

What to Expect

After You Apply for Long Term Care Insurance

You made the right decision to plan for the future and apply for a long term care insurance policy from LifeSecure. Now what happens? Your application is reviewed by underwriting and the process is typically simple and fast. The entire process can be even more efficient when you know what to expect!

Our underwriting staff will review your age, health history and benefit selections, along with information we obtain regarding your prescription drug history, in order to determine:

- if you are approved for coverage
- denied coverage, or
- if additional health information is needed to complete the underwriting process

Some, but not all, applications for long term care insurance require additional information. Generally, the older you are and/or the higher the Benefit Bank amount you choose, the more information we will need in order to complete the underwriting process. Certain information provided on your application may also trigger additional information-gathering steps.

Depending on your age, plan design, and the answers to questions on your application, additional information is gathered through one or more of the following methods if needed:

- **Focused Interview**
- **Phone Interview**
- **In Home Assessment** without Laboratory Screening
- **Request for Attending Physician Statement** (i.e., Medical Records)

What to Expect During a Focused Interview

Focused Interviews typically range from 5-10 minutes. These conversations may help clarify the information provided on your application. Often, we will use a focused interview to inquire about a medication that could be used for multiple medical conditions.

What to Expect During a Phone Interview

Phone Interviews typically range from 10–20 minutes. These conversations help verify the accuracy of the information provided on your application. You may be asked additional questions relating to your medical history, current medical conditions, lifestyle and medications. The LifeSecure licensed health care professional representative may ask questions to evaluate your memory, orientation to time and place, and your ability to think sequentially. We will also inquire about your ability to perform the Activities of Daily Living – such as bathing, dressing, eating, toileting, continence and/or transferring yourself from a bed to a chair.

What to Expect During an In Home Assessment

In Home Assessments are completed by a Registered Nurse in your home and usually take approximately 45 minutes. There is no charge to you for this appointment. During your interview, the nurse will perform a medical history interview, as well as obtaining information relative to your current general health and medications that you take. Our representative will also evaluate your memory, orientation to time and place, and your ability to think sequentially. Additional questions will be asked to evaluate your ability to perform the Activities of Daily Living as listed above. He/she will also inquire about your lifestyle, family support and home. The nurse will measure your height, weight and take your blood pressure.

Please contact your agent if you have questions regarding our underwriting process.

Thank you for applying!

How You Can Help With the Process

Make things go as smoothly as possible! You can help by:

- Allowing us to schedule your Phone Interview or In Home Assessment quickly; if a message is left, call back promptly to be scheduled.
- Being prepared to supply information during your Phone Interview or In Home Assessment:
 - A list of your current medications and the dosages
 - Your physicians' names, addresses and phone numbers
 - Dates of any tests, surgeries or hospitalizations
- Encouraging your physician's office to respond promptly to requests for your Medical Records, if applicable.

General Timeframes for a Decision on Your Long Term Care Insurance Application

When there is no requirement for a Phone Interview, In Home Assessment or an Attending Physician Statement, you should expect a decision within **1 to 4 business days**.

When there is a requirement for a Phone Interview only, you should expect a decision within **4 to 10 business days**.

When there is a requirement for an In Home Assessment (with or without Laboratory Screening) or an Attending Physician Statement, a decision may take **15 to 25 business days**.

NOTE: *The above timeframes represent our average underwriting turnaround times. If we encounter delays in validating information provided on your application, scheduling or conducting an interview/assessment or receiving information from a physician's office, actual timeframes may vary. Generally, we do not have difficulty obtaining medical records. On occasion, we may ask you to help us by contacting your doctor's office if we cannot get a timely response.*

Protecting Your Privacy

Our main priority is protecting the privacy of your personal health information. Therefore, any information we obtain from you (or about you) is treated with the utmost confidentiality by our underwriters, care advisors, nurses and staff – so you can trust them if they contact you regarding your LifeSecure application.