

# Is Your Client Eligible for the LTC Rider?

While the combination of a John Hancock life insurance product and a Long-Term Care (LTC) rider offers a cost-efficient way for many to plan for the future, some clients may not be eligible for the rider from a health perspective, even if they might otherwise qualify for the base life policy.

To help properly set your clients' expectations, be sure to check for the following impairments – and let the corresponding sign indicate your next step.



## DECLINE

Do not apply for the LTC rider if your client has any of these impairments:<sup>1</sup>

- Needs assistance with any of the following: bathing, eating, dressing, moving around, continence or using the toilet
- Has a balance disorder or has experienced multiple falls
- Uses assistive device(s) (cane, walker, wheelchair, handicap sticker or placard, urine catheter)
- Has one of the following: Alzheimer's disease/dementia/cognitive impairment/memory loss
- Has one of the following: cardiomyopathy, cirrhosis, chronic pain, heart attack within 6 months, heart valve surgery, chronic hepatitis, systemic lupus, multiple sclerosis, oxygen use, chronic pancreatitis, Parkinson's Disease, or stroke
- Has any combination of the following: coronary artery disease, diabetes, peripheral vascular disease, cerebrovascular disease, or smoking
- Is receiving disability benefits or eligible for Medicaid

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The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be available in some states. Maximum face amount is \$5 million with the LTC rider. The LTC 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 cash value is reduced proportionally. The policy account value is also reduced proportionally. There are additional costs associated with this rider.



## CHECK BEFORE PROCEEDING

Clients with these impairments<sup>1</sup> may not be approved; we recommend you submit a Quick Quote request:

- Alcoholism
- Amputation/Prosthetics
- Anemia
- Atrial fibrillation
- Asthma
- Bone and Joint – recent surgery or treatment
- Cancers
- Coronary artery disease (CAD)
- Chronic Obstructive Pulmonary Disease (COPD)
- Crohn's Disease or Colitis
- Diabetes
- Kidney disease
- Macular degeneration/glaucoma
- Neuropathy
- Osteoporosis
- Peripheral vascular disease
- Psychiatric disorders
- Rheumatoid arthritis
- Sleep apnea
- Spinal stenosis
- Transient Ischemic Attack (TIA)

- Email your Quick Quote request to your dedicated Quick Quote mailbox (contact your John Hancock Sales Office for the applicable email address)
- Include age, gender, smoking status, medications taken and a brief summary of relevant health history

1.This is not a comprehensive list of impairments that will/may impact LTC eligibility. If you have questions, please check our *Agent and Broker (ABC) Guide* or call your John Hancock underwriters.