



# Taking the first step toward a more secure future

## The Long Term Care Underwriting Process

### What to Expect After You Apply for Long Term Care Insurance.

You made the right decision to plan for the future and choose MassMutual® SignatureCare long term care insurance.

Now that you've met with your financial professional, your application will go through an underwriting process.

Some parts of the underwriting process require action on your part, while others require the input of someone else, such as your doctor.

We have summarized the process below and provided some suggestions that will make the process easier and will help you know what to expect.

## UNDERWRITING REQUIREMENTS SNAPSHOT

MassMutual will request the following information:

Requirement	Ages 40–63	Ages 64–69
Medical Records	Yes	Yes
Telephone Interview (Non-Cognitive)	Yes	No
Telephone Interview (Cognitive)	No	Yes
Underwriting Assessment (face-to-face)	Infrequent and at underwriter's request	Infrequent and at underwriter's request
Paramedical Exam	Infrequent and at underwriter's request	Infrequent and at underwriter's request
Medication Report	Yes	Yes
Motor Vehicle Report	Infrequent and at underwriter's request	Infrequent and at underwriter's request

## Helpful tips about what to expect

### Telephone and Face to Face Interviews

The information provided helps to underwrite your insurance application and is conducted by a neutral 3rd party to confirm the information disclosed on your application for insurance.

#### Scheduling

You can request a specific interview date, time and phone number. We always do our best to accommodate busy schedules.

#### The Process

You may want to choose somewhere private to complete the interview because of the personal nature of the information being discussed. During the interview, you will be asked to verify information that you disclosed on the application (e.g. height, weight, medications, physician's information, etc.). It is important to make sure the information is complete and accurate. It is best if you prepare for our call by having all the information right at your fingertips.

Please have the following items handy for the interview:

- Phone numbers and contact information for all physicians that you have seen over the last 5 years.
- A list of all medications and dosage amounts you are currently taking, both prescription and over the counter.

The telephone interview usually takes about 20 minutes, but it can run shorter or longer, depending on your specific medical history. A brief memory exercise which involves word recall is required if you are age 64 or older.

Depending on your medical history, the underwriter may request a **face to face interview** that is completed in person and in the privacy of your home.

Let us reassure you that the underwriting assessment (face-to-face) is pleasant and is conducted by a skilled medical professional. This medical professional will gather information regarding your health history,

current lifestyle, daily living activities and physical measurements (height, weight, blood pressure) along with a brief memory exercise. On average, it takes 30–45 minutes to complete.

### **Paramedical Exam**

In order to assess your current health, we may request that you have a brief medical exam, conducted by a MassMutual-contracted examiner.

- The exam consists of:
  - Height and weight measurement
  - Blood pressure and pulse readings
  - Blood and urine collection
- Blood and urine tests include:
  - Cholesterol and triglycerides
  - Blood sugar
  - Liver and kidney function
  - Nicotine
  - Illegal drugs
  - Exposure to HIV

### **Medication Report**

This report provides your prescription history.

### **Motor Vehicle Report**

This report provides your driving record.

### **Medical Records**

We will evaluate your medical history and, with your authorization, will request medical records from your personal physician and/or other health care providers, if needed.

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## **How You Can Help With the Process**

You can help make the process go as smoothly as possible, by:

- Allowing your Telephone or Face-to-Face Interview to be scheduled quickly; or returning our call quickly if a message is left for you.
  - Rescheduling promptly if something unexpected occurs.
  - Taking the interview seriously and answering each question to the best of your ability.
  - Making a call to your physician's office requesting a prompt response to our request for your medical records.
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### **Risk classes**

Once our underwriters have reviewed the requirements needed to determine your insurability, you will be matched to a "risk class," which determines your insurance premium and may have changed from the rate class originally illustrated and as a result of underwriting.

### **Uninsurable**

Occasionally, the risk an individual presents is too high for the company to assume, and we must decline the application.

### **Can my risk class ever change?**

Once your policy is in force, MassMutual will not change your risk class without your consent, even if you have a negative change in your health. However, if you have had a significantly favorable change in health following our original



underwriting decision, we may reconsider you for a better risk class and lower premium after a certain period of time has elapsed. For more information, talk to your financial professional.

### **Confidentiality and privacy**

Our first priority is to protect the privacy of your personal health information. Any information we obtain from you or about you is treated as highly confidential. Only MassMutual associates with a business need will have access to your information.

### **Underwriting is important to you!**

It is essential to MassMutual that we are fair to both our new applicants and current policy owners. MassMutual underwriters carefully review each new risk that the company assumes, ensuring that each policyholder pays the correct premium for the risk he or she presents. These responsible underwriting practices contribute to MassMutual's financial strength. Ultimately, it is to your advantage that MassMutual is concerned about the risks it assumes when issuing a new policy and that it sets fair prices for each individual.



**IMPORTANT**

## **MassMutual underwriting practice and procedures**

MassMutual creates its products independently of each other. Each product has its own unique characteristics and the underwriting standards may vary from product to product.

In addition, when reviewing the requirements charts, understand that while requirements are typically generated by age and amount, the underwriter may at any time request additional discretionary requirements in order to properly determine your insurability.

