

# CareChoice<sup>SM</sup> Products

## Pre-Qualifying Checklist

### Will I Qualify?

When you discuss CareChoice products with your Financial Professional, you will be asked questions about your health history. Your health history will determine if you qualify for the underwriting program used for this type of insurance. If you answer yes to any questions throughout this piece, you would not be able to apply. Please take the time to review this worksheet.

### Please review the following questions:

- 1 | Have you ever been declined for life or long term care insurance?  Yes  No
- 2 | Are you currently receiving Medicaid (Not Medicare), SSDI, or other types of disability benefits?  Yes  No
- 3 | Do you currently have a handicap tag and/or disabled license plate?  Yes  No
- 4 | Do you currently reside outside of the U.S. or plan to in the future?  Yes  No
- 5 | Are you age 66 or older and current tobacco user?  Yes  No
- 6 | Any work-up or testing pending, planned or recommended and not completed other than normal preventative care?  Yes  No

### Within the last 24 months:

- 1 | Used mobility devices due to any condition e.g. cane walker, wheelchair, motorized scooter?  Yes  No
- 2 | Used outpatient physical therapy (except chiropractors) for any ongoing, persistent condition(s) e.g. osteoarthritis, spinal disease?  Yes  No
- 3 | Needed assistance with at least one of the following: bathing, dressing, eating, toileting, walking?  Yes  No
- 4 | Required long term care services e.g. homecare, rehabilitation (inpatient or outpatient)?  Yes  No

## Ever diagnosed or treated for:

Yes  No

This checklist is intended to capture the most common health concerns. If you have a medical condition not listed or adequately addressed, then discuss it with your agent since it may impact your ability to apply.

### Cancer:

- Brain
- Leukemia
- Liver
- Lymphoma (including Hodgkin's, Non-Hodgkin's lymphoma)
- Multiple Myeloma
- Pancreatic
- Other cancer that is recurrent, or spread (metastatic), or considered secondary

### Cerebrovascular:

- Brain aneurysm (with or without surgery)
- Traumatic brain injury
- Cerebral Vascular Accident (CVA)
- Stroke
- TIA (mini-stroke)
- Cardiomyopathy

### Chronic Pain (regardless of cause) with use of narcotic pain medications including medicinal marijuana

#### Bones/Joints/Autoimmune:

- Polymyositis/dermatomyositis
- Rheumatoid arthritis symptomatic e.g., swollen joint(s), pain, and/or using narcotics, biologics or immunosuppressants, or with joint replacement(s)
- Scleroderma
- Systemic Lupus
- Osteoporosis with prior fracture

#### Diabetes:

- Type 1 (insulin dependent)
- Tobacco use within last 12 months
- With any heart or circulatory condition

#### Eyes:

- Macular degeneration progressive with vision

#### Heart/Circulatory:

- Aneurysm under surveillance, unoperated
- Cardiomyopathy
- Defibrillator
- Hemochromatosis

### Kidney:

- Dialysis, Kidney
- Polycystic kidney disease

### Liver:

- Hepatitis, chronic

### Lung/Respiratory:

- Oxygen use
- Emphysema
- Cystic Fibrosis
- Sarcoidosis

### Neurological:

- ALS (Lou Gehrig's Disease)
- Alzheimer's/Dementia/Memory loss
- Brain tumor (benign)
- Cerebral Palsy
- Huntington's Chorea
- Multiple Sclerosis
- Paralysis (all types)
- Parkinson's Disease
- Seizure within the last 24 months
- Tremors

### Organ Transplants (all)

#### Psychiatric conditions:

- Bipolar/Manic Depression
- Depression with prior hospitalization
- PTSD (Post-Traumatic Stress Disorder)
- Schizophrenia

### Tobacco currently used in combination with:

- Chronic lung disease (such as Asthma or Emphysema) OR
- Diabetes OR
- Coronary heart disease (including: heart attack, cardiac bypass surgery, carotid artery disease, or circulatory disease)

### Other:

- Acquired Immune Deficiency Syndrome (AIDS)

Any of the following may require additional information prior to completing an application. Please consult with your financial professional.

Condition	Recovery Period Required
Joint injection (single)	3 months
Surgery or medical testing/procedure anticipated or scheduled	Must be completed with full recovery and released from medical care. Refer to specific condition for further possible restrictions and/or limitations
Cardioversion, Ablation, bypass, pacemaker, angioplasty (heart)	6 months
Joint replacement	6 months
Physical therapy	If due to underlying medical condition then must meet 3 month recovery period
Cancer (basal cell skin cancer is excluded)	2 years treatment free for early stage (stage 0-1 only) cancers <ul style="list-style-type: none"> <li>• Breast</li> <li>• Prostate</li> <li>• Colon</li> <li>• Melanoma</li> <li>• Bladder</li> <li>• Kidney</li> <li>• Uterine</li> <li>• Ovarian</li> </ul>

# CareChoice Build Chart (Unisex)

Are you below the minimum or above the maximum (see chart below)?

Yes  No

Do not submit if your build falls outside of these ranges.

Height	Minimum (BMI 17)	Maximum (BMI 39.9)
4'8	76	178
4'9	79	184
4'10	82	191
4'11	84	197
5'0	87	204
5'1	90	211
5'2	93	218
5'3	96	225
5'4	99	232
5'5	102	240
5'6	106	247
5'7	109	255
5'8	112	262
5'9	115	270
5'10	119	278
5'11	122	286
6'0	125	294
6'1	129	302
6'2	133	310
6'3	136	319
6'4	140	328
6'5	143	336
6'6	147	345
6'7	151	354
6'8	155	363

**Are you taking any medication listed below?  
If “Yes” we cannot consider you for this program.**

Yes  No

Medication	Common Use
Abilify	Antipsychotic
Adriamycin	Malignant tumors
Alkeran	Multiple Myeloma
Antabuse	Alcoholism
Aranesp	Anemia
Aricept	Alzheimer's Disease
Artane	Parkinson's Disease
Avinza	Chronic pain
Avonex	Multiple Sclerosis
AZT	HIV, AIDS
Baclofen	Multiple Sclerosis
Campral	Alcoholism
Carpidopa	Parkinson's Disease
Casodex	Prostate Cancer
Cogentin	Parkinson's Disease
Cognex	Alzheimer's Disease
Corgard	Heart
Cosentyx	Psoriasis, Psoriatic Arthritis
Cyloserine	Alzheimer's Disease
Cytosan	Malignant tumors
DDI	HIV, AIDS
Depo-Provera	Inoperable, Recurrent, and Metastatic Endometrial, and Renal Carcinoma
Duragesic	Chronic pain
Eldepryl	Parkinson's Disease
Enbrel	Rheumatoid Arthritis
Epogen	Anemia
Estinyl	Cancer
Ergoloid	Decline in mental capacity
Eskalith	Manic Depression/Bipolar
Exelon	Alzheimer's
Fentanyl Patch	Chronic pain

Medication	Common Use
Gabapentin	Chronic Pain
Geodon	Schizophrenia
Gleevec	Cancer, Leukemia
Gold Therapy	Arthritis
Haldol	Antipsychotic
Humira	Rheumatoid Arthritis
Hydergine	Decline in mental capacity
Imuran	Immunosuppressant
Interferon	Immunosuppressant
Insulin	Diabetes
Kadian	Chronic pain
Kineret	Rheumatoid Arthritis
L-Dopa	Parkinson's Disease
Lamictal	Psychiatric
Lanoxin	Heart failure
Larodopa	Parkinson's Disease
Leukran	Malignant tumors
Lithium	Manic Depression/Bipolar
Lupron	Prostate Cancer
Lyrica	Chronic Pain
Marijuana (medicinal)	Chronic Pain, Anxiety
Methotrexate	Rheumatoid Arthritis
Mellaril	Antipsychotic
Mestinon	Myasthenia Gravis
Methadone	Severe pain
Mirapex	Parkinson's Disease
Morphine	Severe pain
MS Contin	Severe pain
Naltrexone	Alcohol, Drug abuse
Namenda	Alzheimer's Disease
Nardil	Depression
Navane	Antipsychotic
Neulasta	Anemia
Neurontin	Seizure, Pain

Are you taking any medication listed below?  
 If “Yes” we cannot consider you for this program.

Yes  No

Medication	Common Use
Nitrobid	Angina
Oxycodone	Pain
Oxycontin	Pain
Parlodel	Parkinson’s Disease
Parsidol	Parkinson’s Disease
Permax	Parkinson’s Disease
PhosLo	Kidney failure
Plenaxis	Advanced Prostate Cancer
Procrit	Anemia
Purinethol	Severe Progressive Ulcerative Colitis
Razadyne	Alzheimer’s Disease
Rebif	Multiple Sclerosis
Remicade	Rheumatoid Arthritis/ Crohn’s
Reminyl	Alzheimer’s Disease
Renagel	Kidney failure

Medication	Common Use
Ridura	Rheumatoid Arthritis
Rituxin	Rheumatoid Arthritis
Risperdal	Antipsychotic
Rythmol	Heart
Seroquel	Antipsychotic
Sinemet	Parkinson’s Disease
Stelazine	Antipsychotic
Steroid Use	>10 mg daily
Symbyax	Antipsychotic
Symmetrel	Parkinson’s Disease
Thiothixene	Antipsychotic
Thorazine	Antipsychotic
Trilafon	Antipsychotic
Tysabri	Multiple Sclerosis
Ultram	Pain
Xyrem	Narcolepsy
Zyprexa	Antipsychotic

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