

# Product Offering

Long Term Care WORKSITE	
Issue Ages	18 - 69
Coverage Types	Self <i>Note: Spouse/Partner is eligible to apply No coverage for other family members or retirees</i>
Renewability	Guaranteed renewable for life
Rate Structure	Age-banded: 18 - 30 Individual Ages: 31 through 69 Unisex
Minimum Group Size, Employer Contribution & Participation Requirements	<p><b>Minimum Group Size:</b> 10 Eligible Employees</p> <p><b>Simplified Issue Underwriting</b> For ALL groups, minimum number of submitted applications = 10*</p> <ul style="list-style-type: none"> <li>Groups with <b>10-99</b> eligible employees: Employer contribution is required</li> <li>Groups with <b>100+</b> eligible employees: Offering may be voluntary</li> </ul> <p><b>Full Underwriting</b></p> <ul style="list-style-type: none"> <li>Minimum number of submitted applications = 5*</li> <li>Offering may be voluntary - no employer contribution requirement</li> </ul> <p><i>* Application count includes spouses/partners</i></p>
Discounts	<p><i>Each discount is additive and applied against the policyholder's premium rate.</i></p> <ul style="list-style-type: none"> <li><b>Spouse Discount:</b> If the employee and the spouse/partner both apply for coverage at the same time, a 10% premium discount will apply to each policy. To qualify for the discount, both individuals must apply for the same policy form series (LS-LTC-0006).</li> <li><b>Employer Contribution Discount:</b> If the employer pays all or part of the long term care insurance premium, an additional 5% discount is available. See above for contribution requirements.</li> </ul>

\* Minimum defined dollar amount = \$25/month

See pages 2 - 3 for information on Simplified and Full Underwriting.

## Simplified Issue Underwriting

Available only to pre-qualified employer groups.

### Applicant eligibility requirements:

- Simplified Issue is only offered one time to eligible participants during the initial offer period (as defined by the employer), or for newly hired employees, within 90 days of their benefits eligibility date.
- Employees who are Actively-at-work on a full-time basis\*\*
- Spouses/Domestic Partners of eligible Employees who are Actively-at-work on a full-time basis.\*\* The related Employee must also apply for coverage in order for the Spouse/Domestic Partner to be eligible for Simplified Issue.
- LifeSecure will also recognize Business Owners as employees. They must meet the definition of Actively-at-work on a full-time basis\*.

### Simplified Issue underwriting includes the following processes:

- Completion of the Worksite Application and Personal Worksheet electronically
- The applicant must answer "NO" to ALL questions in Section 1 of the application. The online application submission process will not allow entry of an application if there are "YES" responses in Section 1.
- MIB screen
- Drug database review\*\*\*
- Height and Weight\*\*\*
- Uninsurable Medications
- Possible clarifying phone interview if the drug database or MIB screen indicate a discrepancy in the responses to the health questions, or if the drug database screen indicates a medication that could be used for multiple conditions including one that is uninsurable.

### Applicants not eligible for Simplified Issue include:

- Employees actively-at-work over age 64
- Spouses not actively-at-work\*\* ages 18 through 49
- Spouses/partners over age 49
- Anyone applying outside of the initial enrollment period, or after the first 90 days from hire date

**NOTE:** Employees not Actively-at-work\*\* are not eligible to apply. The spouse/partner is eligible to apply only if the employee is eligible and has submitted an application. If the spouse/partner attempts to apply and the employee's application has not been submitted, the spouse/partner will not be able to complete the application process. If the employee is not eligible to apply, the spouse/partner is also not eligible to apply.

If the applicant is not eligible for Simplified Issue Underwriting, Full Underwriting will be required. Directions are provided on the application to ensure all appropriate sections are completed, depending on the type of underwriting required.

### Failure to meet minimum participation requirements

Groups with fewer than 100 eligible employees require Employer Contribution to cover at least 10 employees (no voluntary for groups under 100 eligible); Groups with 100+ employees can be voluntary, but require 10 submitted applications. If 10 applications are not received, coverage is not offered to the group (i.e., no full underwriting option).

See next page for footnotes.

## Full Underwriting

### Applicant eligibility requirements:

- Allowable issue ages are 18-69
- Applicant meets the height and weight requirements\*\*
- Applicant must answer "NO" to ALL questions in Section 1 of the application. The online application submission process will not allow entry of an application if there is a "YES" response in Section 1.

### Full underwriting includes the following processes:

- MIB screen
- Drug database screen
- Height and Weight
- Phone Health Interview (PHI)
- Completion of Underwriting Protocols<sup>+</sup>
- Review of their medical history and the Underwriting Impairment Guidelines table<sup>+</sup>:

<sup>+</sup> See section 8 of the Agent Resource Guide

For fully underwritten applicants, in view of the legalization of marijuana and hashish in certain states for medical and recreational use, the following two drug-related questions will be asked in addition to the standard application questions:

- Within the past 5 years have you used hashish or marijuana (medically or recreationally)? Yes/No  
If "Yes": Date of last use: \_\_\_\_\_ Amount: \_\_\_\_\_ Frequency: \_\_\_\_\_  
Medically prescribed? Yes/No
- Within the past 5 years have you used street drugs, narcotics, stimulants, sedatives or hallucinogens that were not prescribed by a physician? Yes/No  
If "Yes": Date of last use: \_\_\_\_\_

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### Footnotes

\*\* Actively-at-work on a full-time basis means that the applicant:

- is age 18 through 64, and
- is a W-2 employee (i.e., not a contractor) receiving a regular wage or salary, and
- is regularly scheduled to work 20 or more hours per week, and
- was working at his/her usual place of employment on the last regularly scheduled work day before signing the application, and
- has not been absent from work due to illness or injury for more than 5 days during the 30 days prior to signing the application or during the time he/she has been employed by his/her employer, if less than 30 days.

\*\*\* Applicants will be declined if taking an uninsurable medication listed in Section 9 of the Agent Resource Guide, even if they are able to answer "NO" to all "Initial Insurability Questions" in Section 1 of the application and their medical history is negative for uninsurable medical conditions. They will also be declined if their weight is outside the acceptable range at time of application, or was anytime within the 12 months preceding application.

## Build Chart

Height (in Feet & Inches)	Weight (in Pounds)	
	Minimum	Maximum
4'6"	77	162
4'7"	80	168
4'8"	83	174
4'9"	86	180
4'10"	89	187
4'11"	92	193
5'0"	95	200
5'1"	98	206
5'2"	101	213
5'3"	104	220
5'4"	108	227
5'5"	111	234
5'6"	115	242
5'7"	118	249
5'8"	122	257
5'9"	125	264
5'10"	129	272
5'11"	133	280
6'0"	136	288
6'1"	140	296
6'2"	144	304
6'3"	148	312
6'4"	152	320
6'5"	156	329
6'6"	160	338
6'7"	164	346
6'8"	168	355
6'9"	173	364
6'10"	177	373
6'11"	181	382