

# The SecureCare™ III application process – what's next?

**Thank you for choosing Securian Financial for your individual long-term care needs. Now that you have submitted an application for SecureCare III, what's next?**

## **Schedule your tele-interview**

Once your application is in good order and has been sent to underwriting, you will be contacted to schedule your tele-interview. If you provided a cell phone number and/or email address on the application, you will be contacted by text message or email (or both) directing you to schedule a tele-interview via our online portal or by calling an assessment services representative. If you miss either of these messages - don't worry! We'll follow up with a reminder text and/or email within 24 hours. And if we still haven't heard from you 24 hours after that, we'll call you by phone.

If you did not provide a cell phone number or email address on your application, an assessment services representative will call you to schedule your tele-interview. If you miss our phone call, you can either call us back or use our online portal to schedule your appointment. Our voicemail will include the contact information for both options.

## **Using our online scheduling portal:**

1. To enter the portal, you just need to enter your name as it appears on your application and your date of birth. (Please note: we'll send you the portal's web address when our underwriting department receives your application in good order.)
2. You'll need to select a date and time to check the timeslot's availability. Times will be shown in the same time zone as the home address listed on your application.
3. Once you've selected an available timeslot, you'll be taken to a summary page and you will need to confirm the details of your appointment are correct to complete the scheduling process.
4. You will receive a confirmation email containing your appointment details and a confirmation number, which can be used if you need to change your appointment.

## **Please note**

Calls may begin up to 30 minutes after the scheduled interview time – please allow for this window of time.

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### Receive a call from an underwriting representative

The tele-interview helps determine your insurability by gathering important information about your personal and medical history.

Clarifying your medical history and providing additional details will help ensure our evaluation is as accurate as possible.

### Complete a cognitive assessment if you're age 56 or older

If you are age 56 or older, you are required to complete a cognitive assessment.

A cognitive assessment may also be required if you're younger than age 56, based on your tele-interview results.

Please note: Your cognitive assessment will be considered invalid if you take notes or write anything down as it's conducted.

### Complete final underwriting requirements

We may require additional information after your tele-interview. In some cases, this information may be obtained through a follow-up phone call; in others, medical records may be ordered. Lab results or additional exams are not required.

## What can you expect during the tele-interview?

Your phone interview may take about an hour, but it may run longer depending on your specific personal and medical history.

During the interview, the representative is required to read from a script and ask specific questions regarding your medical and prescription history. This can make the conversation feel a little formal at times, but it helps ensure all the necessary information is collected as efficiently and accurately as possible.

### Please prepare to discuss the following during your interview:

- Foreign travel or residence
- Military service
- Sports and hobbies (e.g., piloting, sky diving, rock climbing, combat sports, car racing)
- Driving activity/history
- Chemical or substance use
- Living arrangements
- Physical measurements/changes in weight
- Family history (immediate members only)
- Other activities, volunteer work and exercise

### Tips for a successful interview

Follow the steps below to successfully complete your phone interview and help expedite your application process:

#### 1. Complete your phone interview in a private place.

You will need to share the most current and accurate information available. Please note that your information is shared ONLY with your permission. Depending on your responses, we may require additional questions and/or need to review your medical records.

#### 2. Gather the following information:

- ☐ Social Security number      ☐ Driver's license number      ☐ Daily living activities

Have you needed assistance or supervision while performing any of the following activities in the last 24 months?

- Bathing
- Bowel or bladder control
- Cleaning
- Dressing
- Eating
- Meal preparation
- Managing finances
- Moving in/out of a chair/bed
- Shopping
- Taking or managing medications
- Toileting
- Use of transportation
- Telephone use
- Walking

## Social history

Have you used tobacco or nicotine products, in any form? If “yes,” prepare to specify the type, amount and frequency, as well as the date last consumed.

Do you consume alcoholic beverages? If “yes,” prepare to specify the type, amount and frequency, as well as the date last consumed.

## Health information

**Medications:** Provide a list of all prescription medications you are currently taking, as well as those you’ve been prescribed, have taken or been given in the past three years. Also list any over-the-counter medications, aspirin or supplements you’ve taken for two or more weeks at a time in the last 12 months. You will need to provide the following for each medication:

- |  |  |
|--|--|
| <input type="checkbox"/> Medication name           | <input type="checkbox"/> If currently taking                   |
| <input type="checkbox"/> Dosage                    | <input type="checkbox"/> Reason for taking                     |
| <input type="checkbox"/> Date started (mm/dd/yyyy) | <input type="checkbox"/> Physician seen (name, address, phone) |

**Medical history:** Provide a list of all medical conditions (past and current) for which you have been diagnosed. You will need to provide the following for each medical condition:

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Condition                      | <input type="checkbox"/> Tests done and results                  | <input type="checkbox"/> Physician, hospital or treatment facility |
| <input type="checkbox"/> Date of diagnosis (mm/dd/yyyy) | <input type="checkbox"/> Type and date of treatment (mm/dd/yyyy) |  |
| <input type="checkbox"/> Symptoms                       |  |  |

Refer to examples below for common medical conditions and information you may need to provide:

<b>Cancer</b>	<ul style="list-style-type: none"><li>• Diagnosis/date of diagnosis (mm/dd/yyyy)</li><li>• Type, location, stage of cancer or any lymph node involvement or metastasis</li><li>• Treatment (including date of last treatment) and any residuals/side effects</li><li>• Outcome</li></ul>
<b>Diabetes</b>	<ul style="list-style-type: none"><li>• Type</li><li>• Have you had any of the following conditions related to diabetes? (eye problems or retinopathy, foot sores or ulcers, amputations, kidney problems or nephropathy, neuropathy)</li><li>• Do you check your blood sugar levels?</li><li>• Date last checked and average reading?</li><li>• Have you had a Hemoglobin A1C Test (HgA1C)? If yes, date of last test and results</li></ul>
<b>Heart disease/heart attack</b>	<ul style="list-style-type: none"><li>• Date of last occurrence (mm/dd/yyyy)</li><li>• Have you had any procedures or surgeries? If yes, what type? (bypass: include how many vessels, angioplasty, stent placement, etc.)<ul style="list-style-type: none"><li>- Date completed (mm/dd/yyyy)</li><li>- Facility/physician name, city and state</li><li>- If you have had more than one instance, be prepared to provide details</li></ul></li></ul>
<b>High blood pressure</b>	<ul style="list-style-type: none"><li>• How often is your blood pressure taken?</li><li>• Who takes your blood pressure reading?</li><li>• Results/readings:<ul style="list-style-type: none"><li>- Date of last blood pressure reading (mm/dd/yyyy)</li><li>- Results of the blood pressure reading</li><li>- Average readings</li></ul></li></ul>

## Application history

Please list all life, long-term care or disability insurance applications you have applied for in the last five years. You will need to provide the following for each product:

- Product type
- Date applied for
- Outcome
- Reason for outcome and company name
- Whether you have been declined for long-term care insurance



## Now you're ready for your interview!

Once you've collected all relevant information and prepared responses to the questions above, you're ready for your tele-interview.

**Questions?** For more information about SecureCare III or the application process, please contact your financial professional.

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