Prequalifying considerations

Before completing the Long-Term Care Services℠ Rider (LTCSR) questionnaire or any other LTCSR requirements, this flyer can be used to determine your client's eligibility. This should not be submitted to Equitable Financial or Equitable America.

To request the LTCSR, your client must be able to answer "no" to all the prequalifying health questions section below. DO NOT SUBMIT THIS FLYER.

Prequalifying health questions

- If your client has any pending investigative tests, you should wait until they have been performed and the results are communicated to them. If the client is awaiting surgery or has been advised to have surgery, do not submit an application requesting the LTCSR until at least 3 months after the surgery has been completed, and the client is fully recovered with no remaining physical limitations from the original condition or the procedure itself.
- If your client is age 65 or over and has not seen a physician in the past 18 months, you should not submit an application requesting the LTCSR.

1. Has your client ever been diagnosed with:

- ○ Alzheimer's disease, dementia or any other cognitive impairment, including memory loss — whether treated or untreated?
- ○ Parkinson's disease, multiple sclerosis, cystic fibrosis, systemic lupus, muscular dystrophy, amyotrophic lateral sclerosis (ALS, Lou Gehrig's disease) or Huntington's disease?
- ○ A mental disorder requiring hospitalization or attempted suicide within the past year?

2. Does your client have history of:

- ○ Moderate to severe emphysema, moderate to severe chronic obstructive pulmonary disease (COPD) or other chronic lung disease, and/or does your client use oxygen or a respirator for any reason?
- ○ A chronic kidney disease, dialysis use, cirrhosis of the liver or an organ transplant of any kind?
- ○ Moderate to severe rheumatoid arthritis or joint pain treated with Methotrexate, Arava, Enbrel or Remicade?
- ○ Severe untreated osteoporosis, a history of compression fractures or paralysis?
- ○ Metastatic or recurrent cancer, or cancer diagnosed within the past 12 months (other than non-melanoma skin cancer) or being treated for cancer with chemotherapy or radiation?
- ○ Diabetes with insulin or non-insulin-dependent diabetes, with a history of TIA, heart disease or vascular disease?

3. Has/does your client:

- ◯ Had a stroke or congestive heart failure anytime in the past, or within the past 12 months has the client had a transient ischemic attack (TIA), heart attack (MI, myocardial infarction) or severe carotid artery disease?
- ◯ Have an implantable defibrillator?
- ◯ Had repair of an abdominal aortic aneurysm or heart valve replacement or heart bypass surgery (CABG) within the past 12 months?
- ◯ Been treated for alcoholism within the past 5 years (detoxification and/or inpatient alcohol program) or, with this history, consumed alcohol within the past year?
- ◯ Had any falls or imbalance due to frailty within the past 6 months?
- ◯ Had a positive blood test for HIV or been diagnosed with Acquired Immune Deficiency Syndrome (AIDS) or AIDS-Related Complex (ARC)?

4. Is your client:

- ◯ Unable to independently perform any of the activities of daily living (e.g., eating, bathing, continence, dressing, transferring, toileting or walking)?
- ◯ Using mechanical devices, such as a cane, walker, crutches, wheelchair, motorized scooter, hospital bed, stair lift, catheter, dialysis machine, oxygen or other mechanical device?
- ◯ Currently collecting or applied for disability benefits of any kind, or are they eligible for Medicaid?

5. Within the past 24 months, has your client:

- ◯ Been or currently confined, or has a licensed medical professional recommended admission to a nursing home or similar facility or hospital?
- ◯ Received or currently receiving home healthcare within the past 12 months?
- ◯ Attended or currently attending adult day care within the past 6 months?

6. Coverage denial:

- ◯ Has LTC insurance coverage ever been denied?

In addition to the prequalifying questions, you can simply observe the client's behavior and appearance to help determine eligibility. Here are some tips:

Functional impairment: Clients who are already failing activities of daily living (e.g., dressing, bathing and walking) will be declined. So, clients using a quad cane, walker or motorized scooter won't qualify. The result will be the same if the client has an oxygen bottle in tow. A permanent shunt for dialysis is a sure signal not to proceed.

Cognitive impairment: Does the client tell you the same story over and over? Can the client keep up with your presentation? In a couple's situation, does one spouse do all the talking while the other doesn't seem engaged in the dialogue? The bottom line is that cognitively impaired clients will likely not qualify for coverage.

Degenerative conditions: A client with severe rheumatoid arthritis or severe osteoporosis is likely to be declined. If you notice your client has swollen joints or a stooped back, for example, ask yourself whether you should take an application.

Other conditions to be aware of: The conditions described above are usually easy to spot, but there are other conditions without visible indications. So what can you do? Ask your client the following question, "Do you have a history of stroke, insulin-dependent diabetes, recent cancer or other chronic disabling disease?" A potential client suffering from one or more of these conditions most likely will not qualify. When in doubt, call an underwriter for guidance when you are unsure whether or not your client will qualify for LTCSR.

Reasons most likely to preclude eligibility of the LTCSR:

- Substandard underwriting worse than Table D
- Disability waiver of monthly deductions or disability premium waiver is elected and the rider is declined or issued on rated basis (even if base policy is standard or better)
- Insureds age 71 and older who elect this rider on VUL Incentive Life Protect® will not be eligible for the preferred elite or preferred non-tobacco underwriting classes
- Certain illnesses, impairments or conditions relating to morbidity regardless of the mortality risk or rating
- International Underwriting Program (Equitable Advisors only)
- Foreign nationals residing in the United States unless a strong U.S. nexus is demonstrated along with submission of a signed statement acknowledging claims must be approved by a U.S.-licensed practitioner
- Policy is facultatively reinsured
- Policy was issued as a result of exercising an Option to Purchase Additional Insurance (OPAI) Rider
- Use of qualified plans or plans otherwise subject to ERISA
- The Return of Premium Rider is elected
- Insured is eligible for Medicaid
- Not counting residence, policyowner's assets are less than $30,000

To learn more, call our Life Insurance Sales Desk or visit equitabeLIFT.com/ltc.

1 In Florida, this rider is called the Long-Term Care Insurance Rider. In California, this rider is called the Comprehensive Long-Term Care Rider.

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You must be properly licensed to sell Equitable Financial and/or Equitable America products with the Long-Term Care Services℠ Rider. Depending on the issue state, you may be required to have a health insurance license and satisfy LTC CE requirements in addition to other licensing requirements.

Life insurance products are issued by Equitable Financial Life Insurance Company (NY, NY) or by Equitable Financial Life Insurance Company of America, an AZ stock company with an administrative office located in Charlotte, NC. Distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC (NY, NY).

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