stage I or II – Select w/90 day EP following successful treatment or Select after 12 months</li> <li>• <b>Uninsurable:</b> Current with hormonal therapy, Watchful Waiting, or PSA <math>\geq</math>1.0 post radiation therapy or PSA <math>\geq</math>0.1 post prostatectomy</li> </ul>    |

## Impairment Guide

| Condition and Description  | Factors Affecting Decision  | Likely Underwriting Decision  |
|--|---|---|
| <p><b>Cancer – Renal</b></p> <p>Renal cancer occurs most commonly in people between the ages of 50 and 70, and affects men almost twice as often as women.</p> | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Stage</li> <li>• Type of treatment and date completed</li> <li>• Any ongoing treatment/type</li> <li>• Any recurrence or spread</li> <li>• Any complications from treatment</li> <li>• Smoking history</li> </ul>   | <p>Assumes surgery and/or treatment was successful with established post treatment follow-up, and no complications</p> <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Stage I – Select with 90 day EP, non-smoker, upon follow-up indicating successful treatment, and Select after 12 months</li> <li>• <b>Typical Case:</b> Stage II – Select with 180 day EP, non-smoker, upon follow-up indicating successful treatment, and Select with 90 day EP after 24 months</li> <li>• <b>Uninsurable:</b> Stage IV, any stage with smoking within the past 36 months</li> </ul> |
| <p><b>Cancer – Uterine</b></p> <p>The fourth most common cancer in women, and the most common gynecological malignancy in America.</p>                         | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Stage</li> <li>• Type of treatment and date completed</li> <li>• Any recurrence</li> </ul>  | <p>Assumes surgery and/or treatment was successful with established post treatment follow-up, and no complications</p> <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Stage IA, IB, or IC – Select upon follow-up indicating successful hysterectomy, and Select with 90 day EP for stages IIA or IIB</li> <li>• <b>Typical Case:</b> State IIA or IIB – Select 24 months following successful treatment</li> <li>• <b>Uninsurable:</b> Stage IV</li> </ul>   |
| <p><b>Cardiomyopathy</b></p> <p>A disorder affecting the heart muscle, which usually results in inadequate heart pumping.</p>                                  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Treatment/medication</li> <li>• Any history of congestive heart failure, other heart disorders, or Chronic Obstructive Pulmonary Disease (COPD)</li> <li>• Echocardiogram results, ejection fraction</li> <li>• Any shortness of breath, fatigue, weakness</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if asymptomatic and well controlled &gt;12 months</li> <li>• <b>Uninsurable:</b> Any history of congestive heart failure, moderate COPD, current symptoms, or smoker within the past 36 months</li> </ul>   |
| <p><b>Carotid Artery Disease</b></p> <p>A circulatory condition characterized by narrowing or stenosis of the carotid artery in the neck.</p>                  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Test results (% of stenosis)</li> <li>• Treatment/medication</li> <li>• Any history of diabetes, TIA or stroke</li> <li>• Treatment/medications</li> <li>• Surgeries</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if &lt;40% stenosis and asymptomatic</li> <li>• <b>Typical Case:</b> Select – Substandard 40-69% stenosis, asymptomatic</li> <li>• <b>Uninsurable:</b> &gt;69% stenosis or &gt;39% stenosis with diabetes, tobacco use within the past 36 months, or TIA</li> </ul>  |

## Impairment Guide

| Condition and Description   | Factors Affecting Decision   | Likely Underwriting Decision   |
|---|--|--|
| <p><b>Chronic Fatigue Syndrome</b><br/>A condition of excessive fatigue, cognitive impairment and other varied symptoms. The cause is unknown and it may last months or years, causing severe disability.</p> | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Treatment/medication</li> <li>• Hospitalizations</li> <li>• Any weakness, joint pain, fatigue</li> <li>• Any history of depression or fibromyalgia</li> <li>• Any disability or limitations</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select with 90 day EP if asymptomatic with no disability or limitations</li> <li>• <b>Uninsurable:</b> Symptomatic, disabling, or treated with narcotics or steroids</li> </ul>   |
| <p><b>Chronic Obstructive Pulmonary Disease</b><br/>A respiratory disease process that decreases the ability of the lungs to perform ventilation.</p>   | <ul style="list-style-type: none"> <li>• Medication and frequency of use</li> <li>• Any use of oxygen or steroids</li> <li>• Results of pulmonary function tests</li> <li>• Hospitalizations or ER visits</li> <li>• Smoking history</li> <li>• Any other respiratory disorders</li> </ul>                                     | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if mild and asymptomatic</li> <li>• <b>Typical Case:</b> Substandard if moderate with stable pulmonary function tests</li> <li>• <b>Uninsurable:</b> Severe, daily steroid use, multiple hospitalizations, or smoker within the past 36 months</li> </ul>  |
| <p><b>Coronary Artery Disease</b><br/>Narrowing of the coronary arteries that supply blood to the heart.</p>  | <ul style="list-style-type: none"> <li>• Date of diagnosis and age of onset</li> <li>• Disease severity (number of vessels)</li> <li>• Current symptoms</li> <li>• Treatment/medications</li> <li>• Surgeries</li> <li>• Smoking history</li> <li>• Any history of diabetes or other heart or circulatory disorders</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if successfully treated with angioplasty or bypass surgery</li> <li>• <b>Typical Case:</b> Select with 90 day EP if &lt;75% stenosis in any artery with established stability, or &gt;6 months following a single heart attack with complete recovery</li> <li>• <b>Uninsurable:</b> With diabetes, &lt;40 years old, a smoker within the past 36 months, multiple heart attacks, &gt;75% stenosis, or uncontrolled</li> </ul> |
| <p><b>Crohn's Disease</b><br/>A chronic inflammatory disease that can affect any part of the gastrointestinal tract.</p>  | <ul style="list-style-type: none"> <li>• Severity of disease</li> <li>• Frequency of flare ups</li> <li>• Treatment/medication</li> <li>• Surgeries</li> <li>• Hospitalizations</li> <li>• Any disability or limitations</li> <li>• Any problems with continence</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if asymptomatic and treatment free &gt;6 months</li> <li>• <b>Typical Case:</b> Select to Substandard if medically managed &gt;24 months</li> <li>• <b>Uninsurable:</b> Frequent flares, severe or end stage, or chronic steroid use</li> </ul>  |
| <p><b>Deep Venous Thrombosis (DVT):</b><br/>A condition where there is a blood clot in a deep vein.</p>   | <ul style="list-style-type: none"> <li>• Date of event(s)</li> <li>• Number of clots/embolisms</li> <li>• Treatment/medications</li> <li>• Any circulatory or respiratory disorders</li> <li>• Smoking history</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if single DVT &gt;6 months, complete recovery with no underlying blood disorder</li> <li>• <b>Uninsurable:</b> &gt;2 DVTs, underlying blood disorder, limitations or complications</li> </ul>  |



## Impairment Guide

| Condition and Description  | Factors Affecting Decision   | Likely Underwriting Decision  |
|--|--|---|
| <p><b>Degenerative Disc Disease</b><br/>The gradual deterioration of the disc between the vertebrae.</p>   | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Treatment/medications</li> <li>• Surgeries</li> <li>• Test results (X-ray, MRI, CT Scan)</li> <li>• Severity</li> <li>• Any pain, numbness or tingling in the arms or legs</li> <li>• Any disability or limitations</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if mild with no prior treatment</li> <li>• <b>Typical Case:</b> Select to Substandard if mild to moderate and well controlled without limitations</li> <li>• <b>Uninsurable:</b> Chronic pain resulting in limitations or disability, radiculopathy or related symptoms to the extremities, use of assistive devices, or multiple surgeries</li> </ul> |
| <p><b>Depression</b><br/>A mental disorder marked by altered mood.</p>   | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Treatment/medication</li> <li>• Any hospitalizations or ER visits/date(s)</li> <li>• Any history of anxiety, or other mental health disorders</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if well controlled without limitations or disability &gt;3 months</li> <li>• <b>Uninsurable:</b> Unstable, multiple hospitalizations, or treatment with an antipsychotic</li> </ul>   |
| <p><b>Diabetes</b><br/>A lifelong disease of high blood sugar caused by too little insulin, resistance to insulin, or both.</p>  | <ul style="list-style-type: none"> <li>• Current age</li> <li>• Type of diabetes (Juvenile, Type I, Type II)</li> <li>• Treatment/medication/Insulin</li> <li>• Most recent Hemoglobin A1c readings</li> <li>• Any history of circulatory or heart disorders</li> <li>• Smoking history</li> <li>• Any kidney, nerve, or vision complications</li> <li>• Any history of non-healing wounds or skin ulcers</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select to Class 1 with A1c &lt;7.0 and no complications</li> <li>• <b>Typical Case:</b> Substandard with A1c 7.0 to 7.5 and no complications</li> <li>• <b>Uninsurable:</b> Type 1 or treatment with insulin, smoker, complications, poor control; or history of coronary artery disease, carotid artery disease, peripheral artery disease, or TIA</li> </ul>   |
| <p><b>Drug Abuse/Dependency</b><br/>Use of any habit-forming or illegal drug (i.e., marijuana, cocaine) for purposes other than those for which it is normally intended, or in a manner or quantities other than directed.</p> | <ul style="list-style-type: none"> <li>• Length of abstinence</li> <li>• Any relapses</li> <li>• Any inpatient treatment? Date?</li> <li>• Any outpatient therapy or support group</li> <li>• Treatment with medication</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select, if abstinent at least 60 months with no complications</li> <li>• <b>Uninsurable:</b> Current drug use or multiple relapses</li> </ul>  |
| <p><b>Fibromyalgia</b><br/>Chronic pain in muscles and soft tissues surrounding joints.</p>  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Treatment/medications</li> <li>• Hospitalizations</li> <li>• Any weakness, fatigue, or joint pain</li> <li>• Any history of Depression, Anxiety, or Chronic Fatigue Syndrome</li> <li>• Any disability or limitations</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select, if mild and asymptomatic &gt;6 months</li> <li>• <b>Typical Case:</b> Substandard if treated with multiple medications, or with depression or chronic fatigue syndrome</li> <li>• <b>Uninsurable:</b> Symptomatic, disabling, or treated with chronic steroids or narcotic pain relievers</li> </ul>   |

## Impairment Guide

| Condition and Description  | Factors Affecting Decision   | Likely Underwriting Decision  |
|--|--|---|
| <p><b>Forgetfulness</b><br/>Inability to remember something previously known or learned.</p>   | <ul style="list-style-type: none"> <li>• Date of onset</li> <li>• Cause</li> <li>• Treatment/medication</li> <li>• Testing results</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if asymptomatic &gt;24 months with normal neuropsychological workup</li> <li>• <b>Uninsurable:</b> Current or etiology unknown</li> </ul>   |
| <p><b>Fractures</b><br/>Sudden breaking of a bone.</p>   | <ul style="list-style-type: none"> <li>• Type and location of fracture(s)</li> <li>• Number of fractures/dates of occurrence</li> <li>• Cause</li> <li>• Treatment</li> <li>• Any disability or limitations</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if complete recovery, treatment free, with no limitations or history of osteoporosis</li> <li>• <b>Uninsurable:</b> Chronic non-healing fracture(s), use of assistive devices, chronic pain, disability</li> </ul> |
| <p><b>Gastric Bypass/Stapling/Banding</b><br/>Surgical alteration of the stomach.</p>  | <ul style="list-style-type: none"> <li>• Date of surgery</li> <li>• Outcome (weight loss, improvement of obesity-related health conditions)</li> <li>• Any complications</li> </ul>                                    | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if 1st procedure or revision with acceptable build, and no complications &gt;24 months</li> <li>• <b>Uninsurable:</b> Multiple revisions, BMI &gt;40, or complications</li> </ul>                                     |
| <p><b>Glucose Intolerance</b><br/>A state of blood sugar control that is abnormal but not diagnosed as Diabetes.</p>   | Refer to Diabetes  |   |
| <p><b>Heart Attack</b><br/>A condition when an area of heart muscle dies or is damaged because of an inadequate supply of oxygen to that area.</p>   | Refer to Coronary Artery Disease   |   |
| <p><b>Heart Block</b><br/>A condition in which the signal from the heart's upper to lower chambers is impaired or doesn't transmit.</p>  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Results of testing</li> <li>• Degree of block</li> <li>• Treatment/pacemaker implant</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if asymptomatic 1st degree AV block</li> <li>• <b>Typical Case:</b> Select if 2nd or 3rd degree AV block with successful pacemaker implant</li> </ul>  |
| <p><b>Heart Valve Disease</b><br/>The heart valves can malfunction either by leaking (valve regurgitation) or by failing to open adequately (valve stenosis); either problem can seriously interfere with the heart's ability to pump blood.</p> | <ul style="list-style-type: none"> <li>• Valve(s) affected</li> <li>• Severity</li> <li>• Any shortness of breath or weakness</li> <li>• Surgeries</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if mild and treatment free</li> <li>• <b>Typical Case:</b> Substandard if moderate to moderately severe, or Select 6 months following successful surgery</li> <li>• <b>Uninsurable:</b> Severe</li> </ul>          |

## Impairment Guide

| Condition and Description  | Factors Affecting Decision   | Likely Underwriting Decision   |
|--|--|--|
| <b>Hepatitis</b><br>An inflammation of the liver.  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Type of hepatitis</li> <li>• Treatment/medication</li> <li>• Laboratory results</li> <li>• Any residual organ damage</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if Type A, complete recovery</li> <li>• <b>Typical Case:</b> Select if Type C, successfully treated &gt;12 months with undetectable viral load</li> <li>• <b>Uninsurable:</b> Active, chronic, abnormal liver function studies, autoimmune or evidence of damage</li> </ul> |
| <b>Herniated Disc</b><br>A disc that, due to use, injury or disease, bulges outside its normal area, causing pain and limiting function. | Refer to Degenerative Disc Disease   |  |
| <b>Hodgkin's Disease</b><br>A malignancy found in the lymph nodes, spleen, liver, and bone marrow.                                       | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Stage</li> <li>• Treatment</li> <li>• Any recurrences</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select with 180 day EP if Stage I or II, complete remission with normal blood studies and treatment free &gt;12 months</li> <li>• <b>Uninsurable:</b> Multiple recurrences, symptomatic, current treatment</li> </ul>   |
| <b>Hypertension/ White Coat Syndrome</b><br>Higher than normal blood pressure.   | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Current age</li> <li>• Treatment/medication</li> <li>• Current blood pressure readings, and history of readings for past two years (demonstrate stability)</li> <li>• Compliance with treatment and follow-up</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if six-month average of &lt;138/85 ages 18-50, &lt;140/90 ages 51-70, or &lt;145/90 ages 71+</li> <li>• <b>Uninsurable:</b> Chronically uncontrolled, malignant</li> </ul>  |
| <b>Incontinence</b><br>The inability to retain urine or feces.   | <ul style="list-style-type: none"> <li>• Type</li> <li>• Cause</li> <li>• Treatment/medication</li> <li>• Surgeries</li> <li>• Use of protective undergarments</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if urinary stress or urge incontinence, well controlled and self-managed</li> <li>• <b>Uninsurable:</b> Bowel incontinence</li> </ul>   |
| <b>Joint Replacement</b><br>The replacement of a joint.  | <ul style="list-style-type: none"> <li>• Date of surgery</li> <li>• Cause</li> <li>• Treatment/medication</li> <li>• Any use of assistive devices</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if full recovery, treatment free with no assistive devices</li> <li>• <b>Uninsurable:</b> Ongoing PT, use of assistive devices, or limited activity</li> </ul>   |

## Impairment Guide

| Condition and Description   | Factors Affecting Decision   | Likely Underwriting Decision  |
|---|--|---|
| <p><b>Kidney Disease, Chronic</b><br/>A condition that occurs when one suffers from gradual loss of kidney function.</p>  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Laboratory results kidney functions</li> <li>• Blood pressure</li> <li>• Treatment/medication</li> <li>• Any history of diabetes or hypertension</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select with 90 day EP if Stage I or II with well controlled blood pressure and stable kidney function for &gt;12 months</li> <li>• <b>Uninsurable:</b> With history of diabetes or stage IV</li> </ul>   |
| <p><b>Kidney Transplant</b><br/>A surgical procedure where a healthy kidney is implanted into a person with kidney disease or failure.</p>  | <ul style="list-style-type: none"> <li>• Date of surgery</li> <li>• Cause</li> <li>• Laboratory results</li> <li>• Treatment/medication</li> <li>• Any history of diabetes or hypertension</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Substandard if asymptomatic with normal kidney function studies &gt;60 months from surgery</li> <li>• <b>Uninsurable:</b> Abnormal renal functions, history of diabetes</li> </ul>   |
| <p><b>Leukemia</b><br/>A malignancy of the blood-forming cells in the bone marrow.</p>  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Stage</li> <li>• Type of leukemia</li> <li>• Treatment</li> <li>• Any recurrences</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Class 1 with 180 day EP if Chronic Lymphocytic Leukemia (CLL) Stage 0 with stable white blood cell (WBC) &gt;24 months</li> <li>• <b>Uninsurable:</b> Stage &gt;0, unstable WBC</li> </ul>   |
| <p><b>Lyme Disease</b><br/>A multi-system disorder caused by bacteria transmitted by a tick.</p>  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Treatment</li> <li>• Complications</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred to Select if asymptomatic with no cardiac or neurological involvement and treatment free &gt;24 months</li> <li>• <b>Uninsurable:</b> Symptomatic, or complications</li> </ul>   |
| <p><b>Macular Degeneration</b><br/>A disorder that affects the macular (the central part of the retina) causing decreased visual acuity and possible loss of central vision.</p>                  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Treatment/medication</li> <li>• Any vision loss/degree</li> <li>• Any disability or limitations</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if no deterioration in vision in past 12 months, independent, with no limitations</li> <li>• <b>Uninsurable:</b> Progressive vision loss, disabling, or with limitations</li> </ul>   |
| <p><b>Major Depression</b><br/>A recurrent emotional state characterized by feelings of persistent sadness, worthlessness, rejection, loss of hope, and loss of interest in usual activities.</p> | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Treatment/medication</li> <li>• Any change in treatment over past six months</li> <li>• Any hospitalizations or ER visits/date(s)</li> <li>• History of depression, anxiety, or other mental health disorders</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Substandard if well controlled for 12 months without any limitations or disability</li> <li>• <b>Uninsurable:</b> Uncontrolled, treatment with an antipsychotic or shock therapy, multiple hospitalizations or a single hospitalization within the past 24 months</li> </ul> |

## Impairment Guide

| Condition and Description  | Factors Affecting Decision   | Likely Underwriting Decision  |
|--|--|---|
| <p><b>Memory Loss</b><br/>The inability to remember or recall bits of information or behavioral skills.</p>  | <ul style="list-style-type: none"> <li>• Date of onset</li> <li>• Cause</li> <li>• Treatment/medication</li> <li>• Testing results</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if asymptomatic &gt;24 months with normal neuropsychological workup</li> <li>• <b>Uninsurable:</b> Current or etiology unknown</li> </ul>   |
| <p><b>Meningioma</b><br/>A tumor of the protective lining of the brain and spinal cord which is usually benign, some may be malignant.</p>                                     | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Number of tumors</li> <li>• Location</li> <li>• Size</li> <li>• Treatment</li> <li>• Surgeries</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if single tumor successfully removed &gt;12 months with no re-growth or complications</li> <li>• <b>Typical Case:</b> Select to Substandard if asymptomatic, non-progressive with no neurological deficits or limitations</li> <li>• <b>Uninsurable:</b> &gt;2 meningiomas, complications or re-growth</li> </ul>   |
| <p><b>Migraine Headaches</b><br/>A disorder involving repeated or recurrent headaches, associated with temporary changes in the diameter of the blood vessels in the head.</p> | <ul style="list-style-type: none"> <li>• Frequency</li> <li>• Severity</li> <li>• Treatment/medications</li> <li>• Results of imaging (MRI, CT scan)</li> <li>• Any disability or limitations</li> <li>• Any other neurological disorders</li> </ul>                   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred to Select if well controlled and non-debilitating</li> <li>• <b>Uninsurable:</b> Associated with auras, temporary blindness, aphasia or paresthesia with evidence of cerebrovascular disease</li> </ul>  |
| <p><b>Neuropathy</b><br/>A disease of the nerves.</p>  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Cause</li> <li>• Treatment/medication</li> <li>• Severity</li> <li>• Any difficulty with walking or balance</li> <li>• Any disability or limitations</li> </ul>                                  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select to Substandard if mild, idiopathic, non-progressive without limitations</li> <li>• <b>Uninsurable:</b> Progressive, uncontrolled, balance problems, or use of assistive devices</li> </ul>  |
| <p><b>Osteoarthritis</b><br/>A chronic musculoskeletal disease causing deterioration of the joint cartilage and the formation of new bone at the margins of the joints.</p>    | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Joints affected</li> <li>• Severity</li> <li>• Treatment/medications/injections</li> <li>• Surgeries</li> <li>• Use of any assistive devices</li> <li>• Any disability or limitations</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if non-weight bearing extremity, mild, treatment free and asymptomatic</li> <li>• <b>Typical Case:</b> Select if mild to moderate, well controlled with no limitations</li> <li>• <b>Uninsurable:</b> Severe, symptomatic, limitations, use of assistive devices, treatment with chronic narcotic pain relievers or multiple steroid injections</li> </ul> |

## Impairment Guide

| Condition and Description   | Factors Affecting Decision  | Likely Underwriting Decision   |
|---|---|--|
| <p><b>Osteoporosis</b><br/>The progressive loss of bone density and thinning of bone tissue.</p>  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Results of bone density studies (T-scores)</li> <li>• Treatment/medication</li> <li>• Any history of fractures</li> <li>• Smoking history</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select to Class I if stable bone density T-scores (-2.5 to -3.5), with no related fractures</li> <li>• <b>Uninsurable:</b> Multiple fractures, T-score &gt;-4.0 in a weight-bearing location, limitations or disabling</li> </ul>   |
| <p><b>Pancreatitis</b><br/>An inflammation or infection of the pancreas.</p>  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Acute or chronic</li> <li>• Laboratory results</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if acute case, complete recovery &gt;6 months</li> <li>• <b>Uninsurable:</b> Chronic, active, history of alcohol abuse or abnormal blood studies</li> </ul>  |
| <p><b>Paroxysmal Supraventricular Tachycardia (PSVT)</b><br/>A rapid heart rhythm that occurs inside the atria and occurs sporadically.</p>   | <ul style="list-style-type: none"> <li>• Date of onset</li> <li>• Tests results, ejection fraction</li> <li>• Treatment/medication</li> <li>• Any other heart disorders</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if asymptomatic and treatment free with no underlying cardiac conditions</li> <li>• <b>Typical:</b> Select if successful pacemaker implant confirmed by follow-up visit</li> <li>• <b>Uninsurable:</b> Symptomatic, episodes of syncope or near fainting, shortness of breath, dizziness or weakness</li> </ul> |
| <p><b>Peripheral Artery Disease (PAD)/ Peripheral Vascular Disease (PVD)</b><br/>A circulatory disease of the peripheral blood vessels that is characterized by narrowing and hardening of the arteries that supply blood to the legs and feet.</p> | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Severity</li> <li>• Treatment/medications</li> <li>• Surgeries</li> <li>• Any history of diabetes or ulcerations</li> <li>• Any claudication, cramping, or pain</li> <li>• Smoking history</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if mild and asymptomatic without claudication or limitations</li> <li>• <b>Uninsurable:</b> With claudication, ulcerations, smoking within the past 36 months or diabetes</li> </ul>   |
| <p><b>Polymyalgia Rheumatica</b><br/>A disorder of unknown cause, usually afflicting persons over the age of 50, involving pain and stiffness in the hip and shoulder area.</p>   | <ul style="list-style-type: none"> <li>• Date of last flare</li> <li>• Treatment/medication</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if asymptomatic and in remission, treatment free &gt;6 months</li> <li>• <b>Typical case:</b> Asymptomatic, well controlled on low dose steroid therapy</li> <li>• <b>Uninsurable:</b> Symptomatic, chronic steroid therapy &gt;7.5 mg., muscle weakness, or daily narcotic use</li> </ul>                         |
| <p><b>Pregnancy</b><br/>The state of carrying a developing embryo or fetus within the female body.</p>  | <ul style="list-style-type: none"> <li>• Date of delivery</li> <li>• Any complications</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred upon successful delivery with no residual complications</li> <li>• <b>Uninsurable:</b> Currently pregnant</li> </ul>  |

## Impairment Guide

| Condition and Description   | Factors Affecting Decision  | Likely Underwriting Decision   |
|---|---|--|
| <p><b>Premature Atrial or Ventricular Contractions (PACs, PVCs)</b><br/>An early or premature heartbeat originating from the atria or ventricle.</p>  | <ul style="list-style-type: none"> <li>• Date of onset</li> <li>• Tests results</li> <li>• Treatment/medication</li> <li>• Any other heart disorders</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if asymptomatic and treatment free with no underlying cardiac conditions</li> <li>• <b>Typical Case:</b> Select if asymptomatic and treated with medication</li> </ul>  |
| <p><b>Psoriatic Arthritis</b><br/>Arthritis associated with psoriasis.</p>  | Refer to Rheumatoid Arthritis   |  |
| <p><b>Pulmonary Embolism (PE)</b><br/>A blockage of an artery in the lungs by a blood clot or an unknown substance.</p>   | <ul style="list-style-type: none"> <li>• Date of event(s)</li> <li>• Number of clots/embolisms</li> <li>• Treatment/medications</li> <li>• Any circulatory or respiratory disorders</li> <li>• Any disability or limitations</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if single PE &gt;6 months, complete recovery with no underlying blood disorder</li> <li>• <b>Uninsurable:</b> &gt;2 PE, underlying blood disorder, limitations or complications</li> </ul>   |
| <p><b>Rheumatoid Arthritis</b><br/>A chronic, inflammatory, systemic disease that primarily affects the joints and surrounding tissues, but also affects other organ systems within the body.</p> | <ul style="list-style-type: none"> <li>• Age of onset</li> <li>• Date of diagnosis</li> <li>• Frequency of flares</li> <li>• Treatment/medication</li> <li>• Any joint swelling or deformities</li> <li>• Any joint repair or replacement</li> <li>• Any use of assistive devices</li> <li>• Any disability or limitations</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if asymptomatic, treatment free, with normal range of motion and no joint deformities</li> <li>• <b>Typical Case:</b> Select with 90 day EP – Substandard if asymptomatic and successfully treated with no joint deformities or limitations</li> <li>• <b>Uninsurable:</b> Symptomatic, Juvenile, severe or multiple joint deformities or replacements, disabling, or limitations</li> </ul> |
| <p><b>Scoliosis</b><br/>A lateral (away from the middle) or sideways curvature of the spine.</p>  | <ul style="list-style-type: none"> <li>• Treatment</li> <li>• Severity</li> <li>• Any disability or limitations</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if mild, asymptomatic, and treatment free</li> <li>• <b>Typical Case:</b> Mild to moderate, asymptomatic treated with NSAID, no limitations or disability</li> <li>• <b>Uninsurable:</b> Severe, with limitations, multiple surgeries, disabling, or with pulmonary compromise</li> </ul>   |
| <p><b>Seizure Disorder</b><br/>A sudden violent, uncontrollable contraction of a group of muscles.</p>  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Cause</li> <li>• Frequency, date of last seizure</li> <li>• Treatment/medications</li> <li>• Results of EEG and Imaging</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if seizure free &gt;36 months with normal EEG and brain MRI</li> <li>• <b>Uninsurable:</b> Ongoing or uncontrolled seizure activity, or abnormal EEG or brain MRI</li> </ul>  |

## Impairment Guide

| Condition and Description   | Factors Affecting Decision   | Likely Underwriting Decision   |
|---|--|--|
| <p><b>Sick Sinus Syndrome, Sinus Bradycardia or Sinus Tachycardia</b><br/>Abnormal heart rhythms originating in the sinus node.</p>   | <ul style="list-style-type: none"> <li>• Date of onset</li> <li>• Tests results, ejection fraction</li> <li>• Treatment/medication</li> <li>• Any other heart disorders</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if successful pacemaker implant confirmed by follow-up visit</li> <li>• <b>Uninsurable:</b> Symptomatic, episodes of syncope or near fainting, shortness of breath, dizziness or weakness</li> </ul>   |
| <p><b>Sleep Apnea</b><br/>Repeated, prolonged episodes of cessation of breathing during sleep.</p>  | <ul style="list-style-type: none"> <li>• Any CPAP or BIPAP use</li> <li>• Any supplemental oxygen with breathing device</li> <li>• Any history of hypertension or respiratory conditions</li> <li>• Smoking history</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if mild and stable</li> <li>• <b>Uninsurable:</b> Severe with non-compliance of treatment, oxygen use, or respiratory compromise or failure</li> </ul>   |
| <p><b>Spinal Stenosis</b><br/>A narrowing of the lumbar or cervical spine canal, which causes compression on nerve roots.</p>   | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Treatment/medications</li> <li>• Surgeries</li> <li>• Test results (X-ray, MRI, CT Scan)</li> <li>• Severity</li> <li>• Any pain, numbness or tingling in the arms or legs</li> <li>• Any disability or limitations</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Typical Case:</b> Select to Substandard if mild to moderate and well controlled without limitations</li> <li>• <b>Uninsurable:</b> Chronic pain resulting in limitations or disability, radiculopathy or related symptoms to the extremities, use of assistive devices, or multiple surgeries</li> </ul> |
| <p><b>Syncope</b><br/>A transient loss of consciousness due to inadequate blood flow to the brain.</p>  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Cause</li> <li>• Treatment</li> <li>• Frequency of episodes</li> <li>• Any history of neurological disorders</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Preferred if benign, vasovagal per work-up &gt;6 months</li> <li>• <b>Uninsurable:</b> Unknown etiology or recurring episodes</li> </ul>  |
| <p><b>Transient Ischemic Attack</b><br/>Brain disorder caused by temporary disturbance of blood supply to an area of the brain, resulting in a sudden, brief decrease in brain functions.</p> | <ul style="list-style-type: none"> <li>• Date of episode</li> <li>• Any previous occurrences</li> <li>• Treatment/medication</li> <li>• Testing results (carotid studies, MRI/CT of brain)</li> <li>• Any history of diabetes or heart disorders</li> <li>• Any residual symptoms (memory loss, dizziness)</li> <li>• Smoking history</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Class 1 with 90 day EP if single episode, asymptomatic, with no cognitive or physical residuals</li> <li>• <b>Uninsurable:</b> 2 episodes, diabetes, smoking within the past 36 months, or residual cognitive or physical abnormalities</li> </ul>  |



## Impairment Guide

| Condition and Description  | Factors Affecting Decision  | Likely Underwriting Decision  |
|--|---|---|
| <p><b>Tremor</b><br/>An involuntary type of shaking movement.</p>  | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Type of tremor</li> <li>• Treatment/medication</li> <li>• Neurological evaluation results</li> <li>• Any progression</li> <li>• Any disability or limitations</li> </ul>                                    | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if negative neurological work-up, diagnosed as benign, essential, or familial, treated with a single medication and no limitations or disability</li> <li>• <b>Decline:</b> Intention tremor, or any other tremor type resulting in limitations or disability, treatment with an anti-Parkinson's medication, or progression</li> </ul> |
| <p><b>Ulcerative Colitis</b><br/>A chronic, episodic, inflammatory disease of the large intestine and rectum characterized by bloody diarrhea.</p> | <ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Frequency of flares</li> <li>• Treatment/medication</li> <li>• Hospitalizations</li> <li>• Surgeries (colostomy, colectomy)</li> <li>• Any incontinence</li> <li>• Any disability or limitations</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if asymptomatic and medically managed with no exacerbations/flares</li> <li>• <b>Uninsurable:</b> Frequent exacerbations/flares, multiple surgeries, incontinence</li> </ul>  |
| <p><b>Ventricular Fibrillation or Tachycardia</b><br/>A rapid or irregular heart rhythm arising from the lower chamber of the heart.</p>           | <ul style="list-style-type: none"> <li>• Date of onset</li> <li>• Tests results, ejection fraction</li> <li>• Treatment/medication</li> <li>• Any other heart disorders</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Best Case:</b> Select if successful defibrillator implant confirmed by follow-up visit</li> <li>• <b>Uninsurable:</b> Reduced ejection fraction, symptomatic, episodes of syncope or near fainting, shortness of breath, dizziness or weakness</li> </ul>   |

## Resources

### Obtain an Initial Underwriting Assessment – Quick Quote Service

Our Quick Quote service is available to respond to your prequalification underwriting inquiries.

Simply email your Quick Quote inquiries to [LTCquickquote@jhancock.com](mailto:LTCquickquote@jhancock.com) to obtain a tentative underwriting risk assessment via email within 24-48 hours.

Submissions should include the following:

- Age and gender
- Height and weight
- Tobacco use status
- Brief summary of medical conditions, treatment and medications

#### Long-Term Care Quick Quote

To guide you through your submission and ensure you are including all necessary information, you may also use our streamlined *Long-Term Care Quick Quote Form (LTC-1028)*, located on [jhltc.com](http://jhltc.com).



**Please note: All quotes are non-binding and subject to review of complete underwriting evidence.**



### Preparing for the Long-Term Care Insurance Paramedical Exam

The flyer entitled *Preparing for Your Paramedical Exam, Long-Term Care Insurance (LTC-2172)* is available to assist you in preparing your clients for their paramedical exam (please order copies at [jhltc.com](http://jhltc.com)). It is essential that applicants receive this flyer during the sales process. Not only will it help them understand what to expect, but it will also assist them in presenting the best possible picture of their health for our underwriters. This consumer-approved flyer can be ordered or downloaded from the LTC producer website — [jhltc.com](http://jhltc.com). Please note there is a specific version for use in Florida (LTC-2172FL) and New York (LTC-2172NY).

## NOTES

*John Hancock*

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INSURANCE

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