



**The Prudential Insurance
Company of America**

**Long-Term Care Insurance
FIELD UNDERWRITING
POCKET GUIDE**

IFS-A130637 Ed. 03/07



Prudential

The Prudential Insurance Company of America, Newark, NJ
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Rating/Classifications Categories

Prudential offers three underwriting rating/classification categories: Preferred, Standard I and Standard II.

- A. Review the Uninsurable Medical Conditions and the Stability Indicators to determine if a given medical condition is insurable. If the Applicant meets the Stability Indicator* for their condition, they can qualify for a Standard I rate.

Examples:

1. If an Applicant admits to having had an angioplasty three or more months ago and is otherwise in good health, they could qualify for a Standard I rate.
2. If an Applicant admits to having had surgery for Stage 1 breast cancer 6 or more months ago, has had no recurrence, and is otherwise in good health, they could qualify for a Standard I rate.

The Following Conditions Are Exceptions Which Should Result In A Standard II rate:

1. Congestive Heart Failure (CHF) requiring daily prescription medication
2. Hodgkin's Disease
3. Leukemia
4. Lymphoma
5. Diabetes requiring daily, oral, or injectable prescription medication would result in a Standard II rate, and Diabetes controlled by diet and exercise only would be a Standard I rate.
6. Chronic Obstructive Pulmonary Disease (COPD) requiring daily prescription medication
7. Emphysema requiring daily prescription medication

**The minimum length of time that is required from completion of any/all treatment for a condition, or to get it successfully controlled if chronic, to the time an Application can be submitted.*

B. Review the Weight and Height Guidelines.

The Applicant's weight and height must be within the acceptable ranges to qualify for a Standard I rate. The acceptable ranges are shown in the Weight and Height Guidelines chart in this manual.

C. Smoking

If an Applicant smokes, be sure to indicate so on the Application. An Applicant can qualify for a Standard I rate even if they admit to smoking provided they smoke less than one package of cigarettes (or a similar equivalent of other tobacco products) daily and have no cardiac, respiratory, or vascular/circulatory conditions.

ISSUE AGE/RATING AGE

Issue ages are 18–79. The Applicant's age as of the date the Application is signed is what is utilized for rating and issue purposes.

Do not back date the Application, under any circumstances. We will automatically save age up to 30 days prior to the Application date. We will not be able to save age 79 if the Applicant has turned 80 by the date of the Application.

Weight And Height Guidelines

Height	Minimum Acceptable Standard I & II	Maximum Acceptable Standard I	Maximum Acceptable Standard II
4'11"	94 LBS	172 LBS	187 LBS
5'0"	97 LBS	178 LBS	193 LBS
5'1"	100 LBS	184 LBS	200 LBS
5'2"	104 LBS	190 LBS	206 LBS
5'3"	107 LBS	196 LBS	213 LBS
5'4"	110 LBS	203 LBS	220 LBS
5'5"	114 LBS	209 LBS	227 LBS
5'6"	118 LBS	215 LBS	234 LBS
5'7"	121 LBS	222 LBS	241 LBS
5'8"	125 LBS	229 LBS	248 LBS
5'9"	128 LBS	235 LBS	256 LBS
5'10"	132 LBS	242 LBS	263 LBS
5'11"	136 LBS	249 LBS	271 LBS
6'0"	140 LBS	257 LBS	278 LBS
6'1"	144 LBS	264 LBS	287 LBS
6'2"	148 LBS	271 LBS	294 LBS
6'3"	152 LBS	278 LBS	302 LBS
6'4"	156 LBS	286 LBS	311 LBS
6'5"	160 LBS	295 LBS	320 LBS

Preferred Rating Class Guidelines

Good habits and good lifestyles should be rewarded. Prudential wants your client to receive that reward in the form of a special 15% Preferred Rating Class Discount available to those whose physical and health profiles are better than average.

While all decisions regarding the applicability of the discount must be made by underwriting after a full review of the Applicant's medical records, we have provided these guidelines to help producers estimate whether their client might be qualified. Simply ask the questions below. If the answers are as indicated, your clients could be eligible for the premium they deserve.

Client Must Answer “**Yes**” To All Of The Following Questions:

1. Is the Applicant within the weight and height guidelines?
2. Does the Applicant maintain a high level of activity outside the home? This may include, but is not limited to: full- or part-time employment, regular exercise, regular social activities, or volunteer activities?
3. Is the Applicant's blood pressure controlled to 140/90 or better as an average?
4. Has the Applicant refrained from smoking or using tobacco products within the past 36 months (three years)?

Client Must Answer “**No**” To All Of The Following:

5. No prior history of:
 - Any cardiac condition requiring medication
 - Diabetes
 - Leukemia
 - Memory Loss
 - Rheumatoid Arthritis

- Congestive Heart Failure
- Hodgkin's Disease
- Lymphoma
- Osteoporosis
- TIA (Transient Ischemic Attack)
- Cancer (except skin cancer other than melanoma)
- Joint Replacement
- Chronic Pulmonary Disease (any respiratory condition that requires regular medication)
- The use of multiple medications. *This includes, but is not limited to, multiple medications used to control hypertension, multiple anxiety or depression medications and cholesterol lowering drugs or other circulatory medications*
- Circulatory Disease (Carotid Artery Disease, Coronary Artery Disease or Peripheral Vascular Disease)
- Any chronic condition that is progressing in severity with age
- Comorbid or combination of conditions will be individually considered

All answers to the above must be as noted for discount consideration.

Preferred Rating Class Weight And Height Guidelines

Height	Minimum Preferred	Maximum Preferred
4'11"	99 LBS	128 LBS
5'0"	102 LBS	133 LBS
5'1"	106 LBS	137 LBS
5'2"	109 LBS	142 LBS
5'3"	113 LBS	146 LBS
5'4"	116 LBS	151 LBS
5'5"	120 LBS	156 LBS
5'6"	124 LBS	161 LBS
5'7"	127 LBS	166 LBS
5'8"	131 LBS	171 LBS
5'9"	135 LBS	176 LBS
5'10"	139 LBS	181 LBS
5'11"	143 LBS	186 LBS
6'0"	147 LBS	191 LBS
6'1"	151 LBS	197 LBS
6'2"	155 LBS	202 LBS
6'3"	160 LBS	208 LBS
6'4"	164 LBS	213 LBS
6'5"	168 LBS	217 LBS

Medical Conditions Guidelines

Medical Condition	Stability Indicator	Minimum Stability/ Waiting Period
Acoustic Neuroma	Benign tumor of the auditory nerve <ul style="list-style-type: none">• Post-surgical or radiation treatment, now resolved 6 months• Surgery anticipated Postpone	
Acquired Immune Deficiency Syndrome (AIDS)		Uninsurable
Acromegaly	A chronic metabolic disorder that results in gradual enlargement of bones of face, jaw, hands, feet, and skull	Uninsurable
Acute Transverse Myelitis		12 months
ADL Deficits	Anyone who requires the help of another person, for either physical or cognitive reasons, to perform any one of the following Activities of Daily Living (ADLs): Bathing, Dressing, Control of Bowel/Bladder (Continence) Using the Toilet	

ADL Deficits
(*cont'd*)

Transferring out of Bed/Chair
Eating
Ambulation/Mobility
(inside and outside) Uninsurable

AIDS Related Complex (ARC) Uninsurable

Alzheimer's Disease Uninsurable

Amputation

- Due to accident
- Independent in ADLs, IADLs . . . 6 months
- Due to disease (such as
diabetes or PVD) Uninsurable

Amyotrophic Lateral
Sclerosis (ALS) Uninsurable

Anemia

A blood disorder in which there is a decreased ability of the red blood cells to provide adequate oxygen supplies to body tissues.

- The average Hematocrit reading must be > 33, or Hemoglobin > 10
- Hospitalization or transfusions for anemia 12 months
- Epogen or Procrit 12 months
- Cause Unknown Uninsurable
- Hemolytic
- Cause unknown,
but recovered/stable 12 months

- Iron deficiency, corrected. 6 months
- Pernicious, with B12 injections
 - No neurological impairment 6 months
- Splenectomy 60 months

Aneurysm

Abnormal dilation of a blood vessel

- Abdominal, Thoracic, Aortic
 - Unoperated. 6 months
 - Operated, complete recovery . . . 3 months
- Cerebral
 - Any history of bleeding
or rupture. Uninsurable
 - Unoperated Uninsurable
 - Operated, complete recovery . . 12 months

Angina

Chest pain that results when not enough oxygen reaches the heart muscle

- Asymptomatic, controlled with meds 6 months
- With history of Heart Attack or Diabetes 12 months
- Intestinal. Uninsurable
- In combination with CHF Uninsurable
- Work-up in progress. Uninsurable

Angioplasty, Cardiac (Balloon Angioplasty)

Dilating of a blood vessel with a balloon or surgical procedure

- Any history of Diabetes in the past 12 months
- Any residual stenosis > 75% major vessel Uninsurable

Angioplasty, Cardiac (cont'd)	<ul style="list-style-type: none"> • No Heart Attack 3 months • History of Heart Attack <ul style="list-style-type: none"> - Asymptomatic 6 months - Symptoms continue Uninsurable - Treatment for Congestive Heart Failure Uninsurable
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Ankylosing Spondylitis	<p>Chronic inflammatory arthritis affecting the spine and large joints; joints fuse together</p> <ul style="list-style-type: none"> • Any history of falls 12 months • Narcotics used for pain Uninsurable • Functional limitations Uninsurable • Physical Therapy in past 6 months Uninsurable • No pulmonary compromise 6 months • Major joint replacement 12 months
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Anxiety	<ul style="list-style-type: none"> • Controlled with meds <ul style="list-style-type: none"> - No interference with activities . . . 6 months • Panic Attacks <ul style="list-style-type: none"> - No ADL or IADL limitations - No cognitive impairment 12 months • Chronic, severe anxiety disorder Uninsurable
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Aortic Stenosis/ Aortic Insufficiency	(See Heart Valve Disease)
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Arrhythmia	<p>Variation in the normal rhythm of the heartbeat</p> <ul style="list-style-type: none"> • Hospitalized in the past 6 months for arrhythmia Uninsurable
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- Pacemaker inserted within past 3 months Uninsurable
- Defibrillator implanted in the past 12 months Uninsurable
- Treatment for shortness of breath, swelling in feet/ankles in the past 12 months Uninsurable
- Mild
 - Controlled with meds 3 months
- Atrial fibrillation/flutter
 - Single episode
 - Controlled with meds
 - No Transient Ischemic Attack (TIA)
 - No Cerebrovascular Accident (Stroke) 6 months

Arteriosclerotic Heart (ASHD)
Disease (See Coronary Heart Disease)

Arteritis (Thromboangitis Obliterans, Buerger's Disease, Temporal, Giant Cell)

- No ADL or IADL limitations
 - No active disease 12 months

Arthritis Inflammation of joints with degeneration of joint cartilage

- Remicade, Humira, Arava, Enbrel . . . 12 months with Individual Consideration
- Narcotics used for pain management Uninsurable
- Mild osteoarthritis
 - No ADL or IADL limitations
 - No joint deformities

Arthritis (cont'd)	<ul style="list-style-type: none"> - No joint replacement 0 months • Moderate Osteoarthritis or Mild-Moderate Rheumatoid Arthritis <ul style="list-style-type: none"> - No ADL or IADL limitations - No joint deformities - History of Joint Replacement - History of cortisone injections. . . 6 months • Severe, Osteoarthritis or Rheumatoid <ul style="list-style-type: none"> - Requires Durable Medical Equipment - ADL or IADL limitations - Continual steroidal use - Surgery recommended Uninsurable
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Asthma	<p>Reversible obstructive lung disease with narrowing of airways when in spasm</p> <ul style="list-style-type: none"> • Use of > 3 pulmonary medications per day Individual Consideration • Mild <ul style="list-style-type: none"> - Controlled with meds - No ADL or IADL limitations - Stable weight - No home oxygen - No hospitalization within six months - No evidence of Congestive Heart Failure. 12 months • Moderate <ul style="list-style-type: none"> - Same as above - Steroids at a dose less than 5 mg/day Uninsurable • Severe. Uninsurable • Currently smoking Uninsurable
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Ataxia (Unstable Gait) Uninsurable
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Atrioventricular (A-V) Heart Block

- Complete Block
 - Pacemaker inserted 3 months
 - History Transient Ischemic Attack 60 months

Autonomic Neuropathy Uninsurable

Avascular Necrosis

Temporary or permanent loss of blood supply to the bones

- No ADL or IADL limitations
 - No pending surgery
 - No chronic pain 12 months

Azotemia (See Renal Disease)

Back or Spine Surgery

- Daily use of narcotics for pain management Uninsurable
- Any limitations to functionality Uninsurable
- Post Surgery, completely recovered 6 months

Bell's Palsy

Unilateral paralysis of the muscles of the face

- Any routine use of steroids or immunosuppressive medications Uninsurable
- No ADL or IADL limitations. 3 months

Benign Prostatic Hypertrophy

Enlarged prostate

- Most recent PSA > 4–10 Individual Consideration

Benign Prostatic Hypertrophy (<i>cont'd</i>)	<ul style="list-style-type: none"> • If work-up in progress Uninsurable • Unoperated <ul style="list-style-type: none"> - Asymptomatic 0 months • Surgical repair <ul style="list-style-type: none"> - No urinary catheter 6 months
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Berger's Disease Uninsurable
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Blindness	<ul style="list-style-type: none"> • Due to diabetes or with ADL loss Uninsurable • Successful adaptation to visual loss 12 months
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Bone Marrow Transplant	(See Transplant, Organ)
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Bronchiectasis	(See Emphysema)
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Bronchitis	(See Asthma)
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Cancer	<ul style="list-style-type: none"> • Any continuing therapy (exception for breast cancer) . . . Uninsurable • With Metastasis (spread from original site) Uninsurable • Recurrent Cancer (same organ or site) Uninsurable • Cancer of the bone, brain, esophagus, liver, lung, ovary, pancreas, stomach, or testes 48 months
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- Cancer of other internal organs
 - Breast:
 - stages 0 & I 6 months
 - stage II 12 months
 - stages III & IV Uninsurable
 - Colon and Rectum:
 - stage A 6 months
 - stage B 12 months
 - stage C 60 Months
 - stage D Uninsurable
 - Head and Neck
 - stage I & II 48 months
 - stages III & IV Uninsurable
 - Kidney
 - stages I & II 12 months
 - stages III & IV Uninsurable
 - Lung
 - stages I & II 48 months
 - stages III & IV Uninsurable
 - Prostate
 - stages I, II, A & B 6 months
 - stages III, C 24 months
 - stage D Uninsurable
 - Bladder
 - stage 0 12 months
 - stages A & B 24 months
 - stages B2 & greater Uninsurable
 - Thyroid 24 months
 - Skin Basal Cell 0 months
 - Squamous Cell 0 months
 - Melanoma in Situ, superficial
 - In situ-early stage 6 months
 - Clark's level I, II 12 months
 - Clark's level III 24 months
 - Clark's level IV 48 months

Cancer (<i>cont'd</i>)	Clark's level V or Breslow > 3.5	Uninsurable
	- Recurrent	
	Cancer	Individual Consideration
	- Non-metastatic multiple Cancers	Individual Consideration
	- Chronic Lymphocytic Leukemia (CLL)	
	stage 0	6 months
	stage I	12 months
stage II	36 months	
stages III, IV	Uninsurable	

Cardiomyopathy	Disease of heart muscle	
	• Hospitalized in past 12 months	Uninsurable
	• History of CHF	12 months
	• Symptomatic or progressive	Uninsurable
	• Ejection fraction (from most recent stress test) $\leq 40\%$	Uninsurable
	• No ADL or IADL limitations	
	- No Congestive Heart Failure . . .	12 months
• Symptomatic or Progressive . . .	Uninsurable	

Carotid Artery Disease	A circulatory disease characterized by narrowing or stenosis of the carotid artery in the neck	
	• Operated, endarterectomy in combo with Diabetes Mellitus	3 months
	• Endarterectomy in combo with Diabetes Mellitus	12 months
	• Unoperated	
	- 75% Stenosis or greater	Uninsurable
- History of TIA	60 months	

Carpal Tunnel Syndrome • No ADL or IADL limitations 3 months

Cerebral Palsy* Paralysis from developmental brain defects or trauma at birth

- Any decrease in muscle strength or functioning. Uninsurable
- Any increased fatigue Uninsurable

** Any history of Cerebral Palsy requires face-to-face interview no matter what age.*

Cerebral Vascular Accident (CVA) (See Stroke)

Chromosomal Abnormalities (including XXY, XXXY, XXXX, Trisomy 21) Uninsurable

Chronic Obstructive Lung Disease (COLD) (See Emphysema)

Chronic Obstructive Pulmonary Disease (COPD) (See Emphysema)

Chronic Organic Brain Syndrome (OBS) Uninsurable

Cirrhosis of the Liver Uninsurable

Claudication (See Peripheral Vascular Disease)

Colitis	<p>Inflammation of the colon</p> <ul style="list-style-type: none"> - Any abnormal weight loss 12 months - IBS, diverticulitis 12 months - Any use of Remicade 12 months - Any use of enzyme supplement Uninsurable - Any use of steroids (oral or enema) in past 12 months Uninsurable - Any hospitalization in the past 12 months Uninsurable • Ischemic Colitis Uninsurable • Crohn's Disease <ul style="list-style-type: none"> - Unoperated 12 months - Independent with ostomy 6 months
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Colostomy or Ileostomy	<ul style="list-style-type: none"> • Independent in management Underwrite Cause
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Concussion	<ul style="list-style-type: none"> • No ADL or IADL limitations <ul style="list-style-type: none"> - No cognitive impairment 6 months
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Confusion Uninsurable
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Congestive Heart Failure	<p>Failure of the heart to pump causing increased fluid retention in lungs and lower parts of body</p> <ul style="list-style-type: none"> • If ejection fraction $\leq 40\%$ Uninsurable • If using Furosemide (Lasix) > 80 mg a day Uninsurable • If abnormal renal function studies BUN > 30 and Creatinine > 2.5 Uninsurable
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- No ADL or IADL limitations
- Controlled with meds 12 months
- Multiple episodes Uninsurable
- In combination with:
 Angina or Heart Attack;
 Angioplasty or Heart
 Surgery; Asthma or Chronic
 Bronchitis; Diabetes;
 Emphysema or Chronic
 Obstructive Pulmonary
 Disease; or Tuberculosis Uninsurable

COPD

(See Emphysema)

Coronary Bypass
Grafts

Taking section of vein to bypass
an area of obstruction

- Any history of TIA Uninsurable
- If ejection fraction $\geq 40\%$ Uninsurable
- If coronary stenosis $> 75\%$ Uninsurable
- Asymptomatic 6 months
- With history of Heart Attack,
 during or after surgery or
 with diabetes 12 months
- History of CHF
 post-operative Uninsurable

Coronary Heart
Disease (CAD,
ASHD)

Narrowing of coronary arteries

- If CABG or PTCA
 anticipated Uninsurable
- With or without Heart Attack
 - No ADL or IADL limitations . . . 6 months
- With Congestive Heart
 Failure Uninsurable
- With Unstable Angina Uninsurable

Cor Pulmonale Uninsurable

Crohn's Disease (See Colitis)

Cystic Fibrosis An inherited disease of the endocrine glands affecting the gastrointestinal and respiratory systems. Uninsurable

Decubitus Ulcer Pressure sore Uninsurable

Dementia Uninsurable

Demyelinating Disease An inflammation process of nerves that destroys normal healthy myelin seen in neurological diseases. Uninsurable

Depression

- Use of anti-psychotic drugs Individual Consideration
- History of ECT 36 months
- Situational
 - No ADL or IADL limitations
 - No cognitive impairment 6 months
- Chronic History
 - Stable medication dose
 - No ADL or IADL limitations .. 12 months
 - Any hospitalization 36 months

Diabetes Mellitus Chronic disease of high blood sugar caused by too little insulin

- Non-insulin dependent
 - Frequent medication adjustments 12 months
 - Average A1c > 8% Uninsurable
 - Average fasting blood sugar > 200 Uninsurable
 - With circulatory or neurological complications . . . Uninsurable
 - Eye or renal disease complications . . . Individual Consideration
 - History of hemochromatosis Uninsurable
 - History of persistent problems with skin breakdown Uninsurable
 - Regular use of corticosteroids for other diseases Uninsurable
 - History of CHF or cardiomyopathy Uninsurable
- Insulin dependent 50 units or less daily 12 months
- Dialysis - Hemodialysis or Peritoneal Uninsurable

Diverticulitis (See Colitis)

- Dizziness/Vertigo
- Acute viral labyrinthitis 3 months
 - Meniere's Disease
 - Controlled with meds 6 months
 - Cause unknown
 - No neurological impairment . . . 12 months
 - Ongoing problem Uninsurable

Drug/Chemical Dependency

(including Drugs

Alcohol and Other

Chemical Dependency)

- Treated with current abstinence . . . 36 months
 - Current Use Uninsurable
-

Edema (Swelling)

. Underwrite Cause

Emphysema

Chronic irreversible obstruction
to airflow

- Mild
 - Controlled with meds
 - No ADL or IADL limitations
 - Stable weight
 - No home oxygen
 - No hospitalization
within six months 6 months
 - Moderate
 - Same as above
 - Severe Uninsurable
 - Actively Smoking Uninsurable
 - Asthma or Chronic
Bronchitis Individual Consideration
 - With Congestive
Heart Failure Uninsurable
-

Encephalitis

Acute inflammatory disease
of the brain due to a virus

- No cognitive impairment 12 months
-

Endarterectomy
(Carotid or Femoral)

Removal of intra-arterial
obstruction of artery 3 months

- History of Diabetes 12 months
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Endocarditis, Infectious	Infection of the inner lining of the heart <ul style="list-style-type: none"> Any history of hospitalization for CHF 12 months
Enteritis	(See Colitis)
Epilepsy, Seizure Disorder	<ul style="list-style-type: none"> No seizure activity 12 months Controlled with meds <ul style="list-style-type: none"> No ADL or IADL limitations No cognitive impairment 12 months Uncontrolled, unknown reason Uninsurable
Esophageal Stricture 3 months
Esophageal Varices Uninsurable
Falls Underwrite Cause
Fibromyalgia	Disorder characterized by chronic pain, tenderness, and stiffness of muscles <ul style="list-style-type: none"> With pulmonary compromise . . Uninsurable Fatigue that limits daily function Uninsurable Disease in remission 12 months
Fractures	<ul style="list-style-type: none"> Arms <ul style="list-style-type: none"> No ADL or IADL limitations . . . 3 months Compression (See Osteoporosis) Legs <ul style="list-style-type: none"> No ADL or IADL limitations . . . 6 months

Fractures
(cont'd)

- Skull
 - No ADL or IADL limitations
 - No cognitive impairment 12 months
 - Vertebral
 - Due to Osteoporosis or Paget's Disease
 - No ADL or IADL limitations
 - No respiratory compromise 24 months
 - Due to accident
 - No ADL or IADL limitations 6 months
 - Pelvic Fracture 12 months
 - Daily use of narcotics Uninsurable
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Gastric Balloon Surgery 12 months

Gaucher's Disease Uninsurable

Giant Cell Arteritis (Active) Uninsurable

Glaucoma

- Progressive loss of peripheral vision
- No visual loss in last two years
 - Successful adaptation
 - to visual loss 0 months
 - Visual loss over last year
 - Successful adaptation
 - to visual loss 12 months
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Gout

- Painful inflammation of first
great toe or elsewhere
in the foot from uric acid deposits
- Gouty Arthritis
 - No ADL or IADL limitations
 - No joint deformities 3 months
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Guillian Barre Rapidly progressive disorder involving muscle weakness or paralysis

- No residual neurological impairment 6 months

Head Injury • No ADL or IADL limitations

- Significant Trauma (i.e., fracture) 12 months
- With residual impairment Uninsurable

Hearing Loss • Successful adaptation to hearing loss 3 months

Heart Attack (Myocardial Infarction) • No ADL or IADL limitations

- No Angina 3 months
- Angina
- Controlled with meds. 6 months
- In combination with CHF Uninsurable

Heart Valve Disease • Aortic stenosis/aortic insufficiency, unoperated

- No Congestive Heart Failure
- Stable 6 months
- Mitral valve prolapse, Mitral stenosis/insufficiency, unoperated
- No Congestive Heart Failure
- Stable 6 months

Heart Valve Replacement • Single valve replacement 6 months

- Double valve replacement Individual Consideration

Hemochromatosis (Bronze Diabetes) Individual Consideration

Hepatitis	Inflammation of the liver <ul style="list-style-type: none"> • Resolved 6 months • Hepatitis A & B with normal liver function tests 6 months • Hepatitis C with normal liver function tests 12 months • Chronic, active Uninsurable • Liver function Tests > 2.5 the normal. Uninsurable • HCV-RNA > 600 Uninsurable
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Herniated Intervertebral Disc	<ul style="list-style-type: none"> • Daily narcotic use Uninsurable • Operated <ul style="list-style-type: none"> - No ADL or IADL limitations . . . 3 months • Unoperated <ul style="list-style-type: none"> - No ADL or IADL limitations with normal range of motion - No chronic pain 6 months
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Herpes Zoster	Acute infection characterized by vesicles and associated neuralgic pain <ul style="list-style-type: none"> • Post-acute episode <ul style="list-style-type: none"> - Rehabilitation complete, no pain or neuralgia 3 months • Neurological work-up. 12 months
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Hiatal Hernia	• Stable post-repair 3 months
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High Blood Pressure (Hypertension)	<ul style="list-style-type: none"> • Controlled with meds 3 months • Uncontrolled readings > 175/100. Uninsurable
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Hip Replacement (See Joint Replacement)

HIV Positive Status Uninsurable

Hodgkin's Disease Malignancy found
in the lymph nodes,
spleen, liver, and bone marrow
• Disease free, treatment free 36 months

Hospitalization • Released fully
recovered Underwrite Cause
• Currently in hospital or
anticipated admission. Uninsurable

Huntington's Chorea Uninsurable

Hydrocephalus Uninsurable

IADL Deficits: Anyone who requires the help of
another person, for either physical
or cognitive reasons, to perform two
or more of the following Instrumental
Activities of Daily Living (IADLs):
Using the Telephone, Managing Finances,
Taking Transportation, Shopping, Laundry,
Housework, Taking all Medications,
Preparing Meals/Cooking Uninsurable

Idiopathic Pulmonary • Localized 6 months
Fibrosis, Active • Widespread Uninsurable

Ileitis, Regional, end-stage Uninsurable

Immune System Disorders Individual Consideration

Irritable Bowel Syndrome (See Colitis)

Joint Replacement (Hip, Knee, Shoulder) • Physical Therapy completed
• No ADL or IADL limitations. 3 months

Kaposi's Sarcoma Malignant increase in cells involving the skin associated with AIDS Uninsurable

Knee Disorder • No ADL or IADL limitations
• No surgery recommended. 3 months

Knee Replacement (See Joint Replacement)

Leukemias • Acute, any type Uninsurable
• Chronic, non-lymphocytic (CML) Uninsurable
• Chronic Lymphocystic (CLL)
- stages 0-I 12 months
- stage II 36 months
- stages III and IV Uninsurable
• Hairy Cell Uninsurable

Lues (Stage IV Syphilis) Uninsurable

Lupus	<p>Chronic inflammatory disease of the connective tissues</p> <ul style="list-style-type: none"> • Systemic Lupus <ul style="list-style-type: none"> - Insurable Condition if free of medication for 12 months - History of 3+ compression fractures Uninsurable - Use of Imuran, Cytoxan, Leukeran, Cyclosporin, narcotics Uninsurable • Discoid, inactive 6 months
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Lyme Disease	<p>An inflammatory disease transmitted by deer ticks</p> <ul style="list-style-type: none"> • Residual symptoms, decreased muscular strength, or limiting joint pain Uninsurable • Chronic continuous steroid use Uninsurable • Resolved 6 months • Hospitalization for complications 12 months
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Lymphoma, Non-Hodgkin's	<ul style="list-style-type: none"> • Disease and treatment free 60 months
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Macular Degeneration	<ul style="list-style-type: none"> • No ADL or IADL limitations <ul style="list-style-type: none"> - Stable with no further visual loss. Underwrite Cause
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Manic Depression	<ul style="list-style-type: none"> • No psychiatric hospitalization in five years <ul style="list-style-type: none"> - Controlled with medication 24 months - History of electroconvulsive therapy 36 months
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Marfan's Syndrome Uninsurable

Melanoma (See Cancer)

Memory Loss Uninsurable

Mental Retardation Uninsurable

Mitral Valve Prolapse
Stenosis, Insufficiency (See Heart Valve Disease)

Mixed Connective
Tissue Disease Uninsurable

Mobility • With ADL or
IADL Limitations Uninsurable

Multiple Myeloma Malignant disease of plasma cells
generally found in the pelvis,
spine, ribs, and skull Uninsurable

Multiple Sclerosis Demyelinating illness, cause
unknown, affecting the central
nervous system with eventual
cognitive impairment Uninsurable

Muscular Dystrophy Atrophy of the muscle spasms,
inability to control and coordinate
voluntary muscles Uninsurable

Myasthenia Gravis Progressive muscular weakness

- Ocular
Myasthenia Individual consideration
- Use of Prednisone
> 20 mg per day Uninsurable
- Use of Imuran
or Mestinon Individual Consideration
- Disease process
unresponsive to treatment Uninsurable

Myelofibrosis • Asymptomatic 6 months

- Abnormal Bone
Marrow Exam 24 months
- Splenectomy 60 months

Myocardial Infarction (See Heart Attack)

Narcolepsy Recurrent and unpredictable
attacks of sleep

- Asymptomatic 12 months
- Recent onset or hospitalization . . 24 months

Nephrectomy,
Unilateral Surgical removal of a kidney

- Stable renal function 18 months

Nephritis, Glomerulonephritis 12 months

Nephrolithiasis Kidney Stones

- Post-Lithotripsy 3 months

Nervous Breakdown	<ul style="list-style-type: none"> • No psychiatric hospitalizations past 36 months - No antipsychotic medications . . . 24 months
Neurofibromatosis	Inherited disorder characterized by pigmented skin lesions and tumors affecting multiple organ systems, “café-au-lait” spots. Uninsurable
Neurogenic Bladder	<ul style="list-style-type: none"> • Ability to self catheterize. 18 months • Normal and stable renal function. . . 6 months
Neuropathy	<p>Compression or entrapment of a nerve with varying amounts of pain, weakness, and paresthesia</p> <ul style="list-style-type: none"> • Narcotic-containing pain management. Uninsurable • Multiple changes in meds Uninsurable • Non-progressive, mild 6 months • Autonomic Neuropathy Uninsurable
Organ Transplant	(See Transplant, Organ) Organic Brain Syndrome Uninsurable
Osler-Weber-Rendu Disease (Telangiectasis) Uninsurable
Osteomyelitis (Bone Infection)	<ul style="list-style-type: none"> • Resolved. 12 months • Chronic, active. Uninsurable

Osteoporosis	<p>Generalized, progressive loss of bone density and thinning of bone tissue</p> <ul style="list-style-type: none"> • If T score exceeds -3.5 Uninsurable • Daily use of narcotics Uninsurable • Three or more compression fractures Uninsurable • Scoliosis or kyphosis with pulmonary compromise Uninsurable • Oxygen Use Uninsurable
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Pacemaker	(See Atrioventricular Heart Block)
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Paget's Disease (Osteitis Deformans)	<p>Chronic disorder of bones or carcinoma of the nipple</p> <ul style="list-style-type: none"> - No ADL or IADL limitations . . . 24 months - stages 0, 1 6 months - stage II 12 months - stages III, IV Uninsurable
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Pancreatitis	<p>Acute inflammation of the pancreas</p> <ul style="list-style-type: none"> • Acute episode, now resolved . . . 12 months • Alcohol use in the past 36 months Uninsurable • Current use of enzymatic supplements Vionase, Cotazym, or Pancrease Uninsurable • Chronic Uninsurable
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Paralysis/Paresis	<ul style="list-style-type: none"> • No ADL or IADL limitations Underwrite Cause • Hemiplegia Uninsurable • Paraplegia Uninsurable • Quadriplegia Uninsurable
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Parkinson's Disease	Slowly progressive degenerative neurological disorder characterized by resting tremor, muscular rigidity, gait impairment, and postural instability Uninsurable
Peptic Ulcer Disease	<ul style="list-style-type: none"> • Asymptomatic 0 months • History of gastrointestinal bleed 6 months • History of perforation. 12 months
Pericarditis	Inflammation of the lining that covers the heart muscle 6 months
Peripheral Vascular Disease	<p>Occlusion of the blood supply to the extremities</p> <ul style="list-style-type: none"> • No leg pain • Nonsmoker • No ADL or IADL limitations. 6 months • Hospitalization 12 months • History of leg pain at rest or walking few blocks Uninsurable • Continued smoking Uninsurable
Phobias, Psychoneurosis	<ul style="list-style-type: none"> • Treated with antipsychotic medication Uninsurable
Polyarteritis Nodosa	Inflammation and necrosis of small and medium-sized muscular arteries. Uninsurable

Polycystic Kidney Disease	<p>Disorder which creates multiple cysts on and enlarges the kidneys, thus interfering with their function</p> <ul style="list-style-type: none"> • Any history of or recommendation for kidney dialysis Uninsurable • Asymptomatic 6 months • Hospitalizations for renal failure or surgery 24 months • Transplant 60 months
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Polymyalgia Rheumatica	<p>Severe pain and stiffness of the proximal muscle groups without weakness or atrophy</p> <ul style="list-style-type: none"> • Asymptomatic 12 months • History of 3 or more compression fractures Uninsurable • Daily or regular use of narcotics for pain Uninsurable • Unresolved or > 20 mg Prednisone per day Uninsurable
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Polyps – Benign 3 months
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Portal Hypertension Underwrite Cause
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Post Polio* Syndrome	<p>Progressive paralysis and atrophy of leg muscles occurring years after onset of disease</p> <ul style="list-style-type: none"> • Any change in muscle strength or evidence of increased fatigue Uninsurable
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Post Polio* Syndrome (cont'd)	<ul style="list-style-type: none"> • Any history of falls in the past 24 months. Uninsurable • No history of paralysis. 0 months • Any equipment usage or ADL/IADL limitations Uninsurable
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* A face-to-face interview will be obtained for any history of polio regardless of age.

Progressive Muscular Atrophy Uninsurable

Pulmonary Emboli	<p>Sudden blockage of pulmonary artery by a blood clot with resulting obstruction of blood to lung tissue</p> <ul style="list-style-type: none"> • Resolved 6 months • Recurrent PE 12 months • CHF Uninsurable
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Pulmonary Fibrosis	<p>Scarring and thickening of deep lung tissue Uninsurable</p>
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Renal Disease	<p>Decline in the ability of the kidneys to function properly</p> <ul style="list-style-type: none"> • Hospitalization for complications 24 months • Any history or recommendation for dialysis Uninsurable • Mild renal insufficiency. 12 months • BUN > 30, Creatinine > 2.5 . . . Uninsurable • Moderate to severe. Uninsurable
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Retinal Detachment and/or Hemorrhage	<ul style="list-style-type: none"> • Asymptomatic, stable level of sight loss, independent 3 months • With diabetes Uninsurable • Evidence of progressive sight-loss, unarrested Uninsurable
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Sarcoidosis	<p>A disease of unknown cause in which inflammation occurs in the lymph nodes, lungs, liver, eyes, skin, or other tissues</p> <ul style="list-style-type: none"> • Stage 1 12 months • Stage 2 36 months • Stage 3 Uninsurable • Asymptomatic 36 months
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Schizophrenia	<p>Psychotic disorder characterized by disturbances in thought, perception, affect, behavior Uninsurable</p>
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Sciatica	<p>Pain radiating along the sciatic nerve; most often in the buttocks and posterior aspects of the leg caused by compression of the sciatic nerve from a protruding disk</p> <ul style="list-style-type: none"> • Any history of surgery within the past 6 months Uninsurable • Any daily narcotic use Uninsurable • No ADL or IADL limitations - Asymptomatic 6 months
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Scleroderma, active	<p>A diffuse connective tissue disease characterized by changes in the skin, blood vessels, skeletal muscles, and internal organs</p>
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Scleroderma, active (cont'd)	<ul style="list-style-type: none"> • Any history of crest syndrome Individual consideration • In remission, no limitations 12 months • Chronic continuous steroid use Uninsurable • History of compression fractures Decline • History of plasmapheresis 24 months
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Scoliosis	Abnormal spinal curvature <ul style="list-style-type: none"> • No ADL or IADL limitations. . . . 0 months
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Seizure Disorder	(See Epilepsy)
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Senility, All Forms Uninsurable
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Sleep Apnea	Sleep related breathing disorder with pauses in respiration lasting 10 seconds or longer <ul style="list-style-type: none"> • More than 100 pounds over ideal weight Uninsurable • Asymptomatic 3 months • CPAP machine without bottled oxygen 6 months • Hospitalization 12 months
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Spinal Muscle Atrophy Uninsurable
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Spinal Stenosis	<ul style="list-style-type: none"> • No ADL or IADL limitations - No chronic pain - No narcotic medications 6 months
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- Post surgery 6 months
- History of a
compression fracture 12 months

Stroke (Cerebrovascular Accident – CVA) Uninsurable

Surgery If surgery is recommended, planned, or has been recently performed, do not take the Application until the surgery with full recovery. Refer to the specific medical condition and Stability Indicator for time frames.

Thrombocytopenia A decrease in the number of platelets in the blood; can result in spontaneous bruising or bleeding

- Platelets < 60K
not on NSAIDS Uninsurable
- Any current steroid use Uninsurable
- Unoperated, asymptomatic 12 months
- Post-Splenectomy,
asymptomatic, stable 24 months
- Reactive
Thrombocytopenia Underwrite Cause

Thrombophlebitis Inflammation of a vein

- Any history of
anticoagulant use 6 months
- Superficial phlebitis 0 months

Thrombosis, Deep Vein	Blood clot within a vein <ul style="list-style-type: none"> • No ADL or IADL limitations, Resolved 6 months • Recurrent, 2 or more 12 months
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Transient Ischemic Attack (TIA or “mini-stroke”)	Episode of temporary cerebral dysfunction that has an onset within minutes, usually clearing within 15 minutes, but always resolving without permanent neurological impairment within 24 hours <ul style="list-style-type: none"> • Single Episode <ul style="list-style-type: none"> - No ADL or IADL limitations - Nonsmoker 60 months • More than one TIA Uninsurable • In combination with diabetes or heart surgery Uninsurable
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Transplant, Organ	<ul style="list-style-type: none"> • Corneal 3 months • Kidney 60 months • All others Uninsurable
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Transverse Myelitis Uninsurable
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Tremors	Involuntary movement disorder <ul style="list-style-type: none"> • Benign, essential, or familial <ul style="list-style-type: none"> - No ADL or IADL limitations . . . 6 months • Work-up in progress. Uninsurable • Due to Parkinson’s Disease Uninsurable
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Tuberculosis	<ul style="list-style-type: none"> • Resolved 12 months • Active Uninsurable
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Tumors, Benign	<ul style="list-style-type: none"> • Brain, Spinal cord <ul style="list-style-type: none"> - No paralysis - No ADL or IADL limitations - No seizure disorder 48 months • Other sites 6 months
Ulcers, Duodenal	<ul style="list-style-type: none"> • Asymptomatic 0 months • History of Gastrointestinal Bleed. . 6 months
Ulcers of Skin	<ul style="list-style-type: none"> • Resolved 24 months • Active or chronic Uninsurable • Resulting in Amputation Uninsurable
Urinary Incontinence	<ul style="list-style-type: none"> • Independent in care 0 months • Use of catheter if independent in use 18 months • Complete incontinence dependent in ADLs Uninsurable
Urolithiasis/Renal Calculus	<ul style="list-style-type: none"> • Hospitalization or surgery 6 months
Varices, Esophageal Uninsurable
Varicose Veins (Legs)	<ul style="list-style-type: none"> • No ADL or IADL limitations. 0 months • History of vein stripping surgery. 6 months

Vasculitis	Inflammation of aorta which may result in weakness of the aorta wall <ul style="list-style-type: none"> • Asymptomatic, well controlled hypertension 6 months • Any claudication (pain, cramping in legs while walking) Uninsurable
Vertebral or Spinal Disorder, Not Otherwise Classified	<ul style="list-style-type: none"> • No ADL or IADL limitations • No chronic pain or narcotic medications • No active ongoing therapy or recommendations for therapy Uninsurable
Vertigo	(See Dizziness)
Vision Loss	(See Blindness)
Von Recklinghausen's	Generic Disorder Uninsurable
Waldenstrom's	Malignant disease of the B cells similar to Lymphoma Uninsurable
Walker/Wheelchair Use Uninsurable
Wegener's Granulomatosis	A systemic form of vasculitis Uninsurable

Uninsurable Medical Conditions

These represent the most common uninsurable conditions you will encounter in taking an Application. There are additional, less common uninsurable conditions that are included in the Medical Conditions Guidelines.

- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex
- ADL/IADL Limitation—Needing Assistance or Supervision in performing any of the following: Bathing, Bowel or Bladder Control, Dressing, Eating, Transferring, Taking Medication, Toileting
- Alzheimer’s Disease, Chronic Memory Loss, Frequent or Persistent Forgetfulness, Senility, Dementia, or Organic Brain Syndrome
- Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig’s Disease)
- Ataxia (any form)
- Autonomic Neuropathy
- Autonomic Insufficiency (Shy-Drager Syndrome)
- Cancer with Metastasis (Cancer that spread from the original site or location)
- Chronic Obstructive Pulmonary Disease (COPD) **in combination with:** current smoking; Congestive Heart Failure (CHF); Asthma; or Chronic Bronchitis
- Cirrhosis of the Liver

- Congestive Heart Failure (CHF) **in combination with:** Angina or Heart Attack; Angioplasty or Heart Surgery; Asthma or Chronic Bronchitis; Diabetes; Emphysema or Chronic Obstructive Pulmonary Disease; or Tuberculosis (TB)
- Congestive Heart Failure, diagnosed or symptomatic, within the past 12 months
- Current use of narcotics for any pain management
- Diabetes Mellitus treated with Insulin over 50 units, or Diabetes Mellitus with Peripheral Vascular Disease
- Dialysis (Hemodialysis or Peritoneal)
- Emphysema **in combination with:** current smoking; Congestive Heart Failure (CHF); Asthma; or Chronic Bronchitis
- Giant Cell Arteritis (active)
- Hepatitis (chronic, active)
- HIV Positive
- Hospitalization (currently or anticipated)
- Huntington's Chorea
- Hydrocephalus
- Immune System Disorder
- Kaposi's Sarcoma
- Memory Loss
- Multiple Myeloma

- Multiple Sclerosis (MS)
- Muscular Dystrophy
- Pancreatitis (chronic)
- Paralysis (Hemiplegia, Paraplegia, Quadriplegia)
- Parkinson's Disease
- Phobias, Psychoneurosis (Treated with antipsychotic medication)
- Pulmonary Fibrosis
- Schizophrenia
- Scleroderma (active)
- Stroke or Cerebrovascular Accident (CVA)
- Transient Ischemic Attack (TIA) within the past five years; TIA in combination with Diabetes or any Heart Surgery; or multiple TIAs
- **Within the past 6 months:** Open Heart Surgery; Back or Spine Surgery
- **Within the past 12 months:** used Home Health Care or Adult Day Care; been medically advised to enter or has been confined to a Nursing Home or other Long-Term Care Facility
- **Within the past 48 months:** Cancer of the Bone, Brain, Esophagus, Liver, Lung, Ovary, Pancreas, Stomach, or Testes

Underwriting Decision Terminology

The following terms and definitions may be helpful in understanding underwriting decisions:

1. **Approved:** Coverage is approved as applied for.
2. **Approved With Modifications:** Coverage is approved with reduced benefits due to the significance of the risk. Modifications may include one or more of the following:
 - a) Reduced Daily Maximum
 - b) Reduced Lifetime Maximum
 - c) Increased Benefit Waiting Period
 - d) Elimination of the Cash Benefit Rider
 - e) Change in the Rating Category

If a policy is Approved With Modifications no additional Benefit Increases should be requested for at least two years.

3. **Declined:** Coverage is denied. The risk is too great to approve, even with modifications. If an Application is declined, a letter is sent to the Applicant with a copy to the producer. The reason for decline will be briefly explained if the medical history is provided on the application. If we are unable to give the reason for decline (because it was of a sensitive nature or the medical history was not provided) and the Applicant desires additional information regarding the reason for decline, they must write a letter to the underwriting department authorizing disclosure of the information to themselves, a physician of their choice, or to another third party. The letter must include the name and address of the person to whom this information should go, as well as the Applicant's signature and social security number.

4. **Reconsideration Offer:** An offer to review another Application at some specified later date/time. Reconsideration Offers will be made, when appropriate, to Applicants age < 72. Applicants ages 72 – 79 will seldom be offered reconsideration because of greater possibility of rapid changes and deterioration of health.
5. **No Reconsideration:** This message is communicated to the producer only. There will not be an offer to review another Application at a later date because the risk is ongoing or cannot be predicted. “No Reconsideration” will be indicated for progressive medical conditions, medical conditions with an unfavorable prognosis and multiple medical conditions that combine poorly.
6. **Approved As Applied For—No Increases Permitted:** Coverage is issued with the maximum benefits acceptable for this risk. If a policy is Approved As Applied For—No Increases Permitted, no requests for additional Benefit Increases should be submitted for at least two years.
7. **Appeals Process:** There may be instances where the Applicant and/or their physician have additional information that they believe may affect our decision. If so, the decision can be appealed by providing the additional information accompanied with appropriate supportive documentation such as tests results and other clinical findings. Underwriting will review and consider the information and respond accordingly. Appeals should be mailed to the following address:

Prudential

Attn: LTC Underwriting—Appeals
2101 Welsh Road
Dresher, PA 19025



The Prudential Insurance Company of America, Newark, NJ