

LifeCare Agent and Broker Companion (ABC)

A guide to underwriting impairments for LifeCare – a combination of whole life insurance and long-term care insurance

With proposed life insureds applying for LifeCare, John Hancock's underwriters will be looking for risk factors that will impact both life insurance and long-term care coverage. The following provides a quick overview of the likely underwriting decision for some common impairments.

Impairments that may be insurable for LifeCare*			
<ul style="list-style-type: none"> Abdominal Aneurysm – stable Alcoholism, recovered for 5 years and abstinent Anemia – iron-deficient or pernicious Asthma – mild, non-smoker Barrett's Esophagus Basal Cell, Squamous Cell cancer of the skin, non-invasive – removed COPD (chronic obstructive pulmonary disease) – mild, non-smoker, age 40 and up 	<ul style="list-style-type: none"> Coronary Artery Disease (angina, myocardial infarction, bypass or angioplasty) – age 60 and up, asymptomatic, favorable risk factors, healthy lifestyle Diabetes – age 40 and up, well-controlled with diet and/or oral meds, favorable risk factors Fibromyalgia – mild, no co-existing depression or chronic fatigue Epilepsy – seizure free for one year Heart Valve Disease (Aortic or Mitral Insufficiency) – age 50 and up, mild, asymptomatic, no treatment 	<ul style="list-style-type: none"> Hyperlipidemia – well-controlled and stable Hypertension – controlled, treated or untreated Incontinence – urinary, self-managed, well-controlled Inflammatory Bowel Disease (Crohn's Disease, Ulcerative Colitis) – mild or remote history, no limitations, normal weight, no complications Mitral Valve Prolapse – asymptomatic, stable Nervous Disorders (anxiety, depression, bipolar disorder) – mild, stable 	<ul style="list-style-type: none"> Osteoporosis – mild, treated, active lifestyle, non-smoker Pacemaker – inserted more than 3 months ago, stable, no coronary artery disease Rheumatoid Arthritis – age 50 and up, asymptomatic, treated with NSAIDs, no joint replacement Sleep Apnea – mild, normal weight, no other impairments TIA – single episode, no residuals

* Combinations of certain impairments and/or co-morbidities may not be insurable.

Cancer Approach

Coverage may be considered one year after completion of all treatment (surgery, radiation, chemotherapy). In order to consider, we must be supplied with the stage, grade and size of the tumor, any lymph node involvement, treatment and the proposed insured must be regularly followed by a physician. Cancer history will be considered only for localized disease without lymph node involvement and no recurrence.

Breast Cancer

Must be followed with yearly mammograms

Prostate Cancer

Must be treated with radiation or prostatectomy; current PSA must be undetectable

Impairments that will result in a decline

<ul style="list-style-type: none"> ADL Deficits (activities of daily living) AIDs (Acquired Immune Deficiency Syndrome) Alcoholism – current or treated in past 5 years ALS, Lou Gehrig's Disease (amyotrophic lateral sclerosis) Assistive Devices (cane, walker, wheelchair) Alzheimer's Disease/Dementia Balance disorders Brain Tumor, benign or malignant Cardiomyopathy Cirrhosis 	<ul style="list-style-type: none"> Chronic Atrial Fibrillation CHF (Congestive Heart Failure) COPD, Emphysema – severe or currently smoking (Chronic Obstructive Pulmonary Disease) Depression – severe or hospitalized within the past 5 years Diabetes – under age 40, insulin dependent, poor control or complications Drug abuse – current or treated within past 10 years Falls – more than 1 in past year Gait impairments Glomerulonephritis, Kidney Failure Heart Valve Surgery 	<ul style="list-style-type: none"> Hepatitis B or C Hodgkin's Disease Hydrocephalus Implantable Defibrillator Leukemia Lupus, Systemic Lymphoma Macular Degeneration – bilateral Memory Loss Mental Retardation Multiple Sclerosis Myasthenia Gravis, Generalized Neurogenic Bladder Osteoporosis – compression fractures, currently smoking, untreated 	<ul style="list-style-type: none"> Oxygen Use Paralysis Paraplegia Peripheral Vascular Disease Quadriplegia Parkinson's Disease Polycystic Kidney Disease Scleroderma Stroke Transplant, internal organs Residence in Assisted Living Facility Receiving disability benefits or eligible for Medicaid
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Impairments that will be postponed

The following histories will require a six-month postpone period:

- Angina
- Angioplasty
- Back Surgery
- Carotid Endarterectomy
- Coronary Artery Bypass Surgery
- Heart Attack
- Neck Surgery
- TIA (Transient Ischemic Attack)*

* TIA under age 60 will not be considered for several years

The following histories will require a three-month postpone period:

- Joint replacement – fully recovered and active
- Physiotherapy and occupational therapy – completed 3 months ago or more and fully recovered, active
- Fractures – weight-bearing joints, recovered for minimum 3 months, no limitations

Surgery

Proposed life insureds who have pending surgery or surgery recommended that has not yet been completed will not be considered for LifeCare until the surgery is successfully performed and the proposed life insured is fully recovered.

Medications that will result in a decline

ALZHEIMER'S, MEMORY LOSS		PARKINSON'S DISEASE		NARCOTICS	DIABETES	RHEUMATOID ARTHRITIS	
Aricept	Galantamine	Artane	Parlodel	Methadone	Insulin	Abatacept	Remicade
Cognex	Hydergine	Cogentin	Parsidol	Morphine		Arava	Ridura
Cyloserine	Namenda	Eldepryl	Permax	MS Contin		Azathioprine	
Ebixa	Razadyne	L-Dopa	Sinemet	Opana		Enbrel	
Ergoloid	Reminyl	Larodopa	Symmetrel	Oxycontin		Kineret	
Exelon		Mirapex				Orencia	

LifeCare, the Acceleration rider, and the Continuation rider may not all be available in some states. The Acceleration rider is automatically included with every LifeCare policy, and the Continuation rider is optional. There are additional costs associated with these riders that are included in the single premium. LifeCare with the Acceleration and/or Continuation rider is not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the policy cash value is reduced proportionally. Please go to www.jhsalesnet.com for the most current state approvals.

For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York law, does not qualify for the New York State Long-Term Care Partnership program and is not a Medicare supplement policy.

Insurance policies and/or associated riders and features may not be available in all states.

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