

Long-term Care (LTC) rider

This information does not apply to the Nationwide YourLife CareMatters product.

Underwriting long-term care coverage differs greatly from general life insurance underwriting and is only available to U.S. citizens and permanent residents (green card holders) who reside in the U.S. and plan to become citizens of the U.S. without prolonged periods of time outside the U.S. This does not include those who hold a temporary permanent resident card issued for fewer than 10 years. Underwriting decisions are based on the medical conditions indicated. If a proposed insured has multiple medical conditions (termed co-morbid), the long-term care risk may be compounded, and that risk may be rated or be unacceptable. The quality of recovery from an impairment, proper control and level of stability are weighed heavily when determining these risks. The Long-term Care rider is available only on life policies rated Table E or better, and Underwriting reserves the right to ask for additional information at any time.

The Long-term Care rider may be known by different names in different states and may not be available in every state. Please check the product specifications for the details of the availability of this rider.

The long-term care underwriting process

At the time of the original life policy application

1. Submit a long-term care supplemental application along with the life application.
2. Medical requirements for the rider are identical to those listed for the life policy (based upon age and amount).
3. If we need more medical information to evaluate your case, we'll let you know what we need.
4. We conduct routine follow-ups and notify you of any status change.

After the life policy is in force

1. Submit a supplemental application (available through our website) along with the policy adjustment application.
2. Submit any needed authorizations to obtain medical records.
3. For applicants age 51 and over, we'll require a current paramedical exam and urine specimen if the policy adjustment application and supplemental application are dated six months after the date of the life application or the date of the exam for the life policy. For applicants age 50 and below, we reserve the right to obtain additional medical requirements based on the medical history.
4. Nationwide reserves the right to assess a \$200 processing fee for the application.

For applicants ages 71 and over

1. Must have been examined by a physician within the last two years prior to the application date.
2. Or, must have a complete physical examination, including lab values, at their own expense.
3. After the exam, must send us the application, and we'll request the medical records.

Call us directly at 1-888-767-7373, option 3.

FOR INSURANCE PROFESSIONAL USE ONLY — NOT FOR DISTRIBUTION WITH THE PUBLIC

Factors that are unique to long-term care underwriting

| | |
|---|---|
| Cognitive impairment | A deficiency in short- or long-term memory; person, place and time orientation; deductive or abstract reasoning; or safety awareness judgment (other factors include nervous or mental disorders of organic origin, including Alzheimer's or senile dementia, determined by clinical diagnosis or tests) |
| Functional capacity | The ability to perform activities of daily living (ADLs): <ul style="list-style-type: none"> • Bathing • Dressing • Control of bowel/bladder (continence) • Using the toilet • Transferring out of bed/chair • Eating • Ambulating/mobility (inside and outside) |
| Mobility | Osteoporosis, falls and fractures |
| Multiple medications | The use of multiple medications can cause adverse drug reactions, interactions and prescribing cascade, and may decrease quality of life, mobility and cognition |
| Frailty | Relatively minor accidents and illnesses may cause serious disabilities |
| Co-morbid | More significance is attached to multiple medical problems than to each individual problem (e.g., overweight and diabetes are co-morbid of heart disease) |
| Chronological vs. physiological age | The applicant may seem much younger or older than his or her actual age |
| Favorable factors in maintaining personal independence | <ul style="list-style-type: none"> • Working, either full or part time • A spouse in good health • Participating in hobbies and outside activities • The current ability to drive • The ability to travel and visit independently • Exercising several times a week • Family member or friend living in the same household |

Automatic uninsurability situations for the Long-term Care rider

Some situations will automatically lead us to declare a customer uninsurable for the Long-term Care rider. They include, but are not limited to:

| | |
|---|---|
| <p>Deficits in activities of daily living (ADLs) — for either physical or cognitive reasons, the individual requires help from another person to perform any one of the following ADLs:</p> | <ul style="list-style-type: none"> • Bathing • Dressing • Control of bowel/bladder (continence) • Using the toilet • Transferring out of bed/chair • Eating • Ambulating/mobility (inside and outside) |
| <p>Deficits in instrumental activities of daily living (IADLs) — for either physical or cognitive reasons, the individual requires help from another person to perform any one of the following IADLs:</p> | <p>For either physical or cognitive reasons, the individual requires help from another person to perform any one of the following IADLs:</p> <ul style="list-style-type: none"> • Using the telephone • Managing finances • Handling transportation • Shopping • Laundry • Housework • Taking all medications • Preparing meals/cooking |
| <p>Currently using any type of long-term care services:</p> | <ul style="list-style-type: none"> • Assisted living • Home health care • Nursing care • Adult day care |
| <p>Currently receiving any of these payment types:</p> | <ul style="list-style-type: none"> • Long-term disability • Social Security disability • Medicaid benefits |
| <p>Currently granting power of attorney to another individual:</p> | <p>Power of attorney (POA) is currently in effect (being used)</p> |
| <p>Currently using durable medical equipment (DME):</p> | <ul style="list-style-type: none"> • Walker • Hospital bed • Stair or chair lift • Wheelchair • Hoyer lift • Ventilator/respirator/oxygen/adaptive servo ventilation (ASV) equipment (does not include CPAP — continuous positive airway pressure) • Four-pronged (quad) cane • Motorized cart |

Call us directly at 1-888-767-7373, option 3.

Uninsurable conditions for the Long-term Care rider

The following uninsurable conditions have a high risk of future health deterioration leading to deficits in activities of daily living (ADLs). **Please note that this list is not all-inclusive.**

| | | |
|---|--|--|
| Acquired immune deficiency syndrome (AIDS) | Esophageal varices | Paraparesis |
| Acromegaly | Fall, unexplained | Paraplegia |
| Acute transverse myelitis | Frailty | Parkinson's disease |
| AIDS-related complex (ARC) | Giant cell arteritis | Peripheral neuropathy |
| Alzheimer's disease | Heart attack — multiple | Physical Therapy (current) |
| Amputations — multiple limbs or due to disease | Heart transplant | Polyarteritis nodosa |
| Amyotrophic lateral sclerosis (ALS)/ Lou Gehrig's disease | Hemiplegia | Progressive muscular atrophy |
| Ankylosing spondylitis | HIV-positive status | Psychosis |
| Arteritis | Hunter's syndrome | Pulmonary hypertension |
| Ascites | Huntington's disease/chorea | Quadriplegia |
| Ataxia (unstable gait) | Hydrocephalus | Reflex sympathetic dystrophy syndrome (RSDS) |
| Atrophy (brain) | Ileitis | Renal disease — end stage |
| Autonomic insufficiency | Incontinence | Rheumatoid arthritis |
| Autonomic neuropathy | Intellectual disability | Schizophrenia |
| Berger's disease | Kidney failure or transplant | Scleroderma |
| Balance disorder | Liver transplant | Senility — all forms |
| Bowel incontinence | Leukemia — acute lymphocytic and acute/chronic myelogenous | Sickle cell anemia |
| Chronic organic brain disease | Lou Gehrig's disease | Spinal cord atrophy |
| Chronic pain | Lymphoma — non-Hodgkin's | Spinal cord injury/myelitis |
| Cirrhosis of the liver | Mental retardation | Spinal muscle atrophy |
| Cognitive impairment | Mixed connective tissue disease | Surgery — pending |
| Congestive heart failure | Mobility impairment with ADL or IADL limitations | Systemic lupus erythematosus (SLE) |
| Connective tissue disease | Multiple myeloma | Systemic sclerosis |
| Cor pulmonale | Multiple sclerosis | Thalassemia major |
| CREST syndrome | Muscular dystrophy | Uremia |
| Cystic fibrosis | Myasthenia gravis | Varices — esophageal |
| Decubitus ulcers | Myelofibrosis | Vasculitis — all forms |
| Defibrillator | Nebulizer use | Von Recklinghausen's disease |
| Dementia | Nephrosclerosis | Von Willebrand disease |
| Demyelinating disease | Nephrotic syndrome | Walker use |
| Dermatomyositis | Neurofibromatosis | Wegener's granulomatosis |
| Dialysis | Neurogenic arthropathy | Wernicke-Korsakoff syndrome |
| Down's syndrome | Neurogenic bladder | Wheelchair confined |
| Drug trial/study participant | Organic brain syndrome | Whipple's disease |
| | Oxygen use | |

Uninsurable medications for Long-term Care rider

If a client is taking any of the below medications, it will likely disqualify them from the Long Term Care rider, as it may reveal an underlying condition that is not insurable. Please note that this list is not all-inclusive.

| Medication | Condition |
|-----------------------------|--------------------------|
| Abilify | Mental disorder |
| Acthar | Multiple sclerosis |
| Adriamycin | Cancer |
| Agrylin | Blood disorder |
| Akineton | Parkinson's disease |
| Alkeran | Cancer |
| Antabuse | Alcohol abuse |
| Apokyn | Parkinson's disease |
| Aptivus | AIDS |
| Arava | Rheumatological disorder |
| Aricept | Dementia/Alzheimer's |
| Arimidex | Cancer |
| Artane | Parkinson's disease |
| Atgam | Immune disorder |
| Avonex | Multiple sclerosis |
| Azilect | Parkinson's disease |
| AZT | AIDS |
| Baraclude | Hepatitis |
| Betaferon | Multiple sclerosis |
| Betaseron | Multiple sclerosis |
| BICNU | Cancer |
| Blenoxane | Cancer |
| Busulfex (bisulfan) | Cancer |
| Campral | Alcohol abuse |
| Carbex | Parkinson's disease |
| Casodex | Prostate cancer |
| CeeNU | Cancer |
| Cellcept | Immune disorder |
| Cerefolin | Dementia/Alzheimer's |
| Cerubidine | Cancer |
| Clozapine | Mental disorder |
| Clozaril | Mental disorder |
| Cogentin | Parkinson's disease |
| Cognex | Dementia/Alzheimer's |
| Comtan | Parkinson's disease |
| Copaxone | Multiple sclerosis |
| Copegus | Hepatitis |
| Cortef (hydrocortisone) | Steroid |
| Cuprimine (D-penicillamine) | Rheumatological disorder |
| Cytosar | Cancer |

| Medication | Condition |
|--------------------------|--------------------------|
| Cytosar | Cancer |
| Dantrium | Multiple sclerosis |
| Decadron | Steroid |
| Deltasone (prednisone) | Steroid |
| Demerol | Pain |
| Dilaudid (hydromorphone) | Pain |
| Dolophine (methadone) | Pain |
| Dopar | Pain |
| Dostinex | Parkinson's disease |
| Doxil | Cancer |
| DTIC | Cancer |
| Duragesic (fentanyl) | Pain |
| Eldepryl | Parkinson's disease |
| Eligard | Prostate cancer |
| Emcyt | Cancer |
| Enbrel | Rheumatological disorder |
| Equetro | Mental disorder |
| Eskalith (lithium) | Mental disorder |
| Eulexin (flutamide) | Prostate cancer |
| Exelon | Dementia/Alzheimer's |
| Faslodex | Cancer |
| Fazaclo | Mental disorder |
| Foscavir | AIDS |
| Gengraf | Immune disorder |
| Geodon | Mental disorder |
| Gerimal | Dementia/Alzheimer's |
| Gleevec | Cancer |
| Gold therapy | Rheumatological disorder |
| Haldol | Mental disorder |
| Hepsera | Hepatitis |
| Herceptin | Cancer |
| Humira | Rheumatological disorder |
| Hydergine (ergoloid) | Dementia/Alzheimer's |
| Hydrea | Blood disorder |
| Ifex | Cancer |
| Imuran (azathioprine) | Rheumatological disorder |
| Incivek (telaprevir) | Hepatitis |
| Infergen | Hepatitis |
| Interferon | Hepatitis |
| Intron | Cancer |

Call us directly at 1-888-767-7373, option 3.

Uninsurable medications for Long-term Care rider *(continued)*

| Medication | Condition |
|-----------------------|--------------------------|
| Kemadrin | Parkinson's disease |
| Kineret | Rheumatological disorder |
| Larodopa | Parkinson's disease |
| Leukeran | Cancer |
| Leukine | Cancer |
| Lioresal (baclofen) | Multiple sclerosis |
| Loxitane | Mental disorder |
| Lupron | Prostate cancer |
| Lysodren | Cancer |
| Matulane | Cancer |
| Medrol | Steroid |
| Megace | AIDS |
| Mellaril | Mental disorder |
| Mestinon | Immune disorder |
| Methotrexate | Rheumatological disorder |
| Mirapex | Parkinson's disease |
| Moban | Mental disorder |
| Moditen | Mental disorder |
| MS Contin (morphine) | Pain |
| Mutamycin (mitomycin) | Cancer |
| Myfortic | Immune disorder |
| Myleran | Cancer |
| Mytelase | Immune disorder |
| Namenda | Dementia/Alzheimer's |
| Navane | Mental disorder |
| Neoral (cyclosporine) | Rheumatological disorder |
| Neupro | Parkinson's disease |
| Nilandrone | Prostate cancer |
| Niloric | Dementia/Alzheimer's |
| Nipent | Cancer |
| Novantrone | Multiple sclerosis |
| Orencia | Rheumatological disorder |
| Orthoclone | Immune disorder |
| Oxycontin (oxycodone) | Pain |
| Parcopa (levadopa) | Parkinson's disease |
| Parlodel | Parkinson's disease |
| Pegasus | Hepatitis |
| Pegatron | Hepatitis |
| Percocet | Pain |
| Percodan | Pain |

| Medication | Condition |
|-------------------------|--------------------------|
| Permitil | Mental disorder |
| Plaquenil | Rheumatological disorder |
| Platinol | Cancer |
| Plenaxis | Prostate cancer |
| Prograf | Immune disorder |
| Proleukin | Cancer |
| Prolixin (fluphenazine) | Mental disorder |
| Prostigmin | Immune disorder |
| Purinethol | Cancer |
| Razadyne | Dementia/Alzheimer's |
| Rebetron | Hepatitis |
| Rebif | Multiple sclerosis |
| Regonol | Immune disorder |
| Remicade | Rheumatological disorder |
| Reminyl | Dementia/Alzheimer's |
| Requip | Parkinson's disease |
| Revia (naltrexone) | Mental disorder |
| Ribapak | Alcohol abuse |
| Ribasphere | Hepatitis |
| Ribatab | Hepatitis |
| Ribavirin | Hepatitis |
| Risperdal | Hepatitis |
| Rituxan | Rheumatological disorder |
| Roferon | Hepatitis |
| Rubex | Cancer |
| Sandimmune | Immune disorder |
| Serentil | Mental disorder |
| Seroquel | Mental disorder |
| Simulect | Immune disorder |
| Sinemet (carbidopa) | Parkinson's disease |
| Stalevo | Parkinson's disease |
| Stelazine | Mental disorder |
| Symadine | Parkinson's disease |
| Symmetrel | Parkinson's disease |
| Taractan | Mental disorder |
| Tarceva | Cancer |
| Tasmar | Parkinson's disease |
| Thioplex | Cancer |
| Thioridazine | Mental disorder |
| Thymoglobulin | Immune disorder |

Uninsurable medications for Long-term Care rider *(continued)*

| Medication | Condition | Medication | Condition |
|-------------------------|---------------------|-----------------------|---------------------|
| Timespan | Immune disorder | Vicodin (hydrocodone) | Pain |
| Toposar (etoposide) | Cancer | Videx | AIDS |
| Trelstar | Prostate cancer | Vitrelix (boceprevir) | Hepatitis |
| Trihexane | Parkinson's disease | Wellcovorin | Cancer |
| Trilafon (perphenazine) | Mental disorder | Wellferon | Hepatitis |
| Tysabri | Multiple sclerosis | Xeloda | Cancer |
| Tyzeka | Hepatitis | Zanosar | Cancer |
| Vantas | Prostate cancer | Zelapar | Parkinson's disease |
| Velban | Cancer | Zenapax | Immune disorder |
| VePesid | Cancer | Zoladex | Prostate cancer |
| Vesprin | Mental disorder | Zyprexa | Mental disorder |
| Viadur | Prostate cancer | | |

The chart below contains the same medications listed on the previous pages. For the sake of convenience, they are categorized here by medical condition.

| AIDS | Cancer <i>(cont.)</i> | Dementia/Alzheimer's | Hepatitis <i>(cont.)</i> |
|-----------------------|-----------------------|----------------------|--------------------------|
| Aptivus | Emcyt | Aricept | Tyzeka |
| AZT | Faslodex | Cerefolin | Vitrelix (boceprevir) |
| Foscavir | Gleevec | Cognex | Wellferon |
| Megace | Herceptin | Exelon | Immune disorder |
| Videx | Ifex | Gerimal | Atgam |
| Alcohol abuse | Intron | Hydergine (ergoloid) | Cellcept |
| Antabuse | Leukeran | Namenda | Gengraf |
| Campral | Leukine | Niloric | Mestinon |
| Revia (naltrexone) | Lysodren | Razadyne | Myfortic |
| Blood disorder | Matulane | Reminyl | Mytelase |
| Agrylin | Mutamycin (mitomycin) | Hepatitis | Orthoclone |
| Hydrea | Myleran | Baraclude | Prograf |
| Cancer | Nipent | Copegus | Prostigmin |
| Adriamycin | Platinol | Hepsera | Regonol |
| Alkeran | Proleukin | Incivek (telaprevir) | Sandimmune |
| Arimidex | Purinethol | Infergen | Simulect |
| BiCNU | Rubex | Interferon | Thymoglobulin |
| Blenoxane | Tarceva | Pegasus | Timespan |
| Busulfex (bisulfan) | Thioplex | Pegatron | Zenapax |
| CeeNU | Toposar (etoposide) | Rebetron | |
| Cerubidine | Velban | Ribapak | |
| Cytosar | VePesid | Ribasphere | |
| Cytosan | Wellcovorin | Ribatab | |
| Doxil | Xeloda | Ribavirin | |
| DTIC | Zanosar | Roferon | |

Call us directly at 1-888-767-7373, option 3.

FOR INSURANCE PROFESSIONAL USE ONLY – NOT FOR DISTRIBUTION WITH THE PUBLIC

Medication list by category (continued).

| Mental disorder | Multiple sclerosis | Parkinson's disease | Rheumatological disorder |
|-------------------------|--------------------------|---------------------|-----------------------------|
| Abilify | Acthar | Akineton | Arava |
| Clozapine | Avonex | Apokyn | Cuprimine (D-penicillamine) |
| Clozaril | Betaferon | Artane | Enbrel |
| Equetro | Betaseron | Azilect | Gold therapy |
| Eskalith (lithium) | Copaxone | Carbex | Humira |
| Fazaclo | Dantrium | Cogentin | Imuran (azathioprine) |
| Geodon | Lioresal (baclofen) | Comtan | Kineret |
| Haldol | Novantrone | Dostinex | Methotrexate |
| Loxitane | Rebif | Eldepryl | Neoral (cyclosporine) |
| Mellaril | Tysabri | Kemadrin | Orencia |
| Moban | Pain | Larodopa | Plaquenil |
| Moditen | Demerol | Mirapex | Remicade |
| Navane | Dilaudid (hydromorphone) | Neupro | Rituxan |
| Permitil | Dolophine (methadone) | Parcopa (levadopa) | Steroid |
| Prolixin (fluphenazine) | Dopar | Parlodel | Cortef (hydrocortisone) |
| Risperdal | Duragesic (fentanyl) | Requip | Decadron |
| Serentil | MS Contin (morphine) | Sinemet (carbidopa) | Deltasone (prednisone) |
| Seroquel | Oxycontin (oxycodone) | Stalevo | Medrol |
| Stelazine | Percocet | Symadine | |
| Taractan | Percodan | Symmetrel | |
| Thioridazine | Vicodin (hydrocodone) | Tasmar | |
| Trilafon (perphenazine) | | Trihexane | |
| Vesprin | | Zelapar | |
| Zyprexa | | | |

LTC rider height and weight guide (for men and women)

An applicant with functional or physical impairment complicated by being overweight or underweight is considered a high risk for the LTC rider. Because of that, applicants falling above or below the height and weight guide may be considered at higher rates or may be uninsurable if they have other co-morbid impairments.

| Height | Minimum weight | Maximum weight |
|--------|----------------|----------------|
| 4' 8" | 75 | 171 |
| 4' 9" | 77 | 177 |
| 4' 10" | 80 | 184 |
| 4' 11" | 83 | 190 |
| 5' 0" | 85 | 197 |
| 5' 1" | 88 | 203 |
| 5' 2" | 91 | 210 |
| 5' 3" | 94 | 217 |

| Height | Minimum weight | Maximum weight |
|--------|----------------|----------------|
| 5' 4" | 97 | 224 |
| 5' 5" | 100 | 231 |
| 5' 6" | 103 | 238 |
| 5' 7" | 106 | 245 |
| 5' 8" | 110 | 253 |
| 5' 9" | 113 | 260 |
| 5' 10" | 116 | 268 |
| 5' 11" | 120 | 276 |

| Height | Minimum weight | Maximum weight |
|--------|----------------|----------------|
| 6' 0" | 123 | 283 |
| 6' 1" | 126 | 291 |
| 6' 2" | 130 | 299 |
| 6' 3" | 133 | 308 |
| 6' 4" | 137 | 316 |
| 6' 5" | 140 | 324 |
| 6' 6" | 144 | 333 |

Impairments frequently encountered

The following guide will help you determine our potential underwriting decision for the Long-term Care rider based on some common impairments:

| Arthritis | |
|---|--------------------------|
| Asymptomatic, treatment free, no ADL or IADL limitations | Standard |
| History of physical therapy or occupational therapy or compression fracture | Individual consideration |
| History of joint replacement | Not insurable |
| Symptomatic, multiple intra-articular injections, severe or chronic treatment | Not insurable |
| Arthritis (rheumatoid, osteoarthritis, psoriatic) | |
| Completely asymptomatic, normal range of motion, in remission for 12 months | Individual consideration |
| Treatment with history of joint replacement, severe joint deformity | Not insurable |
| Juvenile rheumatoid arthritis | Not insurable |
| Back Disorders | |
| Back/Cervical/Lumbar Strain/Sprain, fully recovered for 6 months, no treatment | Standard |
| Degenerative Disc Disease, controlled without injections or narcotics | Individual consideration |
| Herniated Disc or Laminectomy, single surgery (without hardware) 12 month fully recovered | Individual consideration |
| Spondylolisthesis, Spondylitis, Spondylosis or Fractures | Individual consideration |
| Any of the above with ongoing treatment or symptomatic | Not insurable |
| BMI (low) | |
| BMI 18.4 - 16.6 | Individual consideration |
| BMI 16.5 or less | Not insurable |
| Cancer — with full pathology report(s) | |
| Breast, uterine or ovarian — after 60 months, no recurrence, no metastases | Individual consideration |
| Bladder, cervical, colon, testicle or thyroid — after 36 months, no recurrence, no metastases | Individual consideration |
| Colon, liver, lung — after 60 months, no recurrence, no metastases | Individual consideration |
| Pancreas, esophagus, lymphoma — after 60 months | Individual consideration |
| Melanoma — length of time since surgery | Individual consideration |
| Melanoma in situ (definite diagnosis with full pathology) | Standard |
| Metastatic (spread from original site) | Not insurable |
| Recurrent cancer (same organ or site) | Not insurable |
| Skin cancer (basal cell or squamous) | Standard |
| Prostate with prostatectomy | Individual consideration |
| Depression | |
| Situational, no medical treatment, minimal six month recovery, no ADL or IADL limitations | Standard |
| Chronic, stable with minimal six months of successful medical treatment, no ADL or IADL limitations | Individual consideration |

Call us directly at 1-888-767-7373, option 3.

FOR INSURANCE PROFESSIONAL USE ONLY — NOT FOR DISTRIBUTION WITH THE PUBLIC

| Depression (cont.) | |
|---|--------------------------|
| History of hospitalization for psychiatric care, minimum of two years under control | Individual consideration |
| Suicide attempt | Not insurable |
| Uncontrolled | Not insurable |
| Depression (manic disorder) | |
| Mild — controlled, no attacks in last three years, not confined to home, no functional impairment, no hospitalization or suicide attempts in last five years | Individual consideration |
| Moderate to severe | Not insurable |
| Diabetes | |
| Newly discovered — after six months | Individual consideration |
| Type 2/non-insulin dependent — well controlled for at least six months | Individual consideration |
| Type 1/insulin dependent | Not insurable |
| History of nephropathy, neuropathy, blindness, amputation or neuropathic ulcers | Not insurable |
| Uncontrolled or with co-morbid conditions (atrial fibrillation, cardiomyopathy, ischemic heart disease, peripheral vascular disease, stroke or transient ischemic attack) | Not insurable |
| Fibromyalgia (chronic fatigue syndrome) | |
| In remission for minimum 12 months, completely symptom free without treatment | Individual consideration |
| Symptomatic, clinical depression or ADL or IADL limitations, steroids or narcotics | Not insurable |
| Heart attack (myocardial infarction) | |
| Single heart attack after minimal 12-month recovery, stable, no ADL or IADL limitations | Individual consideration |
| Multiple heart attacks | Not insurable |
| Hepatitis | |
| Acute hepatitis A | Standard |
| Hepatitis B/C resolved | Individual consideration |
| Current or chronic hepatitis B/C/D/E | Not insurable |
| Hip/Joint Disorders | |
| Hip/Joint replacement due to trauma | Individual consideration |
| Hip/Joint replacement, multiple or due to a chronic disorder | Not insurable |
| Hypertension (high blood pressure) | |
| Well controlled for at least six months | Individual consideration |
| Untreated, poorly controlled or newly discovered | Not insurable |
| Osteoporosis | |
| Mild to moderate, minimal 24 months of stable bone density tests, no history of fractures, no ADL or IADL limitations | Individual consideration |
| Severe, history of fractures, abnormal bone density tests (T-score -2.5 or greater) | Not insurable |