



Our underwriting process



Applying for LTC insurance

Applying for long-term care (LTC) insurance requires that you go through an underwriting process. Our goal is to make that process as efficient as possible for you. The information on the following pages helps to explain our underwriting process and highlights the medical information we require from you, so that you can be better prepared. Our goal is to evaluate and inform your insurance representative of our decision on your LTC insurance application within three calendar days after receiving all necessary information.

If you still have questions after reading this brochure, please contact your LTC insurance representative.

The underwriting process — what it means for you

Once your application is received at John Hancock, it will then go through the underwriting process. The underwriting process and requirements can differ from one applicant to the next, depending on your age, health history, and date you last consulted with your physician. The table below will help you better understand how the underwriting process applies to you.

If you:	Refer to:
Have consulted with your primary care physician within the last 18 months	Medical Records
Are age 69 or younger and have consulted with your primary care physician within the last 18 months	Telephone Interview
Have not consulted with your primary care physician within the last 18 months and have not been diagnosed with any of the medical conditions in the box under <i>RN Assessment</i>	Registered Nurse (RN) Assessment
Are age 70 or older and have consulted with your primary care physician within the last 18 months	Personal Interview

Medical Records

For all LTC insurance applicants who have consulted with their primary care physician within the past 18 months, a copy of your medical records will be ordered.

Telephone Interview

A telephone interview will be conducted with all applicants age 69 or younger who have consulted with their primary care physician in the last 18 months.

You will be contacted by a nurse from Univita Health. The conversation will take approximately 30 minutes and will consist of standardized medical questions focused on:

- your medical history
- the names and addresses of your physicians
- medications
- any symptoms you may have
- lifestyle review
- how you perform your daily activities
- any use of medical equipment and devices

Additionally, if you are **age 65 to 69**, you will be required to participate in a brief memory exercise. If you are **under age 65**, you may be asked to participate in the memory exercise if certain medical conditions or family history exists. The acuity screen consists of a series of memory exercises where you will be asked questions related to orientation, attention, word recall, comprehension, repetition, naming computation, judgment, and verbal fluency.

To ensure favorable results, we recommend you select a time and place that is free from distractions. It is also important to conduct the call on a residential telephone line as opposed to a cell phone.

Note: If you have selected a time for your interview that is no longer convenient, please let the nurse know that you would like to reschedule.

Personal Interview*

A personal interview will be conducted for all applicants age 70 and older who have consulted with their primary care physician within the last 18 months.

A registered nurse from Univita Health will contact you to schedule a face-to-face visit in your home at a time that is convenient for you. The visit will take approximately 45 minutes and will consist of standardized medical questions focused on:

- your medical history
- the names and addresses of your physicians
- medications
- any symptoms you may have
- lifestyle review
- how you perform your daily activities
- any use of medical equipment and devices

The nurse will also ask you to participate in a brief memory exercise where you will be asked questions related to orientation, attention, word recall, comprehension, repetition, naming computation, judgment, and verbal fluency. The nurse will also take your blood pressure, and your height and weight measurements. No blood work or urinalysis is needed, nor will you have to undress.

*The nurse will present identification to you upon arrival. You must provide a form of identification, such as a driver's license or Social Security card. If you wear glasses or a hearing aid, you will want to have those with you during the assessment. Family members and friends can be present, but they must be in a separate room during the assessment. Once the interview is complete, you may be asked to participate in a customer satisfaction survey allowing John Hancock to evaluate the quality of your experience.

Registered Nurse (RN) Assessment*

A registered nurse assessment will be conducted for all applicants who **have not**:

- consulted with their primary care physician in the last 18 months
- been diagnosed with any of the following medical conditions: blood disorders (excluding compensated anemia); cancer within the past three years; cardiomyopathy; chronic obstructive pulmonary disease; coronary heart disease; diabetes; discoid lupus; emphysema; liver disorders; lymphomas; organ transplant; osteoporosis; rheumatoid/psoriatic arthritis; or transient ischemic attack (TIA) within the past five years.

A registered nurse from Univita Health will contact you to schedule a face-to-face visit in your home at a time that is convenient for you. The assessment usually lasts 45 minutes, depending upon the extent of your medical history. The assessment will include a review of your:

- medical history
- symptoms
- lifestyle
- medications
- names of your doctors
- daily activities

The nurse will also take a blood pressure reading and height and weight measurements. **If you're 65 or older** you will be asked to participate in a brief memory exercise. You will also be contacted by our vendor to schedule a visit in your home to provide a urinalysis and blood profile test.

*The nurse will present identification to you upon arrival. You must provide a form of identification, such as a driver's license or Social Security card. If you wear glasses or a hearing aid, you will want to have those with you during the assessment. Family members and friends can be present, but they must be in a separate room during the assessment. Once the interview is complete, you may be asked to participate in a customer satisfaction survey allowing John Hancock to evaluate the quality of your experience.



Long-term care insurance is underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and in New York by John Hancock Life & Health Insurance Company, Boston, MA 02117.