



What to Expect After You Apply for Long Term Care Insurance

You made the right decision to plan for the future and choose LifeSecure long term care insurance. Now what happens to your application?

Our underwriting process is typically fast and simple. And when you know what to expect next, the entire process can be even more efficient!

Once you submit your application, a member of our underwriting staff will review your age, health history and benefit selections in order to determine if you are approved for coverage, denied for coverage, or if additional health information is needed to complete the underwriting process.

Many, but not all, applications for long term care insurance do require some additional information-gathering steps. Generally, the older you are and/or the higher the Benefit Bank amount you have chosen, the more information we will need in order to complete the underwriting process. Other times, certain information provided on your application may trigger additional information-gathering steps.

Such additional information is gathered through one or more of the following methods:

- **A Phone Interview**
- **A Face-to-Face Interview**
- **A Request for Attending Physician Statement** (i.e., Medical Records)

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. You may also be asked 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 a Face-to-Face Interview

Face-to-Face Interviews are completed by a Registered Nurse in your home and usually take 30–45 minutes. There is no charge to you for this appointment. During your interview, the nurse will review medical information from your application to verify its accuracy. Additional questions will be asked to evaluate your memory and your ability to perform the Activities of Daily Living as listed above. The nurse may take your blood pressure, but no other medical procedure or exam will be performed. He or she may also ask about your lifestyle, family support and home.

How You Can Help With the Process

You can help make these next steps go as smoothly as possible, by:

- Allowing your Phone or Face-to-Face Interview to be scheduled quickly; or calling the scheduler back promptly if a message was left for you;
- Being prepared to supply the following information at time of interview, if asked:
 - A list of your current medications and the dosages
 - Your physicians' names, addresses and phone numbers
 - Dates of any tests, surgeries or hospitalizations;
- Asking your physician's office for prompt response to Medical Records requests, if applicable.

General Timeframes for a Decision About Your Long Term Care Insurance

When there is no requirement for a Phone Interview, Face-to-Face Interview or an Attending Physician Statement, you should expect a decision within **1 to 3 business days**.

When there is a requirement for a Phone Interview only, you should expect a decision within **3 to 5 business days**.

When there is a requirement for a Face-to-Face Interview or an Attending Physician Statement, you should expect a decision within **10 to 20 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 or receiving information from a physician's office, actual timeframes may vary accordingly.

Protecting Your Privacy

Our first priority is to protect the privacy of your personal health information. 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.

Please contact your agent if you have questions regarding the underwriting process. Thank you for applying!