

Do you qualify for Long Term Care insurance or LTC Riders?

Have you ever been diagnosed with:

1. Alzheimer's disease or Dementia, or taking any medication for memory loss?
2. Emphysema, chronic obstructive pulmonary disease (COPD) or congestive heart failure?
3. Parkinson's Disease, Multiple Sclerosis, or Muscular Dystrophy?
4. Rheumatoid Arthritis or taking methotrexate, prednisone, enbrel or remicade or joint pain?
5. Osteoporosis that is untreated or with a history of compression fractures or height loss of two inches or more?
6. A Stroke (without full recovery and less than 10 years ago) or Multiple Strokes, Transient Ischemic Attack (TIA) within the last 24 months or multiple TIA's, a heart attack, heart or carotid artery surgery within the last 6 months.
7. Cancer (other than non-melanoma skin cancer) within the last 6 months? Some will decline if within the past 12 months.

Are You:

1. Currently being treated for a medical condition or having medical treatment, a pending consult or surgery recommended but not yet completed?
2. On Kidney Dialysis?
3. Using Oxygen for any reason?
4. The recipient of an organ transplant?

Do you:

1. Use a quad or stabilizing cane of any variety, walker, wheelchair on a regular or intermittent basis?
2. Take any narcotic drug or prescription pain medication on a regular basis?
3. Have an implantable defibrillator?
4. Currently collect disability benefits?
5. Have a handicap permit?

If any questions are answered YES, you would more than likely will NOT qualify for Long Term Care insurance or a Long Term Care rider on a Life or annuity product, unless guaranteed underwriting (large groups only) is offered by the carrier.