

Long-Term Care Insurance

Field Underwriting Manual

For producer/broker education only;
not for use with the public.

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Introduction to Underwriting

The purpose of this manual is to assist you in evaluating the potential impact on underwriting of diagnoses and conditions which you may encounter as you assist an Applicant in completing an application for Long-Term Care (LTC) Insurance. Your role as a field underwriter is to conduct an informed dialogue with your client and record all information so that the underwriting department can make an appropriate decision.

This manual is by no means intended to be all-inclusive. If you encounter a condition or situation that is not addressed in the manual, please call prior to writing the application:

LTC Underwriting Hotline
(800) 800-8542, prompt #3
9:00 a.m. – 6:00 p.m. EST

The impairments in the Medical Conditions Guidelines are presented as single diagnoses or conditions followed by the Stability Indicator (Minimum Stability/Calendar Day Elimination Period), presented in months. Complicating factors or multiple diagnoses should be considered as they may necessitate lengthening the Stability Period or may be Uninsurable.

Qualifying the Applicant Prior to Appointment

Your evaluation of a client's ability to meet the company's criteria for insurability is an important part of the underwriting process. Qualifying for health during the initial phone contact is key in helping conserve valuable time and expense. The following general questions are suggested for an overview of the client's health.

Based on the responses, additional information should be obtained as appropriate. A review of the Uninsurable Medical Conditions and Uninsurable Situations should be made to determine that none apply to the client.

In general, how has your health been?

Do you take any prescription medication?

Do you have any history of heart, lung, or circulatory problems?

Do you have any history of cancer, diabetes, stroke, Parkinson's disease, or other significant medical conditions?

Do you require any assistance with daily activities?

Have you been hospitalized, been confined to a nursing home, or needed home health care in the past 5 years?

Have you undergone any surgery recently, or is any surgery planned for the near future?

When was the last time you saw your physician?

If your CLIENT HAS NOT MET THE STABILITY INDICATOR (the minimum length of time that is required from completion of any/all treatment for a condition, or to get it successfully controlled if chronic, to the time an application can be submitted) for a given condition listed in the Medical Conditions Guide, **DO NOT WRITE AN APPLICATION.**

If your client has one of the UNINSURABLE CONDITIONS OR UNINSURABLE SITUATIONS, DO NOT WRITE AN APPLICATION.

Unique Factors in Long-Term Care Underwriting

The underwriting of long-term care insurance differs from the underwriting of other products (such as life insurance) in that one must consider many things for which another type of insurance might not seem important. A few of these unique factors are listed below.

- Cognitive status
- Functional capacity
- The ability to perform the Activities of Daily Living (ADLs) (e.g., dressing, transferring)
- The ability to perform the Instrumental Activities of Daily Living (IADLs) (e.g., shopping, meal preparation)
- Medical histories that may result in a loss of independence or need for care (e.g., osteoporosis, falls, and fractures)
- Multiple medical problems (comorbidities) which, in combination, are more significant than each problem alone (e.g., diabetes is a comorbid of heart disease)
- Multiple medications which may have adverse or cumulative effects
- Treatment modalities (e.g., current physical therapy)
- Chronological age vs. physiological age—There may be a significant difference between the Applicant's chronological age and physiological age (e.g., the Applicant may appear much younger or older than his/her actual age)
- Frailty—Serious disabilities can result from relatively minor accidents and illnesses

Factors that play an important role in maintaining an Applicant's personal independence are:

- Working, either full or part-time
- A spouse in good health
- Family or friend(s) living in the household
- Participating in hobbies and outside activities
- The current ability to drive
- The ability to travel and visit independently

Applicant Independence Factors

In addition to evaluating the Applicant's medical conditions according to the Stability Indicators in the Medical Conditions Guidelines, it is also important to evaluate his/her functionality and cognitive status to be certain he/she is fully independent. The following Independence Factors should assist you with that process:

The Applicant should not have any functional limits, meaning he/she is independent in all Instrumental Activities of Daily Living and Activities of Daily Living. Applicant should not need assistance from another person or any supervision or prompting to perform the following tasks:

IADLs

Using the Telephone

Managing Finances

Taking Transportation

Shopping

Laundry

Housework

Taking All Medications

Preparing Meals/Cooking

ADLs

Bathing

Dressing

Transferring out of Bed/Chair

Control of Bowel/Bladder (Continence)

Using the Toilet

Eating

The Applicant should be cognitively intact without any evidence of cognitive impairment, including Alzheimer's Disease, dementia, or other problems that interfere with the ability to think clearly and care for oneself independently. Applicants requiring prompting or cuing to perform IADLs or ADLs are not considered cognitively intact.

The Applicant should be able to walk around, both inside and outside, without physical or supervisory assistance of another person. The Applicant should not wander or get lost.

Because of the concern that any surgery might leave a person dependent for a period of time post-operatively, there should be no surgery or diagnostic testing that is planned or has been recommended for the Applicant. If there is any surgery pending, postpone taking the application for at least three months after recovery from surgery. If diagnostic testing is planned, postpone taking the application until testing is completed and the diagnosis is made.

Prudential's Underwriting Medical Requirements

Primary Underwriting Requirements*

Age	Face-to-Face Interview	APS (Attending Physicians Statement)	Phone Health Interview
55 – 59	NO	NO	YES
60 – 71	NO	YES	YES
72+	YES	YES	NO
Unlimited Lifetime Benefit or Cash Benefit	NO	YES	YES

*The table above represents the requirements ordered routinely for Applicants. The underwriter may, at his/her discretion, order additional requirements in a specific case.

Florida Residents Only

>50	Medical Records
50 – 54 (have not seen a physician past 2 years)	Phone Health Interview
55+ (have not seen a physician past 2 years)	In-Person Health Interview

Medical Requirements and Interview Process

Attending Physician's Statement (APS) Ages 60 – 71

Prudential obtains pertinent medical records for all Applicants aged 60 and older. For Applicants aged 59 and younger, medical records will be ordered at the underwriter's discretion. Experience has shown that medical records provide the best evidence of an Applicant's state of health.

- An APS is required from the Primary Care Physician (PCP) if seen within the last two years.
- If there is more than one PCP, an APS may be ordered from each.
- An APS may also be requested from any specialist seen in the past two years for a significant medical condition (e.g., cardiac, diabetes, pulmonary, cancer, etc.).
- The underwriter will obtain the PCP records; however, based upon review of the medical history as obtained in the application, the underwriter may, at his or her discretion, opt to obtain another physician's records rather than the PCP.
- APSs are not generally required for dentists, optometrists, chiropractors, ophthalmologists, dermatologists, podiatrists, or allergists.

Phone Health Interview (Ages 55 – 71)

- Call will take approximately 20 – 25 minutes and the Applicant will be asked to complete memory exercises
- Call will be conducted by a licensed health care professional
- Physician Information: name, address, and telephone number of the primary care physician(s) that Applicant has seen in the past 5 years
- Hospital Information: name, address, and telephone number of any hospital or health-related facility that Applicant has stayed in within the past 5 years
- Medications: name, dosage, and reason for any prescribed medications. An easy step is to have the Applicant place the containers within reach

Face-To-Face Interview (Ages 72+)

If taking an Application by mail or phone (i.e., the Agent has not met with the Applicant in person) Prudential will generally require a Face-to-Face Interview.

- Interview will be conducted by a licensed health care professional
- Applicant will be asked to complete memory exercises
- Applicant can choose convenient time for interview
- Interview to take place at either Applicant's home, place of business, a Prudential office, or any other place the Applicant finds convenient
- Physician Information: name, address and telephone number of the primary care physician(s) that Applicant has seen in past 5 years
- Hospital Information: name, address and telephone number of any hospital or health-related facility that Applicant has stayed in within the past 5 years
- Medications: name, dosage and reason for any prescribed medications. An easy step is to have the Applicant place the containers within reach
- Prudential's issue ages are 18 to 79; however, to be eligible to apply, ALL APPLICANTS AGES 72 AND OLDER MUST HAVE BEEN SEEN BY A PHYSICIAN IN THE PAST TWO YEARS. If Applicant has not seen a physician within two years, do not take the application. Once the Applicant has had a complete examination (at his/her own expense) by a physician, an application can be taken (except in Missouri). Applicants ages <72 who have not seen a physician in the past two years will be subject to a Health Interview (ages 55 – 71) or Paramedical Exam (<55 years of age) which may be ordered at the underwriter's discretion.

Rating/Classifications Categories

Prudential offers four underwriting rating/classification categories: Preferred, Standard I, Standard II, and Standard III.

Preferred Rate Class:

Good habits and good lifestyles should be rewarded. Prudential wants your client to receive that reward in the form of a special 15% Preferred Rating Class Discount available to those whose physical and health profiles are better than average.

Client Must Answer “Yes” to all of the Following Questions:

- Is the Applicant within the weight and height guidelines?
- Is the Applicant’s blood pressure controlled to 140/90 or better as an average?
- Has the Applicant refrained from smoking or using tobacco products within the past 36 months (3 years)?
- Does the Applicant maintain a high level of activity outside the home? (This may include but is not limited to full- or part-time employment, regular exercise, regular social activities, or volunteer activities.)

Client Must Answer “No” to all of the Following Questions:

- Does the Applicant have a prior history of:
 - > Any Cardiac condition requiring medication
 - > Diabetes
 - > Leukemia
 - > Memory Loss
 - > Rheumatoid Arthritis
 - > Congestive Heart Failure
 - > Hodgkin’s Disease
 - > Lymphoma
 - > Osteoporosis
 - > TIA (Transient Ischemic Attack)

- > Cancer (except skin cancer other than melanoma)
 - > Joint Replacement
 - > Chronic Pulmonary Disease (any respiratory condition that requires regular medication)
 - > Circulatory Disease (Carotid Artery Disease, Coronary Artery Disease, or Peripheral Vascular Disease)
 - > Any chronic condition that is progressing in severity with age
 - > Comorbid conditions or combination of conditions will be individually considered
- Is the Applicant taking multiple medications? (This may include but is not limited to multiple medications used to control hypertension, multiple anxiety or depression medications, and cholesterol lowering drugs or other circulatory medications.)

All answers to the above questions must be as noted for discount consideration.

Preferred Rating Class Weight And Height Guidelines

There are separate height/weight charts for men and women. Both are shown below. Obesity can introduce problems when treating other conditions such as functional or mobility deficiencies, diabetes, cardiac insufficiencies, etc. Any Applicant possessing a functional or physical impairment complicated with the build configuration listed below is considered a high risk. This applies to overweight as well as underweight.

Height Female	Minimum Preferred	Maximum Preferred	Height Male	Minimum Preferred	Maximum Preferred
4'11"	99	128	4'11"	99	138
5'0"	102	133	5'0"	102	143
5'1"	106	137	5'1"	106	148
5'2"	109	142	5'2"	109	153
5'3"	113	146	5'3"	113	158
5'4"	116	151	5'4"	116	163
5'5"	120	156	5'5"	120	168
5'6"	124	161	5'6"	124	173
5'7"	127	166	5'7"	127	178
5'8"	131	171	5'8"	131	184
5'9"	135	176	5'9"	135	189
5'10"	139	181	5'10"	139	195
5'11"	143	186	5'11"	143	200
6'0"	147	191	6'0"	147	206
6'1"	151	197	6'1"	151	212
6'2"	155	202	6'2"	155	218
6'3"	160	208	6'3"	160	224
6'4"	164	213	6'4"	164	230
6'5"	168	217	6'5"	168	235

Standard I Rate Class:

If the Applicant meets the Stability Indicator* for his/her condition, he/she can qualify for a Standard I rate.

- Generally ALL medical conditions that meet stability indicators
- Diabetes controlled by diet and exercise only
- Height to weight within guidelines
- Smoking less than one pack per day and have no associated cardiac, respiratory, or vascular/circulatory conditions

Standard II Rate Class:

The following are the ONLY conditions that should be rated Standard II:

- Congestive Heart Failure (CHF) requiring daily prescription medication
- Hodgkin's Disease
- Leukemia
- Lymphoma
- Diabetes requiring daily, oral, or injectable prescription medication would result in a Standard II rate, and Diabetes controlled by diet and exercise only would be a Standard I rate.
- Chronic Obstructive Pulmonary Disease (COPD) requiring daily prescription medication
- Emphysema requiring daily prescription medication

Standard III Rate Class:

To help preserve "spouse/partner" business when one is declined, the underwriter may make an alternate offer to the declined "spouse/partner" at the Standard III rates. You do NOT have to request this as the underwriters make this determination when the cases are being underwritten. If an alternate offer is NOT made, the case does NOT qualify for the Standard III rates.

*The minimum length of time that is required from completion of any/all treatment for a condition, or to get it successfully controlled if chronic, to the time an application can be submitted.

Standard I and Standard II Weight And Height Guidelines

There are separate height/weight charts for men and women. Both are shown below. Obesity can introduce problems when treating other conditions such as functional or mobility deficiencies, diabetes, cardiac insufficiencies, etc. Any Applicant possessing a functional or physical impairment complicated with the build configuration listed below is considered a high risk. This applies to overweight as well as underweight.

Height Female	Min Standard 1 & 2	Max Standard 1	Max Standard 2	Height Male	Min Standard 1 & 2	Max Standard 1	Max Standard 2
4'11"	94	172	187	4'11"	94	178	193
5'0"	97	178	193	5'0"	97	184	199
5'1"	100	184	200	5'1"	100	190	206
5'2"	104	190	206	5'2"	104	196	213
5'3"	107	196	213	5'3"	107	203	220
5'4"	110	203	220	5'4"	110	209	227
5'5"	114	209	227	5'5"	114	216	234
5'6"	118	215	234	5'6"	118	223	241
5'7"	121	222	241	5'7"	121	230	249
5'8"	125	229	248	5'8"	125	236	256
5'9"	128	235	256	5'9"	128	243	263
5'10"	132	242	263	5'10"	132	250	271
5'11"	136	249	271	5'11"	136	257	279
6'0"	140	257	278	6'0"	140	265	287
6'1"	144	264	287	6'1"	144	272	295
6'2"	148	271	294	6'2"	148	280	303
6'3"	152	278	302	6'3"	152	287	311
6'4"	156	286	311	6'4"	156	295	320
6'5"	160	295	320	6'5"	160	303	328

Uninsurable Medical Conditions

These represent the most common uninsurable conditions you will encounter in taking an application. There are additional, less common, uninsurable conditions that are included in the Medical Conditions Guidelines.

- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex
- ADL/IADL Limitation—Needing Assistance or Supervision in performing any of the following: Bathing, Bowel or Bladder Control, Dressing, Eating, Transferring, Taking Medication, Toileting
- Alzheimer’s Disease, Chronic Memory Loss, Frequent or Persistent Forgetfulness, Senility, Dementia, or Organic Brain Syndrome
- Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig’s Disease)
- Ataxia (any form)
- Autonomic Neuropathy
- Autonomic Insufficiency (Shy–Drager Syndrome)
- Cancer with Metastasis (Cancer that spread from the original site or location)
- Chronic Obstructive Pulmonary Disease (COPD) in combination with: current smoking; Congestive Heart Failure (CHF); Asthma; or Chronic Bronchitis
- Cirrhosis of the Liver
- Congestive Heart Failure (CHF) in combination with: Angina or Heart Attack; Angioplasty or Heart Surgery; Asthma or Chronic Bronchitis; Diabetes; Emphysema or Chronic Obstructive Pulmonary Disease; or Tuberculosis (TB)
- Congestive Heart Failure, diagnosed or symptomatic, within the past 12 months
- Current use of narcotics for any pain management
- Diabetes Mellitus treated with Insulin over 50 units, or Diabetes Mellitus with Peripheral Vascular Disease
- Dialysis (Hemodialysis or Peritoneal)

- Emphysema in combination with: current smoking; Congestive Heart Failure (CHF); Asthma; or Chronic Bronchitis
- Giant Cell Arteritis (active)
- Hepatitis (chronic, active)
- HIV Positive
- Hospitalization (currently or anticipated)
- Huntington's Chorea or Huntington's Disease
- Hydrocephalus
- Immune System Disorder
- Kaposi's Sarcoma
- Memory Loss
- Multiple Myeloma
- Multiple Sclerosis (MS)
- Muscular Dystrophy
- Pancreatitis (chronic)
- Paralysis (Hemiplegia, Paraplegia, Quadriplegia)
- Parkinson's Disease
- Phobias, Psychoneurosis (Treated with antipsychotic medication)
- Pulmonary Fibrosis
- Rheumatoid Arthritis in combination with major joint replacement
- Schizophrenia
- Scleroderma (active)
- Stroke or Cerebrovascular Accident (CVA)
- Transient Ischemic Attack (TIA) within the past 5 years; TIA in combination with Diabetes or any Heart Surgery; or multiple TIAs
- Within the past 6 months: Open Heart Surgery; Back or Spine Surgery
- Within the past 12 months: used Home Health Care or Adult Day Care; been medically advised to enter or has been confined to a Nursing Home or other Long-Term Care Facility
- Within the past 48 months: Cancer of the Bone, Brain, Esophagus, Liver, Lung, Ovary, Pancreas, Stomach, or Testes

Uninsurable Situations

The following situations, although sometimes difficult to discern at time of application, will preclude the Applicant from being issued long-term care insurance. These situations include, but are not limited to the following:

ADL Deficits: Anyone who requires the help of another person, for either physical or cognitive reasons, to perform any one of the following Activities of Daily Living (ADLs):

- Bathing
- Dressing
- Control of Bowel/Bladder (Continence)
- Using the Toilet
- Transferring out of Bed/Chair
- Eating

IADL Deficits: Anyone who requires the help of another person, for either physical or cognitive reasons, to perform two or more of the following Instrumental Activities of Daily Living (IADLs):

- Using the Telephone
- Managing Finances
- Taking Transportation
- Shopping
- Laundry
- Housework
- Taking all Medications*
- Preparing Meals/Cooking

*If an individual needs assistance in taking medications, he/she is uninsurable, even if the Applicant is independent in all other ADLs and IADLs.

Currently using or used in past 12 months any Long-Term Care Services:

- Home Health Care
- Nursing Home Care
- Adult Day Care
- Assisted Living Facility Care

Medical Appliance Use (Durable Medical Equipment—DME)

- Hospital Bed
- Respirator/Oxygen Equipment
- Walker
- Wheelchair
- Four-Pronged Cane
- Hoyer Lift
- Stairlift
- Motorized Cart

Medical Condition Stability Indicator Minimum Stability/Calendar Day Elimination Period

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Acoustic Neuroma	<i>Benign tumor of the auditory nerve</i> <ul style="list-style-type: none"> • Post-surgical or radiation treatment, now resolved.....6 months • Surgery anticipated.....Postpone 	
Acute Transverse Myelitis		12 months
Acquired Immune Deficiency Syndrome (AIDS)		Uninsurable
Acromegaly	<i>A chronic metabolic disorder that results in gradual enlargement of bones of face, jaw, hands, feet, and skull</i>	Uninsurable
ADL Deficits	<i>Anyone who requires the help of another person, for either physical or cognitive reasons, to perform any one of the following Activities of Daily Living (ADLs): Bathing, Dressing, Control of Bowel/Bladder (Continence), Using the Toilet, Transferring out of Bed/Chair, Eating, Ambulation/Mobility (inside and outside)</i>	Uninsurable
AIDS Related Complex (ARC)		Uninsurable

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Alcohol and Other Chemical Dependency, Including Drug/Chemical Dependency	<ul style="list-style-type: none"> • Current Use.....Uninsurable • Dependency Treated with abstinence .....36 months • For alcohol only: Any Antabuse treatment .....12 months 	
Alzheimer's Disease		Uninsurable
Amputation	<ul style="list-style-type: none"> • Due to accident - Independent in ADLs, IADLs ....6 months • Due to disease (such as diabetes or PVD) .....Uninsurable 	
Amyotrophic Lateral Sclerosis (ALS)		Uninsurable
Anemia	<p><i>A blood disorder in which there is a decreased ability of the red blood cells to provide adequate oxygen supplies to body tissues</i></p> <ul style="list-style-type: none"> • The average Hematocrit reading must be >33, or Hemoglobin >10 • Hospitalization or transfusions for anemia .....12 months • Epogen or Procrit .....12 months • Cause Unknown .....Uninsurable • Hemolytic <ul style="list-style-type: none"> - Cause unknown, but recovered/stable .....12 months • Iron deficiency, corrected .....6 months • Pernicious, with B12 injections <ul style="list-style-type: none"> - No neurological impairment .....6 months • Splenectomy .....60 months 	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Aneurysm	<p><i>Abnormal dilation of a blood vessel—Abdominal, Thoracic, Aortic</i></p> <ul style="list-style-type: none"> - Unoperated .....6 months - Operated, complete recovery .....3 months • Cerebral <ul style="list-style-type: none"> - Any history of bleeding or rupture .....Uninsurable - Unoperated .....Uninsurable - Operated, complete recovery .....12 months 	
Angina	<p><i>Chest pain that results when not enough oxygen reaches the heart muscle</i></p> <ul style="list-style-type: none"> • Asymptomatic, controlled with meds .....6 months • With history of Heart Attack or Diabetes .....12 months • Intestinal .....Uninsurable • In combination with CHF .....Uninsurable • Work-up in progress .....Uninsurable 	
Angioplasty, Cardiac	<p><i>Dilating of a blood vessel with a (Balloon Angioplasty) balloon or surgical procedure</i></p> <ul style="list-style-type: none"> • Any history of Diabetes in the past .....12 months • Any residual stenosis >75% major vessel.....Uninsurable • No Heart Attack .....3 months • History of Heart Attack <ul style="list-style-type: none"> - Asymptomatic.....6 months - Symptoms continue.....Uninsurable - Treatment for Congestive Heart Failure.....Uninsurable 	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Ankylosing Spondylitis	<i>Chronic inflammatory arthritis affecting the spine and large joints; joints fuse together</i>	
	<ul style="list-style-type: none"> • Any history of falls.....12 months • Narcotics used for pain .....Uninsurable • Functional limitations .....Uninsurable • Physical Therapy in past 6 months.....Uninsurable • No pulmonary compromise.....6 months • Major joint replacement.....12 months 	
Anxiety	<ul style="list-style-type: none"> • Controlled with meds <ul style="list-style-type: none"> - No interference with activities ...6 months • Panic Attacks <ul style="list-style-type: none"> - No ADL or IADL limitations - No cognitive impairment .....12 months • Chronic, severe anxiety disorder ..Uninsurable 	
Aortic Stenosis/ Aortic Insufficiency	(See Heart Valve Disease)	
Arrhythmia	<i>Variation in the normal rhythm of the heartbeat</i>	
	<ul style="list-style-type: none"> • Hospitalized in the past 6 months for arrhythmia.....Uninsurable • Pacemaker inserted within past 3 months .....Uninsurable • Defibrillator implanted in the past 12 months.....Uninsurable • Treatment for shortness of breath, swelling in feet/ankles in the past 12 months.....Uninsurable 	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
	<ul style="list-style-type: none"> • Mild <ul style="list-style-type: none"> - Controlled with meds .....3 months • Atrial fibrillation/flutter <ul style="list-style-type: none"> - Single episode - Controlled with meds - No Transient Ischemic Attack (TIA) - No Cerebrovascular Accident (Stroke) .....6 months 	
Arteritis	<i>(Thromboangitis Obliterans, Buerger's Disease, Temporal, Giant Cell) Inflammation of an artery</i>	
	<ul style="list-style-type: none"> • No ADL or IADL limitations • No active disease.....12 months 	
Arteriosclerotic Heart (ASHD) Disease	(See Coronary Heart Disease)	
Arthritis	<i>Inflammation of joints with degeneration of joint cartilage</i>	12 months w/
	<ul style="list-style-type: none"> • Remicade, Humira, Arava, Enbrel.....Indiv. Consideration • Narcotics used for pain management.....Uninsurable • Mild osteoarthritis <ul style="list-style-type: none"> - No ADL or IADL limitations - No joint deformities - No joint replacement .....0 months 	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
	<ul style="list-style-type: none"> • Moderate Osteoarthritis or Mild – Moderate Rheumatoid Arthritis <ul style="list-style-type: none"> - No ADL or IADL limitations - No joint deformities - History of Joint Replacement - History of cortisone injections.....6 months • Severe, Osteoarthritis or Rheumatoid <ul style="list-style-type: none"> - Requires Durable Medical Equipment - ADL or IADL limitations - Continual steroidal use - Surgery recommended.....Uninsurable 	
Asthma	<i>Reversible obstructive lung disease with narrowing of airways when in spasm</i> <ul style="list-style-type: none"> • Use of >3 pulmonary mediations per day.....Indiv. Consideration • Mild <ul style="list-style-type: none"> - Controlled with meds - No ADL or IADL limitations - Stable weight - No home oxygen - No hospitalization within six months - No evidence of Congestive Heart Failure.....12 months • Moderate <ul style="list-style-type: none"> - Same as above - Steroids at a dose less than 5 mg/day.....Uninsurable • Severe.....Uninsurable • Currently smoking .....Uninsurable 	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Ataxia (Unstable Gait)		Uninsurable
Atrioventricular	<ul style="list-style-type: none"> • Complete Block (A-V) Heart Block - Pacemaker inserted .....3 months - History Transient Ischemic Attack.....60 months 	
Autonomic Neuropathy		Uninsurable
Avascular Necrosis	<p><i>Temporary or permanent loss of blood supply to the bones</i></p> <ul style="list-style-type: none"> • No ADL or IADL limitations, No pending surgery, No chronic pain.....12 months 	
Azotemia	(See Renal Disease)	
Back or Spine Surgery	<ul style="list-style-type: none"> • Daily use of narcotics for pain management.....Uninsurable • Any limitations to functionality....Uninsurable • Post Surgery, completely recovered.....6 months 	
Bell's Palsy	<p><i>Unilateral paralysis of the muscles of the face</i></p> <ul style="list-style-type: none"> • Any routine use of steroids or immunosuppressive medications ..Uninsurable • No ADL or IADL limitations .....3 months 	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Benign Prostatic	<i>Enlarged prostate Hypertrophy</i>	
	<ul style="list-style-type: none"> • Most recent PSA >4 – 10.....Indiv. Consideration • If work-up in progress.....Uninsurable • Unoperated <ul style="list-style-type: none"> - Asymptomatic.....0 months • Surgical repair <ul style="list-style-type: none"> - No urinary catheter .....6 months 	
Berger's Disease.....		Uninsurable
Blindness	<ul style="list-style-type: none"> • Due to diabetes or with ADL loss.....Uninsurable • Successful adaptation to visual loss .....12 months 	
Bone Marrow Transplant	(See Transplant, Organ)	
Bronchiectasis	(See Emphysema)	
Bronchitis	(See Asthma)	
Cancer	<ul style="list-style-type: none"> • Any continuing therapy (exception for breast cancer) .....Uninsurable • With Metastasis (spread from original site) .....Uninsurable • Recurrent Cancer (same organ or site).....Indiv. Consideration • Cancer of the bone, brain, esophagus, liver, lung, ovary, pancreas, stomach, esophagus, or testes.....48 months • Cancer of other internal organs <ul style="list-style-type: none"> - Breast: stages 0 & I.....6 months stage II .....12 months stages III & IV .....Uninsurable 	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
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	- Colon and Rectum: stage A6 months
	stage B12 months
	stage C60 months
	stage DUninsurable
	- Head and Neck: stages I & II	.....48 months
	stages III & IV	.....Uninsurable
	- Kidney: stages I & II	.....12 months
	stages III & IV	.....Uninsurable
	- Lung: stages I & II	.....48 months
	stages III & IV	.....Uninsurable
	- Prostate: stages I, II, A & B	.....6 months
	stage III, C	.....24 months
	stage D	.....Uninsurable
	- Bladder: stage 0	.....12 months
	stages A & B	.....24 months
	stages B2 & greater	.....Uninsurable
	- Thyroid	.....24 months
	- Skin Basal Cell	.....0 months
	- Squamous Cell	.....0 months
	- Melanoma in Situ, superficial, In situ-early stage	.....6 months
	Clark's level I, II	.....12 months
	Clark's level III	.....24 months
	Clark's level IV	.....48 months
	Clark's level V or Breslow >3.5	..Uninsurable
	- Recurrent Cancer	.....Indiv. Consideration
	Non-metastatic multiple Cancers	....Indiv. Consideration
	- Chronic Lymphocytic Leukemia (CLL) stage 0	.....6 months
	stage I	.....12 months
	stage II	.....36 months
	stage III, IV	.....Uninsurable

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Cardiomyopathy	<i>Disease of heart muscle</i>	
	<ul style="list-style-type: none"> • Hospitalized in past 12 months ....Uninsurable • History of CHF .....12 months • Symptomatic or progressive .....Uninsurable • Ejection fraction (from most recent stress test) $\leq 40\%$ .....Uninsurable • No ADL or IADL limitations .....3 months 	
Carotid Artery Disease	<i>A circulatory disease characterized by narrowing or stenosis of the carotid artery in the neck</i>	
	<ul style="list-style-type: none"> • Operated, Endarterectomy .....3 months • Endarterectomy in combo with Diabetes Mellitus .....12 months • Unoperated <ul style="list-style-type: none"> - $>75\%$ Stenosis .....Uninsurable - History of TIA .....60 months 	
Carpal Tunnel Syndrome	<ul style="list-style-type: none"> • No ADL or IADL limitations .....3 months 	
Cerebral Palsy*	Paralysis from developmental brain defects or trauma at birth	
	<ul style="list-style-type: none"> • Any decrease in muscle strength or functioning.....Uninsurable • Any increased fatigue .....Uninsurable • No ADL or IADL limitations .....12 months 	
	* Any history of Cerebral Palsy requires face-to-face interview no matter what age	
Cerebral Vascular Accident (CVA)	(See Stroke)	
Chromosomal Abnormalities	(including XXY, XXXY, XXXX, Trisomy 21).....Uninsurable	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Chronic Organic Brain Syndrome (OBS)		Uninsurable
Chronic Obstructive Lung Disease (COLD)	(See Emphysema)	
Chronic Obstructive Pulmonary Disease (COPD)	(See Emphysema)	
Cirrhosis of the Liver		Uninsurable
Claudication	(See Peripheral Vascular Disease)	
Colitis	<i>Inflammation of the colon</i> <ul style="list-style-type: none"> - Any abnormal weight loss.....12 months - IBS, diverticulitis.....12 months - Any use of Remicade .....12 months - Any use of enzyme supplement ..Uninsurable - Any use of steroids (oral or enema) in past 12 months .....Uninsurable - Any hospitalization in the past 12 months.....Uninsurable • Ischemic Colitis .....Uninsurable • Crohn's Disease <ul style="list-style-type: none"> - Unoperated .....12 months - Independent with ostomy.....6 months 	
Colostomy or Ileostomy	• Independent in management.....	Underwrite Cause
Concussion	• No ADL or IADL limitations <ul style="list-style-type: none"> - No cognitive impairment .....6 months 	
Confusion		Uninsurable

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
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Congestive Heart Failure

- Requiring daily
medication submit
Standard II

*Failure of the heart to pump
causing increased fluid retention
in lungs and lower parts of body*

- If ejection fraction <40%Uninsurable
- If using Furosemide (Lasix)
>80 mg a dayUninsurable
- If abnormal renal function
studies BUN >30 and
Creatinine >2.5Uninsurable
- No ADL or IADL limitations,
Controlled with meds.....12 months
- Multiple episodesUninsurable
- In combination with: Angina
or Heart Attack; Angioplasty or
Heart Surgery; Asthma or Chronic
Bronchitis; Diabetes; Emphysema
or Chronic Obstructive Pulmonary
Disease; or TuberculosisUninsurable

COPD

(See Emphysema)

Coronary Bypass
Grafts

*Taking section of vein to bypass
an area of obstruction*

- Any history of TIAUninsurable
- If ejection fraction <40%Uninsurable
- If coronary stenosis >75%.....Uninsurable
- Asymptomatic6 months
- With history of Heart Attack,
during or after surgery or
with diabetes.....12 months
- History of CHF post-operative.....Uninsurable

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Coronary Heart Disease (CAD, ASHD)	<i>Narrowing of coronary arteries</i> <ul style="list-style-type: none"> • If CABG or PTCA anticipated .....Uninsurable • With or without Heart Attack, No ADL or IADL limitations .....6 months • With Congestive Heart Failure .....Uninsurable • With Unstable Angina .....Uninsurable 	
Cor Pulmonale	.....	Uninsurable
Crohn's Disease	(See Colitis)	
Cystic Fibrosis	<i>An inherited disease of the endocrine glands affecting the gastrointestinal and respiratory systems.....</i>	Uninsurable
Decubitus Ulcer	<i>Pressure sore</i>	Uninsurable
Dementia	.....	Uninsurable
Demyelinating Disease	<i>An inflammation process of nerves that destroys normal healthy myelin seen in neurological diseases</i>	Uninsurable
Depression	<ul style="list-style-type: none"> • Use of anti-psychotic drugs .....Indiv. Consideration • History of ECT .....36 months • Situational <ul style="list-style-type: none"> - No ADL or IADL limitations - No cognitive impairment .....6 months • Chronic History <ul style="list-style-type: none"> - Stable medication dose - No ADL or IADL limitations .....6 months - Any hospitalization.....36 months 	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
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Diabetes Mellitus

- On oral medication
or insulin submit
Standard II

*Chronic disease of high blood
sugar caused by too little insulin*

- Non-insulin dependent
 - Frequent medication adjustments.....12 months
 - Average A1c >8%Uninsurable
 - Average fasting blood sugar >200Uninsurable
 - With circulatory or neurological complications.....Uninsurable
 - Eye or renal disease complicationsIndiv. Consideration
 - History of hemochromotosis.....Uninsurable
 - History of persistent problems with skin breakdownUninsurable
 - Regular use of corticosteroids for other diseasesUninsurable
 - History of CHF or cardiomyopathy.....Uninsurable
- Insulin dependent
50 units or less daily12 months
- Dialysis - Hemodialysis or PeritonealUninsurable

Diverticulitis

(See Colitis)

Dizziness/Vertigo

- Acute viral labyrinthitis.....3 months
- Meniere’s Disease
 - Controlled with meds6 months
- Cause unknown
 - No neurological impairment12 months
- Ongoing problem.....Uninsurable

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
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Drug/Chemical Dependency (including Drugs, Alcohol and Other Chemical Dependency)	<ul style="list-style-type: none"> • Treated with current abstinence ...36 months • Current Use.....Uninsurable 	
Edema (Swelling)	.....	Underwrite Cause
Endarterectomy (Carotid or Femoral)	Removal of intra-arterial obstruction of artery .....3 months	
	<ul style="list-style-type: none"> • History of Diabetes .....12 months 	
Endocarditis	<i>Infection of the inner lining of the heart</i>	
	<ul style="list-style-type: none"> • Any history of hospitalization for CHF .....12 months • Single Episode— Resolved, stable .....6 months • More than one episode.....Uninsurable 	
Emphysema		
- Requiring daily medication submit Standard II	<i>Chronic irreversible obstruction to airflow</i>	
	<ul style="list-style-type: none"> • Mild <ul style="list-style-type: none"> - Controlled with meds - No ADL or IADL limitations - Stable weight - No home oxygen - No hospitalization within six months .....6 months • Moderate <ul style="list-style-type: none"> - Same as above • Severe.....Uninsurable • Actively Smoking .....Uninsurable • Asthma or Chronic Bronchitis.....Indiv. Consideration • With Congestive Heart Failure .....Uninsurable 	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Encephalitis	<i>Acute inflammatory disease of the brain due to a virus</i> • No cognitive impairment.....	12 months
Enteritis	(See Colitis)	
Epilepsy, Seizure Disorder	• No seizure activity..... • Controlled with meds - No ADL or IADL limitations - No cognitive impairment • Uncontrolled, unknown reason	12 months 12 months Uninsurable
Esophageal Varices	.....	Uninsurable
Esophageal Stricture	.....	3 months
Falls	.....	Underwrite Cause
Fibromyalgia	<i>Disorder characterized by chronic pain, tenderness, and stiffness of muscles</i> • With pulmonary compromise..... • Fatigue that limits daily function.. • Disease in remission	Uninsurable Uninsurable 12 months

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Fractures	<ul style="list-style-type: none"> • Arms <ul style="list-style-type: none"> - No ADL or IADL limitations .....3 months • Compression (See Osteoporosis) • Legs <ul style="list-style-type: none"> - No ADL or IADL limitations .....6 months • Skull <ul style="list-style-type: none"> - No ADL or IADL limitations - No cognitive impairment .....12 months • Vertabral <ul style="list-style-type: none"> - Due to Osteoporosis or Paget's Disease; No ADL or IADL limitations, no respiratory compromise .....12 months - Due to accident, No ADL or IADL limitations .....6 months • Pelvic Fracture.....12 months • Daily use of narcotics .....Uninsurable 	
Gastric Balloon Surgery	.....	12 months
Gaucher's Disease	.....	Uninsurable
Giant Cell Arteritis (Active)	.....	Uninsurable
Glaucoma	<p><i>Progressive loss of peripheral vision</i></p> <ul style="list-style-type: none"> • No visual loss in last two years <ul style="list-style-type: none"> - Successful adaptation to visual loss .....0 months • Visual loss over last year <ul style="list-style-type: none"> - Successful adaptation to visual loss .....12 months 	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Gout	<i>Painful inflammation of first great toe or elsewhere in the foot from uric acid deposits</i>	
	<ul style="list-style-type: none"> • Gouty Arthritis <ul style="list-style-type: none"> - No ADL or IADL limitations - No joint deformities.....3 months 	
Guillian Barre	<i>Rapidly progressive disorder involving muscle weakness or paralysis</i>	
	<ul style="list-style-type: none"> • No residual neurological impairment .....6 months 	
Head Injury		
	<ul style="list-style-type: none"> • No ADL or IADL limitations <ul style="list-style-type: none"> - Significant Trauma (i.e., fracture) .....12 months • With residual impairment.....Uninsurable 	
Hearing Loss		
	<ul style="list-style-type: none"> • Successful adaptation to hearing loss.....3 months 	
Heart Attack (Myocardial Infarction)		
	<ul style="list-style-type: none"> • No ADL or IADL limitations <ul style="list-style-type: none"> - No Angina .....3 months • Angina <ul style="list-style-type: none"> - Controlled with meds .....6 months - In combination with CHF.....Uninsurable 	
Heart Valve Disease		
	<ul style="list-style-type: none"> • Aortic stenosis/aortic insufficiency, unoperated <ul style="list-style-type: none"> - No Congestive Heart Failure - Stable.....6 months • Mitral valve prolapse, Mitral stenosis/insufficiency, unoperated <ul style="list-style-type: none"> - No Congestive Heart Failure - Stable.....6 months 	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Heart Valve Replacement	<ul style="list-style-type: none"> • Single valve replacement.....6 months • Double valve replacement .....Indiv. Consideration 	
Hemochromatosis (Bronze Diabetes)	<p><i>A genetic disease that results in excess iron throughout the body</i></p> <ul style="list-style-type: none"> • No present need for phlebotomy or maintenance phlebotomy (≤6 per year) .....12 months • History of CHF .....Uninsurable • In combination with Diabetes .....Uninsurable 	
Hepatitis	<p><i>Inflammation of the liver</i></p> <ul style="list-style-type: none"> • Resolved.....6 months • Hepatitis A & B with normal liver function tests.....6 months • Hepatitis C with normal liver function tests.....12 months • Chronic, active .....Uninsurable • Liver function Tests > than 2.5 the normal .....Uninsurable • HCV-RNA >600 .....Uninsurable 	
Herniated Intervertebral Disc	<ul style="list-style-type: none"> • Daily narcotic use.....Uninsurable • Operated <ul style="list-style-type: none"> - No ADL or IADL limitations.....3 months • Unoperated <ul style="list-style-type: none"> - No ADL or IADL limitations with normal range of motion - No chronic pain.....6 months 	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Herpes Zoster	<i>Acute infection characterized by vesicles and associated neuralgic pain</i>	
	<ul style="list-style-type: none"> • Post-acute episode • Rehabilitation complete, no pain or neuralgia..... • Neurological work-up 	<p>3 months</p> <p>12 months</p>
Hiatal Hernia	<ul style="list-style-type: none"> • Stable post-repair 	3 months
High Blood Pressure (Hypertension)	<ul style="list-style-type: none"> • Controlled with meds..... • Uncontrolled readings >175/100 	<p>3 months</p> <p>Uninsurable</p>
Hip Replacement	(See Joint Replacement)	
HIV Positive Status	.....	Uninsurable
Hodgkin's Disease		
• Standard II	<i>Malignancy found in the lymph nodes, spleen, liver, and bone marrow</i>	
	<ul style="list-style-type: none"> • Disease free, treatment free 	36 months
Hospitalization	<ul style="list-style-type: none"> • Released fully recovered • Currently in hospital or anticipated admission..... 	<p>Underwrite Cause</p> <p>Uninsurable</p>
Huntington's Chorea	.....	Uninsurable
Hydrocephalus	.....	Uninsurable

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
IADL Deficits:	<i>Anyone who requires the help of another person, for either physical or cognitive reasons, to perform two or more of the following Instrumental Activities of Daily Living (IADLs): Using the Telephone, Managing Finances, Taking Transportation, Shopping, Laundry, Housework, Taking all Medications, Preparing Meals/Cooking.....</i>	Uninsurable
Idiopathic Pulmonary Fibrosis, Active	<ul style="list-style-type: none"> • Localized.....6 months • Widespread .....Uninsurable • Currently in hospital or anticipated admission.....Uninsurable 	
Ileitis, Regional, end-stage	.....	Uninsurable
Immune System Disorders	.....	Indiv. Consideration
Irritable Bowel Syndrome	(See Colitis)	
Joint Replacement (Hip, Knee, Shoulder)	<ul style="list-style-type: none"> • Physical Therapy completed • No ADL or IADL limitations .....3 months 	
Kaposi's Sarcoma	<i>Malignant increase in cells involving the skin associated with AIDS.....</i>	Uninsurable
Knee Disorder	<ul style="list-style-type: none"> • No ADL or IADL limitations • No surgery recommended .....3 months 	
Knee Replacement	(See Joint Replacement)	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Leukemia - Standard II	• CML	Uninsurable
	• Acute, any type	Uninsurable
	• Chronic Lymphocytic (CLL)	
	- stages 0-I.....	12 months
	- stage II.....	36 months
	- stages III and IV.....	Uninsurable
	• Hairy Cell	Uninsurable
Lues (Stage IV Syphilis)	.....	Uninsurable
Lupus	<i>Chronic inflammatory disease of the connective tissues</i>	
	• Systemic Lupus	
	- Insurable Condition if free of medication for 12 months	
	- History of 3+ compression fractures.....	Uninsurable
	- Use of Imuran, Cytosan, Leukeran, Cyclosporin, narcotics	Uninsurable
	• Discoid, inactive.....	6 months
Lyme Disease	<i>An inflammatory disease transmitted by deer ticks</i>	
	• Residual symptoms, decreased muscular strength, or limiting joint pain	Uninsurable
	• Chronic continuous steroid use.....	Uninsurable
	• Resolved.....	6 months
	• Hospitalization for complications	12 months

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Lymphoma, Non-Hodgkin's - Standard II	• Disease and treatment free	60 months
Macular Degeneration	• No ADL or IADL limitations - Stable with no further visual loss.....	Underwrite Cause
Manic Depression	• No psychiatric hospitalization in five years - Controlled with medication	24 months
	- History of electroconvulsive therapy	36 months
Marfan's Syndrome	.....	Uninsurable
Melanoma	(See Cancer)	
Mental Retardation	.....	Uninsurable
Memory Loss	.....	Uninsurable
Mitral Valve Prolapse, Stenosis, Insufficiency	(See Heart Valve Disease)	
Mixed Connective Tissue Disease	.....	Uninsurable
Mobility	• With ADL or IADL Limitations ...	Uninsurable
Multiple Myeloma	<i>Malignant disease of plasma cells generally found in the pelvis, spine, ribs, and skull.....</i>	Uninsurable
Multiple Sclerosis	<i>Demyelinating illness, cause unknown, affecting the central nervous system with eventual cognitive impairment</i>	Uninsurable

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Muscular Dystrophy	<i>Atrophy of the muscle, spasms, inability to control and coordinate voluntary muscles</i>	Uninsurable
Myasthenia Gravis	<i>Progressive muscular weakness</i> <ul style="list-style-type: none"> • Ocular Myasthenia.....Indiv. Consideration • Use of Prednisone > than 20 mg per day .....Uninsurable • Use of Imuran or Mestinon .....Indiv. Consideration • Disease process unresponsive to treatment .....Uninsurable 	
Myelofibrosis	<ul style="list-style-type: none"> • Asymptomatic .....6 months • Abnormal Bone Marrow Exam ....24 months • Splenectomy .....60 months 	
Myocardial Infarction	(See Heart Attack)	
Narcolepsy	<i>Recurrent and unpredictable attacks of sleep</i> <ul style="list-style-type: none"> • Asymptomatic .....12 months • Recent onset or hospitalization ....24 months 	
Nephrectomy, Unilateral	<i>Surgical removal of a kidney</i> <ul style="list-style-type: none"> • Stable renal function .....18 months 	
Nephritis, Glomerulonephritis	.....	12 months
Nephrolithiasis	<i>Kidney stones</i> Post-Lithotripsy	3 months
Nervous Breakdown	<ul style="list-style-type: none"> • No psychiatric hospitalizations past 36 months - No antipsychotic medications .....24 months 	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Neurofibromatosis	<i>Inherited disorder characterized by pigmented skin lesions and tumors affecting multiple organ systems, “café-au-lait” spots</i>	Uninsurable
Neurogenic Bladder	<ul style="list-style-type: none"> • Ability to self catheterize • Normal and stable renal function..... 	18 months 6 months
Neuropathy	<p><i>Compression or entrapment of a nerve with varying amounts of pain, weakness, and paresthesia</i></p> <ul style="list-style-type: none"> • Narcotic-containing pain management..... • Multiple changes in meds • Non-progressive, mild • Autonomic Neuropathy 	Uninsurable Uninsurable 6 months Uninsurable
Organ Transplant	(See Transplant, Organ)	
Organic Brain Syndrome	.....	Uninsurable
Osler-Weber-Rendu Disease (Telangiectasis)	.....	Uninsurable
Osteomyelitis	<p><i>Infection of the bone</i></p> <ul style="list-style-type: none"> • Resolved..... • Chronic, active 	12 months Uninsurable
Osteoporosis	<p><i>Generalized, progressive loss of bone density and thinning of bone tissue</i></p> <ul style="list-style-type: none"> • If T score exceeds -3.5 • Daily use of narcotics • Three or more compression fractures • Scoliosis or kyphosis with pulmonary compromise 	Uninsurable Uninsurable Uninsurable Uninsurable

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Oxygen Use	.....	Uninsurable
Pacemaker	(See Atrioventricular Heart Block)	
Paget's Disease (Osteitis Deformans)	<i>Chronic disorder of bones or carcinoma of the nipple</i> - No ADL or IADL limitations..... - stage 0, I - stage II - stage III, IV	24 months 6 months 12 months Uninsurable
Pancreatitis	<i>Acute inflammation of the pancreas</i> • Acute episode, now resolved • Alcohol use in the past 36 months • Current use of enzymatic supplements Vionase, Cotazym, or Pancrease..... • Chronic	12 months Uninsurable Uninsurable Uninsurable
Paralysis/Paresis	• No ADL or IADL limitations • Hemiplegia • Paraplegia • Quadriplegia	Underwrite Cause Uninsurable Uninsurable Uninsurable
Parkinson's Disease	<i>Slowly progressive degenerative neurological disorder characterized by resting tremor, muscular rigidity, gait impairment, and postural instability</i>	Uninsurable

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Peptic Ulcer Disease	• Asymptomatic	2 months
	• History of gastrointestinal bleed	6 months
	• History of perforation	12 months
Pericarditis	<i>Inflammation of the lining that covers the heart muscle</i>	6 months
Peripheral Vascular Disease	<i>Occlusion of the blood supply to the extremities</i>	
	• No leg pain	
	• Nonsmoker	
	• No ADL or IADL limitations	6 months
	• Hospitalization.....	12 months
	• History of leg pain at rest or walking few blocks	Uninsurable
• Continued smoking	Uninsurable	
Phobias, Psychoneurosis	• Treated with antipsychotic medication.....	Uninsurable
Polyarteritis Nodosa	<i>Inflammation and necrosis of small and medium-sized muscular arteries.....</i>	Uninsurable
Polycystic Kidney Disease	<i>Disorder which creates multiple cysts on and enlarges the kidneys, thus interfering with their function</i>	
	• Any history of or recommendation for kidney dialysis.....	Uninsurable
	• Asymptomatic	6 months
	• Hospitalizations for renal failure or surgery.....	24 months
	• Transplant.....	60 months

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Polymyalgia Rheumatica	<i>Severe pain and stiffness of the proximal muscle groups without weakness or atrophy</i> <ul style="list-style-type: none"> • Asymptomatic .....12 months • History of 3 or more compression fractures .....Uninsurable • Daily or regular use of narcotics for pain.....Uninsurable • Unresolved or > 20 mg Prednisone per day.....Uninsurable 	
Polyps—Benign	.....	3 months
Portal Hypertension	.....	Underwrite Cause
Post Polio* Syndrome	<i>Progressive paralysis and atrophy of leg muscles occurring years after onset of disease</i> <ul style="list-style-type: none"> • Any change in muscle strength or evidence of increased fatigue....Uninsurable • Any history of falls in the past 24 months .....Uninsurable • No history of paralysis .....0 months • Any equipment usage or ADL/IADL limitations .....Uninsurable <p>* A face-to-face interview will be obtained for any history of polio regardless of age</p>	
Progressive Muscular Atrophy	.....	Uninsurable

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Pulmonary Emboli	<i>Sudden blockage of pulmonary artery by a blood clot with resulting obstruction of blood to lung tissue</i>	<ul style="list-style-type: none"> • Resolved.....6 months • Recurrent PE .....12 months • CHF .....Uninsurable
Pulmonary Fibrosis	<i>Scarring and thickening of deep lung tissue.....</i>	Uninsurable
Renal Disease	<i>Decline in the ability of the kidneys to function properly</i>	<ul style="list-style-type: none"> • Hospitalization for complications .....24 months • Any history or recommendation for dialysis .....Uninsurable • Mild renal insufficiency .....12 months • BUN >30, Creatinine >2.5.....Uninsurable • Moderate to severe.....Uninsurable
Retinal Detachment and/or Hemorrhage		<ul style="list-style-type: none"> • Asymptomatic, stable level of sight loss, independent .....3 months • With diabetes .....Uninsurable • Evidence of progressive sight-loss, unarrested.....Uninsurable
Sarcoidosis	<i>A disease of unknown cause in which inflammation occurs in the lymph nodes, lungs, liver, eyes, skin, or other tissues</i>	<ul style="list-style-type: none"> • Stage 1 .....12 months • Stage 2 .....36 months • Stage 3 .....Uninsurable • Asymptomatic .....36 months

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Schizophrenia	<i>Psychotic disorder characterized by disturbances in thought, perception, affect, behavior</i>	Uninsurable
Sciatica	<i>Pain radiating along the sciatic nerve; most often in the buttocks and posterior aspects of the leg caused by compression of the sciatic nerve from a protruding disk</i> <ul style="list-style-type: none"> • Any history of surgery within the past 6 months.....Uninsurable • Any daily narcotic use .....Uninsurable • Asymptomatic, no ADL or IADL limitations .....6 months 	
Scleroderma, Active	<i>A diffuse connective tissue disease characterized by changes in the skin, blood vessels, skeletal muscles, and internal organs</i> <ul style="list-style-type: none"> • Any history of crest syndrome.....Indiv. Consideration • In remission, no limitations .....12 months • Chronic continuous steroid use ....Uninsurable • History of compression fractures..Decline • History of plasmapheresis .....24 months 	
Scoliosis	<i>Abnormal spinal curvature</i> <ul style="list-style-type: none"> • No ADL or IADL limitations .....0 months 	
Seizure Disorder	(See Epilepsy)	
Senility, All Forms	.....	Uninsurable

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Sleep Apnea	<p><i>Sleep related breathing disorder with pauses in respiration lasting 10 seconds or longer</i></p> <ul style="list-style-type: none"> • More than 100 pounds over ideal weight.....Uninsurable • Asymptomatic .....3 months • CPAP machine without bottled oxygen .....6 months • Hospitalization.....12 months 	
Spinal Muscle Atrophy	.....	Uninsurable
Spinal Stenosis	<ul style="list-style-type: none"> • No ADL or IADL limitations <ul style="list-style-type: none"> - No chronic pain, No narcotic medications .....6 months - Post surgery .....6 months - History of a compression fracture.....12 months 	
Stroke (Cerebrovascular Accident—CVA)	.....	Uninsurable
Surgery	<p><i>If surgery is recommended, planned, or has been recently performed, do not take the application until after the surgery with full recovery. Refer to the specific medical condition and Stability Indicator for time frames.</i></p>	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Thrombocytopenia	<i>A decrease in the number of platelets in the blood; can result in spontaneous bruising or bleeding</i>	
	<ul style="list-style-type: none"> • Platelets <60K not on NSAIDS.....Uninsurable • Any current steroid use .....Uninsurable • Unoperated, asymptomatic.....12 months • Post-Splenectomy, asymptomatic, stable.....24 months • Reactive Thrombocytopenia.....Underwrite Cause 	
Thrombophlebitis, Superficial	<i>Inflammation of a vein</i>	
	<ul style="list-style-type: none"> • Any history of anticoagulant use ..6 months • Superficial phlebitis .....0 months 	
Thrombosis, Deep Vein	<i>Blood clot within a vein</i>	
	<ul style="list-style-type: none"> • No ADL or IADL limitations, Resolved.....6 months • Recurrent, 2 or more .....12 months 	
Transient Ischemic Attack	<i>Episode of temporary cerebral dysfunction (TIA or “mini-stroke”) that has an onset within minutes, usually clearing within 15 minutes, but always resolving without permanent neurological impairment within 24 hours</i>	
	<ul style="list-style-type: none"> • Single Episode <ul style="list-style-type: none"> - No ADL or IADL limitations - Nonsmoker .....60 months • More than one TIA .....Uninsurable • In combination with diabetes or heart surgery .....Uninsurable 	

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Transplant, Organ	• Corneal	3 months
	• Kidney.....	60 months
	• All others	Uninsurable
Transverse Myelitis	.....	Uninsurable
Tremors	<i>Involuntary movement disorder</i>	
	• Benign, essential, or familial - No ADL or IADL limitations.....	6 months
	• Work-up in progress.....	Uninsurable
	• Due to Parkinson's Disease.....	Uninsurable
Tuberculosis	• Resolved.....	12 months
	• Active.....	Uninsurable
Tumors, Benign	• Brain, Spinal cord - No paralysis - No ADL or IADL limitations - No seizure disorder	48 months
	• Other sites.....	6 months
	• Resolved.....	24 months
	• Active or chronic.....	Uninsurable
Ulcers, Duodenal	• Asymptomatic	0 months
	• History of Gastrointestinal Bleed .	6 months
Urinary Incontinence	• Independent in care	0 months
	• Use of catheter if independent in use	18 months
	• Complete incontinence, dependent in ADLs	Uninsurable

Medical Condition	Stability Indicator	Minimum Stability/ Calendar Day Elimination Period
Urolithiasis/Renal Calculus	<ul style="list-style-type: none"> • Hospitalization or surgery .....6 months 	6 months
Varices, Esophageal	.....	Uninsurable
Varicose Veins (Legs)	<ul style="list-style-type: none"> • No ADL or IADL limitations .....0 months • History of vein stripping surgery .....6 months 	0 months 6 months
Vasculitis	<p><i>Inflammation of aorta which may result in weakness of the aorta wall</i></p> <ul style="list-style-type: none"> • Asymptomatic, well controlled hypertension.....6 months • Any claudication (pain, cramping in legs while walking) ...Uninsurable 	6 months Uninsurable
Vertebral or Spinal Disorder, Not Otherwise Classified	<ul style="list-style-type: none"> • No ADL or IADL limitations .....3 months • No chronic pain or narcotic medications .....3 months • No active ongoing therapy or recommendations for therapy or surgery .....3 months 	3 months 3 months 3 months
Vertigo	(See Dizziness)	
Vision Loss	(See Blindness)	
Von Recklinghausen's	<i>Genetic disorder</i>	Uninsurable
Waldenstrom's	<i>Malignant disease of the B cells similar to Lymphoma</i>	Uninsurable
Walker/Wheelchair Use	.....	Uninsurable
Wegener's Granulomatosis	<i>A systemic form of vasculitis</i>	Uninsurable

Glossary Of Terms And Abbreviations Relating To Long-Term Care Insurance Guidelines And/Or Functionality

ADL	Activity of Daily Living
IADL	Instrumental Activity of Daily Living
DME	Durable Medical Equipment (e.g., walker, cane, wheelchair, oxygen, etc)
Comorbid	A secondary condition that affects the primary diagnosis (e.g., heart disease is a comorbid of diabetes)
Stability in Months	The specific, minimum length of time that is required from completion of any/all treatment of a condition until the time of an application can be submitted. If the disease is a chronic one, this refers to the number of months that the condition must be successfully controlled to the extent that the disease poses no threat to the Applicant's general health or need for long-term care services
Uninsurable	The condition is considered a high risk for long-term care service use, and therefore an Applicant should not take the application
Rule Out	The illness or injury of concern must be ruled out, or not found to be present before the application is taken
Underwrite for Cause	Identify the specific illness or injury causing the impairment, and use the guidelines for that condition to evaluate the risk

Medical Abbreviations

The following is a list of some commonly used abbreviations for medical conditions:

ABBREVIATION	MEDICAL CONDITION
AAA	Abdominal Aortic Aneurysm
Afib	Atrial Fibrillation
AIDS	Acquired Immune Deficiency Syndrome
ALS	Amyotrophic Lateral Sclerosis
ARC	AIDS Related Complex
ASHD	Arteriosclerotic Heart Disease
BCC	Basal Cell Carcinoma
BPH	Benign Prostatic Hyperplasia
BUN	Lab Value—Blood Urea Nitrogen
CABG	Coronary Artery Bypass Graft
CAD	Coronary Artery Disease
CHF	Congestive Heart Failure
CLL	Chronic Lymphocytic Leukemia
CML	Chronic Myelogenous Leukemia
CNS	Central Nervous System
COLD	Chronic Obstructive Lung Disease
COPD	Chronic Obstructive Pulmonary Disease
CPAP	Continuous Positive Air Pressure
CTS	Carpal Tunnel Syndrome
CVA	Cerebral Vascular Accident (Stroke)
DDD	Degenerative Disc Disease
DJD	Degenerative Joint Disease
DM	Diabetes Mellitus

DVT	Deep Vein Thrombosis
HBP	High Blood Pressure
HTN	Hypertension
IBS	Irritable Bowel Syndrome
IDDM	Insulin-Dependent Diabetes Mellitus
IMF	Idiopathic Myelofibrosis
MD	Muscular Dystrophy
MI	Myocardial Infarction
MS	Multiple Sclerosis
MVP	Mitral Valve Prolapse
NIDDM	Non-Insulin Dependent Diabetes Mellitus
NHL	Non-Hodgkins Lymphoma
OA	Osteoarthritis
OBS	Organic Brain Syndrome
OCD	Obsessive-Compulsive Disorder
PUD	Peptic Ulcer Disease
PTCA	Percutaneous Transluminal Coronary Angioplasty
PVD	Peripheral Vascular Disease
PMR	Polymyalgia Rheumatica
RA	Rheumatoid Arthritis
SCC	Squamous Cell Carcinoma
SLE	Systemic Lupus Erythematosus
TB	Tuberculosis
THR	Total Hip Replacement
TIA	Transient Ischemic Attack (mini stroke)
TKR	Total Knee Replacement
TMJ	Temporomandibular Joint Syndrome
UC	Ulcerative Colitis

Medications List

Any medication taken by an Applicant is significant, and should be reported on the application. This guide provides you with names and descriptions of some of the medications that most often result in poor risk selection. The following medications, if currently taken, indicate fairly significant health problems, which are typically declined.

DRUG	DESCRIPTION
Adriamycin	Cancer
Abilify	Schizophrenia
Akineton	Parkinson's Disease
Aldesleukin	Cancer
Alkeran	Cancer
Antabuse	Alcoholism
Aricept	Cognitive Impairment
Artane	Parkinson's Disease
Asparaginase	Leukemia
Eldepryl	Parkinson's Disease
Azathioprine	Lupus/Scleroderma/Rheumatoid Arthritis
Baclofen	Multiple Sclerosis
Benzotropine Mesylate	Parkinson's Disease/Tremor
Bethanechol	Neurogenic Bladder
BiCNU	Cancer
Blenoxane	Cancer
Bromocriptine Mesylate	Parkinson's Disease/Tremor
Busulfan	Leukemia
Carbidopa-levadopa	Parkinson's Disease
CeeNU	Hodgkin's Disease
Cellcept	Hepatitis
Cerubidine	Leukemia
Clozaril	Antipsychotic
Cogentin	Parkinson's Disease
Cognex	Memory Loss
Cyloserine	Alzheimer's Disease

Cytosar-U	Leukemia
Cytosan	Cancer
Dacarbazine	Cancer
Dantrium	Multiple Sclerosis
Depo-Provera	Cancer
DES	Cancer
Destinex	Parkinson's Disease
Dilaudid	Pain
Ditropan	Neurogenic Bladder
Donepezil	Alzheimer's Disease
Dopar	Parkinson's Disease
Doxorubicin	Cancer
Eldepryl	Parkinson's Disease
Emcyt	Prostate Cancer
Epogen	Severe Anemia
Ergamisol	Cancer
Ergoloid	Memory Loss
Mesylate Eskalith	Bipolar Disorder
Estinyl	Cancer
Estrace	Cancer
Etoposide	Testicular Cancer
Eulexin	Cancer
Exelon	Alzheimer's Disease
Floxuridine	GI Cancer
Foscavir	HIV
Ganite	Cancer
Gold Therapy	Rheumatoid Arthritis
Haldol	Mental Disorder
Haloperidol	Mental Disorder
Hexalen	Cancer
Hycamtin	Ovarian Cancer
Hydergine	Memory Loss
Hydrea	Cancer

Hydrocodone	Pain
Idalycin	Leukemia
Ifex	Testicular Cancer
Interferon	Leukemia
Kemadrin	Parkinson's Disease
L-Dopa	Parkinson's Disease
Lanvis	Leukemia
Laradopa	Parkinson's Disease
Leukeran	Cancer
Leukine	Cancer
Levodopa	Parkinson's Disease
Levsin	Parkinson's Disease
Lithium	Bipolar Disorder
Loxitane	Antipsychotic
Lupron	Cancer
Lysodren	Cancer
Matulane	Hodgkin's Disease
Megace	Cancer
Mercaptopurine	Leukemia
Mestinon	Myasthenia Gravis
Methotrexate	Cancer (other reasons require further investigation)
Moban	Antipsychotic
Moditen	Antipsychotic
Morphine	Pain
Mutamycin	Cancer
Myleran	Cancer
Myochrysine	Arthritis
Myotrophin	ALS
Namenda	Alzheimer's Disease
Navane	Antipsychotic
Neosar	Cancer
Neupogen	Cancer

Niloric	Memory Loss
Nilutamide	Metastatic Prostate Cancer
Nipent	Hairy Cell Leukemia
Novantrone	Leukemia
Oncovin	Cancer
Oxycodone	Pain
Oxycontin	Pain
Paraplatin	Cancer
Parlodel	Parkinson's Disease
Pentam300	HIV
Permax	Parkinson's Disease
Platinol	Cancer
Priftin	Tuberculosis
Primazine	Antipsychotic
Proleukin	Cancer
Prolixin	Antipsychotic
Prostigmin	Myasthenia Gravis
Razadyne	Alzheimer's Disease
Reminyl	Alzheimer's Disease
Retrovir	HIV
Ridaura	Arthritis
Rifapentine	Tuberculosis
Risperdal	Antipsychotic
Sandostatin	Cancer
Serentil	Antipsychotic
Seroquel	Antipsychotic
Sinemet	Parkinson's Disease
Solganal	Arthritis
Sparine	Antipsychotic
Stelazine	Antipsychotic
Symmetrel	Parkinson's Disease
Tace	Cancer
Tacrine	Memory Loss

Tensilon	Myasthenia Gravis
Teslac	Cancer
Thioplex	Cancer
Thorazine	Antipsychotic
Velban	Cancer
Vicodin	Pain
Videx	HIV
Wellcovorin	Cancer
Zanosar	Cancer
Zofran	Cancer
Zoladex	Cancer
Zyprexa	Antipsychotic

Underwriting Decision Terminology

The following terms and definitions may be helpful in understanding underwriting decisions:

1. **Approved:** Coverage is approved as applied for.
2. **Approved With Modifications:** Coverage is approved with reduced benefits due to the significance of the risk. Modifications may include one or more of the following:
 - a) Reduced Daily Maximum
 - b) Reduced Policy Lifetime Maximum
 - c) Increased Benefit Calendar Day Elimination Period
 - d) Elimination of the Cash Benefit Rider
 - e) Change in the Rating Category

If a policy is Approved With Modifications no additional Benefit Increases should be requested for at least two years.

3. **Declined:** Coverage is denied. The risk is too great to approve, even with modifications. If an application is declined, a letter is sent to the Applicant with a copy to the producer. The reason for decline will be briefly explained if the medical history is provided on the application. If we are unable to give the reason for decline (because it was of a sensitive nature or the medical history was not provided) and the Applicant desires additional information regarding the reason for decline, he/she must write a letter to the underwriting department authorizing disclosure of the information to himself/herself, a physician of his/her choice, or to another third party. The letter must include the name and address of the person to whom this information should go, as well as the Applicant's signature and social security number.

4. **Reconsideration Offer:** An offer to review another application at some specified later date/time. Reconsideration Offers will be made, when appropriate, to Applicants age < 72. Applicants ages 72 – 79 will seldom be offered reconsideration because of greater possibility of rapid changes and deterioration of health.
5. **No Reconsideration:** This message is communicated to the producer only. There will not be an offer to review another application at a later date because the risk is ongoing or cannot be predicted. “No Reconsideration” will be indicated for progressive medical conditions, medical conditions with an unfavorable prognosis, and multiple medical conditions that combine poorly.
6. **Approved As Applied For—No Increases Permitted:** Coverage is issued with the maximum benefits acceptable for this risk. If a policy is Approved As Applied For—No Increases Permitted, no requests for additional Benefit Increases should be submitted for at least two years.
7. **Appeals Process:** There may be instances where the Applicant and/or his/her physician have additional information that they believe may affect our decision. If so, the decision can be appealed by providing the additional information accompanied with appropriate supportive documentation such as tests results and other clinical findings. Underwriting will review and consider the information and respond accordingly. Appeals should be mailed to the following address:

Prudential
Attn: LTC Underwriting—Appeals
2101 Welsh Road
Dresher, PA 19025

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