

# Your Good Health Matters

Things to know before applying for coverage.

You want to make sure your application for a long-term care insurance policy is accepted. We do too.

There are many factors that go into evaluating an application for long-term care insurance – your medical history, your current health, the medications you take, your daily activities. While certain chronic medical conditions may make you ineligible for coverage, there are other situations where simply waiting a short time before applying can result in your policy being issued.

The more you know now, the better equipped you'll be to determine whether or not to submit your application for long-term care insurance.

## Should I wait to apply?

The answer is “yes” if any of the following situations apply to you.

- **Upcoming Physical or Tests** – If you're scheduled for a physical, labs, invasive tests, X-rays, MRI, ultrasound or other procedures, wait until the testing is complete and you no longer need care for the condition that prompted testing
- **Pending Surgery** – If you've been advised to have surgery, wait until the surgery has been completed and you've been released from care and are fully recovered
- **Therapy** – If you are currently undergoing physical, occupational or speech therapy, wait until you are released from care and have returned to 100% function
- **Evaluation** – If you're currently undergoing evaluation for an undiagnosed medical condition, wait until a diagnosis has been made

- **Non-Compliant Sleep Apnea** – If sleep apnea is noted in your medical records but you are not complying with treatment prescribed by your physician, wait until your medical records show you've been compliant for three months
- **Joint Injections** – If you received joint injections within the past 6 to 12 months, wait until your application has been prequalified
- **Previous Decline** – If a prior application for long-term care insurance has been declined, wait until your application has been prequalified

## Will my application be declined?

Be sure to discuss your health history with your insurance agent/producer. He or she can advise you about health conditions that may impact your insurability. The following is a partial listing of conditions that make you ineligible for long-term care insurance:

- You're age 65 or older and have not seen a doctor in the past two years for a complete head-to-toe physical that includes blood work
- You currently use a quad cane, walker, wheelchair, electric scooter, stair lift, hospital bed, respirator, nebulizer or oxygen, including supplemental CPAP use
- You've used or been advised to use any of these services within the past six months: residential care, assisted living, adult day care, nursing home or home health care

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(cont. from front)

- You require the assistance or supervision of another person or a device of any kind to help with bathing, dressing, eating, medication management, getting in and out of a chair or bed, using the bathroom or managing incontinence
- You've been diagnosed through enzyme-linked immunoassay (ELISA) and positive supplemental test (Western Blot) or treated by a medical professional for Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) Infection (symptomatic or asymptomatic)
- You currently qualify for payment or are receiving benefits under Medicaid (not Medicare), a disability income plan, workers' compensation, Social Security disability or any federal or state disability plan
- You've ever been diagnosed with or received medical advice or care from a physician or health care provider for any of the following:
  - o Alzheimer's Disease
  - o Dementia
  - o Memory Loss
  - o Mild Cognitive Impairment
  - o Organic Brain Syndrome
  - o Schizophrenia
  - o Mental Retardation
  - o Connective Tissue Disease
  - o Kidney Failure or Received Dialysis
  - o Huntington's Chorea
  - o Chronic Hepatitis
  - o Cirrhosis
  - o Hydrocephalus
  - o Multiple Myeloma
  - o Psychosis
  - o Organ Transplant
  - o Amyotrophic Lateral Sclerosis (ALS, Lou Gehrig's Disease)
  - o Muscular Dystrophy
  - o Myasthenia Gravis
  - o Scleroderma
  - o Paralysis
  - o Ministroke or Transient Ischemic Attack (TIA)
    - Includes a single-episode stroke in the past year, two or more strokes or TIAs in the past two years, or you are not fully recovered or continue to have weakness, decreased sensation or loss of function
  - o Diabetes for 20 or more years
    - If you currently are taking more than 50 units of insulin daily or if you have peripheral neuropathy, numbness, tingling or decreased sensation in your feet, retinopathy or history of stroke, ministroke or TIA
  - o Cancer in the past two years
    - Excludes basal or squamous cell skin cancers or stage I/A bladder, thyroid, breast or prostate cancers
  - o Any hospitalization in the last 12 months for COVID-19 OR COVID Variant, any residual symptoms related to having COVID, or not fully recovered from COVID-19 or COVID variant



### How will I know for sure?

If you're in doubt about whether you'll qualify for a long-term care insurance policy, you and your agent/producer can complete a health pre-qualification questionnaire before submitting the actual application. That way, you'll know whether Mutual of Omaha Insurance Company will be able to insure you.



### What happens next?

If you decide to submit an application, your agent/producer will explain what you can expect during the underwriting process and prepare you for what comes next. During the personal health interview, a registered nurse will ask about your health history and your daily activities. The nurse also may conduct a cognitive assessment depending on your age, health history or family history. In addition, Mutual of Omaha's underwriting team will obtain a copy of your medical and pharmaceutical records. Once the information has been gathered and an underwriting decision has been made, you'll be notified of the outcome.

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, Nebraska 68175. Policy form: ICC13-LTC13. This policy has exclusions, limitations, reductions and terms under which the policy may remain in force or be discontinued. For costs and complete details of coverage, call your agent/producer or write to the company.

Long-term care insurance is not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.

**This is a solicitation of insurance. An insurance agent/producer may contact you by telephone to provide additional information.**