

Prudential Long-Term Care Insurance

Underwriting Field Release 4/09

General Information for Distribution Partners

*Please attach this field release to your
Prudential Long-Term Care Field Underwriting Manual (Ed. 8/08)*

The Prudential Insurance Company of America

Diabetes:

Type I (Juvenile Diabetes)

Controlled (A1c < 8), < 60 units of insulin, weight within Preferred weight range, stable for 24 months, LDL < 140, BP < 140/90 and none of the diabetic concerns/complications* listed below Standard III

Type II (Adult Onset)

Diabetes for under 15 years (A1c < 8) controlled by diet and exercise only, weight within Preferred range, stable for 12 months, LDL < 100, BP < 135/85, with none of the diabetic concerns/complications* listed belowStandard I

Diabetes for under 15 years (A1c < 8) controlled by oral medications or < 60 units of insulin, weight within Standard I range, stable for 12 months, LDL < 140, BP < 140/90, with none of the diabetic concerns/complications* listed below Standard II

Diabetes for under 15 years (A1c < 9) if insulin, < 75 units, weight within Standard II range, stable for 24 months, LDL < 140, BP < 140/90, with none of the diabetic concerns/complications* listed below Standard III

Diabetes for over 15 years (A1c < 8) if insulin, < 60 units, weight within Standard II range, stable for 24 months, LDL < 140, BP < 140/90 with none of the diabetic concerns/complications* listed below Standard III

Co-morbid conditions are extremely important with diabetes and may affect the ratings suggested above. Depending on overall health conditions, higher elimination periods may be warranted and benefit periods may be limited.

***Diabetic Concerns/Complications:**

- Frequent medication adjustments for lack of diabetes control or hospitalized within 12 months for diabetes related condition
- Average fasting blood sugar > 200
- History of CHF, Cardiomyopathy, or Heart Attack (MI)
- Significant Coronary Artery Disease including bypass surgery, angioplasty or stent placement
- Atrial Fibrillation within past 5 years or history of Left Ventricular Hypertrophy
- Carotid Artery Disease > 50% blockage
- Peripheral Vascular Disease, claudication, or Peripheral Neuropathy
- TIA within the past 5 years
- Smoking within the past 2 years
- End organ disease (eyes, kidneys, skin breakdown), dialysis, or history of amputation
- Retinopathy, or treatment for glaucoma, or progressive or significant vision loss associated with diabetes
- Abnormal renal function with BUN > 30, and creatinine > 2.5
OR proteinurea/microalbuminurea
- History of Diabetic Ketoacidosis, Hemochromatosis or Bronze diabetes
- Chronic steroid usage

Smoking:

Smoking less than 1 pack of cigarettes per day will be considered for Standard I if there are no associated cardiac, respiratory, or vascular/circulation conditions.

Smoking 1 or more packs per day will be considered for Standard II if there are no associated cardiac, respiratory, or vascular/circulatory conditions.

Guideline Change to Uninsurable Medical Conditions:

“Current use of narcotics or use of narcotic medications for chronic condition within past 6 months”

Back Conditions:

The following changes will be added to existing guidelines related to the following back conditions, including Ankylosing Spondylitis, Back or Spine Surgery, Herniated (bulging) disc, Osteoporosis, Sciatica, Spinal stenosis, and “vertebral or spinal disorders not otherwise classified”

“Narcotic usage, ongoing steroid usage, or cortisone injections for pain management” 6 months

“Frequent or reoccurring radiating pain, numbness, or weakness of extremities” 12 months

Multiple Medications:

Although applicants taking multiple medications will generally not qualify for the Preferred discount, if an applicant is otherwise in excellent health, and falls *well within* the Preferred weight guidelines (not overweight or underweight according to established BMI guidelines), we will consider for the Preferred discount if medications are being taken for conditions such as high blood pressure, high cholesterol, or thyroid, assuming these conditions have been stable for 12 months and are under excellent control, without requiring medication adjustments.

Maximum Weight Chart (Standard I and Standard II weight charts not changed):

Maximum Weights: Preferred Discount AND Standard III

Height	Pref (male)	Pref (female)	Std III (male)	Std III (female)
4'11	168	156	198	193
5'0	174	162	204	199
5'1	181	167	211	206
5'2	187	173	218	213
5'3	193	178	225	220
5'4	199	184	232	227
5'5	205	190	240	234
5'6	211	196	247	241
5'7	217	203	255	249
5'8	224	209	262	256
5'9	231	215	270	263
5'10	238	221	278	271
5'11	244	227	286	279
6'0	251	233	294	287
6'1	259	240	302	295
6'2	266	246	311	303
6'3	273	254	319	311
6'4	281	260	328	320
6'5	287	265	337	329
6'6	293	270	343	334
6'7	300	275	351	339

Statement with Maximum Weight Chart:

Those applicants near the upper end of the Preferred weight chart with other condition(s) such as hypertension, less than well controlled blood sugars, or arthritis, who may otherwise qualify for Preferred discount, will likely require the Standard I rate.

Minimum Weights:

Height	New minimum (for both sexes and all rate classes)
4'11	92
5'0	95
5'1	98
5'2	101
5'3	105
5'4	108
5'5	111
5'6	115
5'7	118
5'8	122
5'9	125
5'10	129
5'11	133
6'0	137
6'1	140
6'2	144
6'3	148
6'4	152
6'5	156
6'6	160
6'7	164

Statement with Minimum Weight Chart:

In order to be eligible for coverage, those applicants whose weight is near the lower end of the weight chart must exhibit at least one year of weight stability, and the low weight cannot be due to lack of nourishment or due to any disease process.

Underwriting Protocol Changes:

Applications not taken in person by agent:

In the past, those applicants who did not complete the application in the presence of their agent automatically required a face to face interview by Prudential, regardless of age or amount of insurance requested.

Effective immediately, those applicants who meet the criteria below and whose applications were not signed in the presence of their agent will not automatically require a face to face exam (however, face to face may still be required at the discretion of the Underwriter):

Applicants under the age of 65 who are NOT applying for cash benefit
AND whose maximum benefits do not exceed 5 Years or \$300,000

Decline Procedures:

After determining that an applicant does not apparently meet our Underwriting requirements, Underwriters refer such files to our Underwriting Review Committee. This Committee consists of a Senior Underwriter, Underwriting Manager, and/or Underwriting Director. The Underwriting Review Committee will review those files which appear to be uninsurable in an attempt to offer coverage to as many applicants as possible while maintaining appropriate risk selection criteria.

Standard III Rate Class:

Effective immediately, the Standard III rate class will be made available, where appropriate, to both individual/single applicants in addition to those who are applying with a spouse or partner.

The Standard III rate class is for those who do not meet Standard II weight guidelines (see weight chart on page 4 for Standard III maximums), Type I diabetes, and more significant Type II diabetes (see page 1 for revised Diabetes guidelines). Underwriters will also consider the Standard III rate class, after reviewing medical records, for those applicants who are insurable but, due to more significant heart disease, Pulmonary Disease or Osteoporosis, have test scores which do not qualify for our Standard II rates. Consideration for Standard III rates does not need to be requested by producer, as Underwriting will consider automatically on higher risk cases which do not qualify for Standard II rate.

The Prudential
Insurance Company
of America

Long-Term Care Insurance

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