

Underwriting Requirements Grid¹

Age 69 or younger: Telephone Interview

Applicants **age 69 or younger** who have consulted with their primary care physician in the last 18 months will be contacted by a nurse from Univita Health. The conversation will take 30 minutes and consists of standardized medical questions focused on medical history, medications, symptoms, names of their doctors, lifestyle, and daily activities. Applicants will also be asked to participate in a brief memory exercise if they are **age 65 or older**, or if certain medical conditions exist. To ensure favorable results, it is important that the applicant select a time and place free from distractions.

Medical Records¹

A copy of the applicant's medical records will be ordered from the primary care physician except for applicants between the age of 46 and 59. If the applicant is a resident of Florida, their medical records will be required regardless of their age. Medical records will also be required for all applicants, regardless of age, who select a 10-year Benefit Period, the Waiver of Home Health Care Rider, or who have been diagnosed with any of the referenced medical conditions.¹

Age 69 or younger: Registered Nurse (RN) Assessment²

Applicants **age 69 or younger** who **have not** consulted with their primary care physician in the last 18 months and **have not** been diagnosed with any of the referenced medical conditions¹ will require a face-to-face assessment in the applicant's home scheduled with a Univita Health nurse. The assessment usually lasts 45 minutes and includes a review of the applicant's medical history, medications, symptoms, names of their doctors, lifestyle, and daily activities. The nurse will also take a blood pressure reading, height and weight readings, and a urine specimen. Applicants **age 65 and older** will also be asked to participate in a brief memory exercise.

Age 70 or older: Personal Interview²

Applicants **age 70 or older** will participate in a 45-minute interview with a nurse from Univita Health that will take place at the applicant's home. The interview consists of a series of standardized medical questions focused on medical history, medications, symptoms, names of doctors, lifestyle, and daily activities. The applicant will also be asked to participate in a brief memory exercise. The nurse will take their blood pressure, as well as height and weight readings. No blood work or urinalysis is needed, nor will the applicant have to undress.

1. Medical conditions include: rheumatoid/psoriatic arthritis; chronic obstructive pulmonary disease; emphysema; blood disorders (excluding compensated anemia); cancer within the past three years; organ transplant; discoid lupus; lymphomas; liver disorders; cardiomyopathy; diabetes; or transient ischemic attack (TIA) within the past five years.

2. The nurse will present identification upon arrival. The applicant must provide a form of identification, such as a driver's license or Social Security card. If the applicant wears glasses or a hearing aid, they will want to have those with them during the assessment. Family members and friends can be present, but they must be in a separate room during the assessment.

**AGE 45 or YOUNGER
AGE 60–69
OR ARE A RESIDENT OF FLORIDA³**

Criteria	RN Assessment w/Urinalysis	Telephone Interview	Medical Records
<ul style="list-style-type: none"> Has consulted primary care physician within 18 months 		✓	✓
<ul style="list-style-type: none"> Has not consulted primary care physician within 18 months 	✓		
<ul style="list-style-type: none"> Has not consulted primary care physician within 18 months History of a significant medical condition as stated below⁴ 	Applicant must have undergone a complete physical exam prior to application submission.		
<ul style="list-style-type: none"> Has consulted primary care physician within 18 months Hearing impaired 	✓		✓

AGE 46–59

Criteria	RN Assessment w/Urinalysis	Telephone Interview	Medical Records
<ul style="list-style-type: none"> Has consulted primary care physician within 18 months Not applying for 10 yr. B.P. or the Waiver of Home Health Care Elimination Period Rider 		✓	
<ul style="list-style-type: none"> Has consulted primary care physician within 18 months Applying for 10 yr. B.P. or the Waiver of Home Health Care Elimination Period Rider 		✓	✓
<ul style="list-style-type: none"> Has consulted primary care physician within 18 months History of a significant medical condition as stated below⁴ 		✓	✓
<ul style="list-style-type: none"> Has not consulted primary care physician within 18 months 	✓		
<ul style="list-style-type: none"> Has not consulted primary care physician within 18 months History of a significant medical condition as stated below⁴ 	Applicant must have undergone a complete physical exam prior to application submission.		
<ul style="list-style-type: none"> Has consulted primary care physician within 18 months Not applying for 10 yr. B.P. or the Waiver of Home Health Care Elimination Period Rider Hearing impaired 			✓
<ul style="list-style-type: none"> Has consulted primary care physician within 18 months Applying for 10 yr. B.P. or the Waiver of Home Health Care Elimination Period Rider Hearing impaired 	✓		✓

AGE 70 or OLDER

Criteria	RN Assessment w/Urinalysis	Personal Interview	Medical Records
<ul style="list-style-type: none"> Has consulted primary care physician within 3 years 		✓	✓
<ul style="list-style-type: none"> Has not consulted primary care physician within 3 years 	✓		
<ul style="list-style-type: none"> Has not consulted primary care physician within 18 months History of a significant medical condition as stated below⁴ 	Applicant must have undergone a complete physical exam prior to application submission.		

3. Medical records are required for all residents of Florida, regardless of age.

4. Medical conditions include: rheumatoid/psoriatic arthritis; chronic obstructive pulmonary disease; emphysema; blood disorders (excluding compensated anemia); cancer within the past three years; organ transplant; discoid lupus; lymphomas; liver disorders; cardiomyopathy; diabetes; or transient ischemic attack (TIA) within the past five years.