

# Pre-qualification impairment guide

Complete the following steps to determine if your client is a good candidate for either of the products in our SecureCare product line: SecureCare III or SecureCare Universal Life.

## STEP 1

Discuss your client's long-term care concerns

## STEP 2

Consider the list of impairments below and complete a pre-screen

## STEP 3

Submit application  
(please include pre-screen reference number or email with application)

Note: Securian Financial will order all underwriting requirements, including the tele-interview and APS, if needed. Parameds and labs are not required and will not be accepted by third-party sources.

## Conditions, impairments or considerations

### Impairments that will result in a decline

#### Chronically ill individual

Any individual who has been certified by a licensed health care practitioner within the preceding 12-month period as "chronically ill," which includes:

- being unable to perform, without substantial assistance from another person, at least two Activities of Daily Living (ADL) due to a loss of functional capacity for a period of at least 90 days; or
- requiring substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment.

#### ADL impairments

The Activities of Daily Living (ADL) refer to basic functional abilities that measure an individual's ability for self-care and ability to live independently without substantial assistance from another individual.

The six activities of daily living include:

- Bathing
- Contingence (bowel or bladder control)
- Dressing
- Eating
- Transferring (moving into or out of a chair or bed)
- Toileting



### Underwriting pre-screens

**1-888-405-5824**

8 a.m.-3:30 p.m. CST,  
Monday-Friday  
or

[securecarequickquote@securian.com](https://www.securecarequickquote@securian.com)

(provide reference number when submitting an application)

## IADL impairments

Instrumental Activities of Daily Living (IADL) are activities related to independent living and are valuable for evaluating persons with early-stage disease. It's important to note IADLs are not considered when determining if a person is chronically ill.

IADL impairments include:

- Shopping
- Laundry
- Housekeeping
- Transportation
- Managing finances
- Meal preparation
- Using the phone
- Taking medications, including setup
- Walking

## Client Build

A Body Mass Index (BMI) of  $\leq 15.9$  and  $\geq 40$  will be declined without any other medical history. A pre-screen is recommended for clients that are borderline or may have other medical conditions.

Height	Decline BMI $\leq 15.9$ Weight (pounds)	Decline BMI $\geq 40.0$ Weight (pounds)
4'10"	76	192
4'11"	78	198
5'0"	81	205
5'1"	84	212
5'2"	87	219
5'3"	90	226
5'4"	92	233
5'5"	95	241
5'6"	98	248
5'7"	101	256
5'8"	104	263
5'9"	108	271
5'10"	111	279
5'11"	114	287
6'0"	117	295
6'1"	120	303
6'2"	124	312
6'3"	127	320
6'4"	131	329
6'5"	134	337
6'6"	138	346
6'7"	141	355
6'8"	145	364

## Common impairments that may result in a decline

**Please note:** While this list contains some of the more common impairments that may result in a decline, it is not a comprehensive list. **Any diagnosis that has met the timeframe for submission of an application should have a pre-screen completed prior to submission.**

- Alcoholism, alcohol abuse, or dependency abstinent less than 5 years
- ALS (Lou Gehrig's disease)
- Alzheimer's disease or dementia
- Asthma that includes: A history of hospitalizations in the last 2 years and/or oral steroid use
- Ataxia (any form)
- Bone marrow disorder, Hodgkin's disease, leukemia or lymphoma
- Cancer: Any history within 5 years, except some basal cell or squamous cell cancers (pre-screen early-stage cancers less than 5 years)
- Cardiomyopathy: Active or with treatment in the last 5 years
- Cerebral palsy
- Cerebrovascular disease, including history of: CVA (stroke), TIA (mini stroke) in the past 5 years
- COPD, emphysema or other lung disorder requiring any use of oxygen
- Cystic fibrosis
- Cirrhosis of the liver
- Congestive heart failure: Active or treated in the last 3 years
- Depression - moderate to severe
- Diabetes treated with insulin
- Down syndrome
- Drug use: Any use of illegal drugs or any abuse of prescription drugs recovered less than 5 years
- Eating disorders recovered less than 5 years
- Falls: Multiple or unexplained in the last 2 years
- HIV/AIDS
- Huntington's disease or immediate family member with Huntington's disease
- Hydrocephalus, with or without shunt placement
- Imbalance or unsteady gait
- Kidney failure or transplant history

- Lyme disease: current or within 6 months of recovery
- Memory loss, forgetfulness, confusion or cognitive impairment
- Mental disorders, including: Bipolar disorder, schizophrenia, paranoia and psychosis
- Mental retardation
- Multiple sclerosis (MS)
- Muscular dystrophy (all forms)
- Paralysis, hemiplegia, paraplegia or quadriplegia
- Parkinson's disease
- Post-polio syndrome: Symptomatic or treated
- Organ transplant (other than cornea)
- Rheumatoid arthritis with use of oral steroids or biologic drugs
- Seizure disorders or history of same with active seizures in the last 4 years
- Stroke in the past 5 years
- Systemic Lupus Erythematosus (SLE) with active treatment and/or symptoms in the last 3 years
- Suicide attempt or suicidal ideation
- Tobacco use in combination with heart, carotid, vascular or respiratory disease, diabetes, osteoporosis, stroke/TIA, sleep apnea, and/or clotting disorder (pre-screen if tobacco-free for a minimum of 3 years)

### **Nonmedical impairments**

**The following nonmedical impairments may result in a decline and should be pre-screened prior to submission of an application.**

- Multiple DUIs
- Current probation or jail
- Felony within last 5 years
- Scuba diving greater than 130 feet
- Currently collecting any type of disability or worker's compensation payments
- Diagnostic testing planned, scheduled or recommended that has not been completed
- Surgery planned, scheduled or recommended that has not been completed
- Surgery completed, not fully recovered and not yet released from physician care related to the surgery
- Use of a handicap permit due to physical limitations or medical conditions

### **Moderate to high-risk conditions/avocations for which a pre-screen prior to submission of an application is recommended**

- Atrial fibrillation
- Blood clotting or bleeding disorders, including any ongoing treatment with blood thinners
- Build: BMI less than 19 or over 34 with comorbid health concerns
- Cancer histories, report metastatic or recurrent cancer
- Declined or rated for life insurance in last 5 years
- Heart disease, including history of: Angioplasty, bypass, heart attack or myocardial infarction, stent
- Hepatitis B or C
- Kidney insufficiency or acute kidney failure fully recovered
- Mental disorders, other than mild depression and anxiety
- Post-polio syndrome
- Rheumatoid arthritis
- Rock climbing avocations
- Current or tobacco-use history with comorbid health conditions when there has not been cessation for a minimum of 3 years

## Medication list

These medications may reveal an underlying condition that is not insurable.  
Please note: This list is not exhaustive.

Medication	Common condition	Medication	Common condition
Abilify	Mental disorder	Aranesp	Blood disorder
Abstral	Pain	Arava	Rheumatological disorder
Actemra	Rheumatological disorder	Aricept (donepezil)	Dementia/Alzheimer's
Acthar	Multiple sclerosis	Arimidex	Cancer
Actiq	Pain	Aristada	Mental disorder
Adriamycin	Cancer	Artane	Parkinson's disease
Agrylin	Blood disorder	Atgam	Immune disorder
AIDS/ARC/HIV medications	Any/all Rx	Aubagio	Multiple sclerosis
Akineton	Parkinson's disease	Avinza	Pain
Alkeran	Cancer	Avonex	Multiple sclerosis
Antabuse	Alcohol abuse	Axura (memantine)	Dementia/Alzheimer's
Apokyn	Parkinson's disease	Azilect	Parkinson's disease
Aptivus	AIDS	AZT	AIDS
Baraclude	Hepatitis	Blenoxane	Cancer
Betaferon	Multiple sclerosis	Buprenex	Pain
Betaseron	Multiple sclerosis	Busulfex (bisulfan)	Cancer
BiCNU	Cancer		
Campral	Alcohol abuse	Clozaril	Mental disorder
Carbex	Parkinson's disease	Cogentin	Parkinson's disease
Casodex	Prostate cancer	Cognex	Dementia/Alzheimer's
CeeNU	Cancer	Comtan	Parkinson's disease
Cerefolin	Dementia/Alzheimer's	Copaxone	Multiple sclerosis
Cerubidine	Cancer	Copegus	Hepatitis
Cellcept	Immune disorder	Cortef (hydrocortisone)	Steroid
Chemotherapy, all forms, all Rx	Chemotherapy, all forms, all Rx	Cuprimine (D-penicillamine)	Rheumatological disorder
Cimzia	Rheumatological disorder	Cytosar	Cancer
Clozapine	Mental disorder	Cytoxan	Cancer
Dantrium	Multiple sclerosis	Dopar	Parkinson's disease
Decadron	Steroid	Dostinex	Parkinson's disease
Deltasone (prednisone)	Steroid	Doxil	Cancer
Demerol	Pain	DTIC	Cancer
Dilaudid (hydromorphone)	Pain	Duragesic (fentanyl)	Pain
Dolophine (methadone)	Pain	Duramorph (morphine)	Pain
Ebixa (memantine)	Dementia/Alzheimer's	Equetro	Mental disorder
Eldepryl	Parkinson's disease	Eskalith (lithium)	Mental disorder
Eligard	Prostate cancer	Eulexin (flutamide)	Prostate cancer

<b>Medication</b>	<b>Common condition</b>	<b>Medication</b>	<b>Common condition</b>
<b>Embeda</b>	Pain	<b>Exalgo</b>	Pain
<b>Emcyt</b>	Cancer	<b>Exelon</b>	Dementia/Alzheimer's
<b>Enbrel</b>	Rheumatological disorder	<b>Extavia</b>	Multiple sclerosis
<b>Epogen</b>	Blood disorder		
<b>Fanapt</b>	Mental disorder	<b>Fentora</b>	Pain
<b>Faslodex</b>	Cancer	<b>Foscavir</b>	AIDS
<b>Fazaclo</b>	Mental disorder		
<b>Gengraf</b>	Immune disorder	<b>Glatopa</b>	Multiple sclerosis
<b>Geodon</b>	Mental disorder	<b>Gleevec</b>	Cancer
<b>Gerimal</b>	Dementia/Alzheimer's	<b>Gold therapy</b>	Rheumatological disorder
<b>Gilenva</b>	Multiple sclerosis		
<b>Haldol</b>	Mental disorder	<b>Humira</b>	Rheumatological disorder
<b>Harvoni</b>	Hepatitis	<b>Hydergine (ergoloid)</b>	Dementia/Alzheimer's
<b>Hepsera</b>	Hepatitis	<b>Hydrea</b>	Blood disorder
<b>Herceptin</b>	Cancer	<b>Hysingla ER</b>	Pain
<b>Ifex</b>	Cancer	<b>Infergen</b>	Hepatitis
<b>Immune globulin</b>	Neuromuscular disorder	<b>Interferon</b>	Hepatitis
<b>Imuran (azathioprine)</b>	Rheumatological disorder	<b>Intron</b>	Cancer
<b>Incivek (telaprevir)</b>	Hepatitis	<b>Invega</b>	Mental disorder
<b>Kadian (morphinr)</b>	Pain	<b>Kineret</b>	Rheumatological disorder
<b>Kemadrin</b>	Parkinson's disease		
<b>Larodopa</b>	Parkinson's disease	<b>Levsin</b>	Parkinson's disease
<b>Latuda</b>	Mental disorder	<b>Lioresal (baclofen)</b>	Multiple sclerosis
<b>Lemtrada</b>	Multiple sclerosis	<b>Loxitane</b>	Mental disorder
<b>Leukeran</b>	Cancer	<b>Lupron</b>	Prostate cancer
<b>Leukine</b>	Cancer	<b>Lysodren</b>	Cancer
<b>Levo-dromoran</b>	Pain		
<b>Matulane</b>	Cancer	<b>Moditen</b>	Mental disorder
<b>Medrol</b>	Steroid	<b>MorphaBond (morphine)</b>	Pain
<b>Megace</b>	AIDS	<b>MS Contin (morphine)</b>	Pain
<b>Mellaril</b>	Mental disorder	<b>Mutamycin (mitomycin)</b>	Cancer
<b>Mestinon</b>	Immune disorder	<b>Myfortic</b>	Immune disorder
<b>Methotrexate</b>	Rheumatological disorder	<b>Myleran</b>	Cancer
<b>Mirapex</b>	Parkinson's disease	<b>Mytelase</b>	Immune disorder
<b>Moban</b>	Mental disorder		

<b>Medication</b>	<b>Common condition</b>	<b>Medication</b>	<b>Common condition</b>
Namenda (memantine)	Dementia/Alzheimer's	Nipent	Cancer
Narcan	Drug abuse	Novantrone	Multiple sclerosis
Navane	Mental disorder	Nplate	Blood disorder
Neoral (cyclosporine)	Rheumatological disorder	Nubain	Pain
Neupro	Parkinson's disease	Numorphan	Pain
Nilandrone	Prostate cancer	Nucynta	Pain
Niloric	Dementia/Alzheimer's		
Olysio	Hepatitis	Orencia	Rheumatological disorder
Onsolis (fentanyl)	Pain	Orthoclone	Immune disorder
Opana	Pain	Oxycontin (oxycodone)	Pain
Palexia	Pain	Plenaxis	Prostate cancer
Parcopa (levodopa)	Parkinson's disease	Procrit	Blood disorder
Parlodel	Parkinson's disease	Prograf	Immune disorder
Pegasus	Hepatitis	Proleukin	Cancer, Chrohn's disease
Pegatron	Hepatitis	Prolixin (fluphenazine)	Mental disorder
Percocet	Pain	Promacta	Blood disorder
Percodan	Pain	Prostigmin	Immune disorder
Permax	Parkinson's disease	Purinethol	Cancer
Permitil	Mental disorder	Promacta	Blood disorder
Plaquenil	Rheumatological disorder	Prostigmin	Immune disorder
Platinol	Cancer	Purinethol	Cancer
Plegridy	Multiple sclerosis		
Rapamune	Immune disorder	Rexulti	Mental disorder
Razadyne	Dementia/Alzheimer's	Ribapak	Alcohol abuse
Rebetron	Hepatitis	Ribasphere	Hepatitis
Rebif	Multiple sclerosis	Ribatab	Hepatitis
Regonol	Immune disorder	Ribavirin	Hepatitis
Remicade	Rheumatological disorder	Risperdal	Mental disorder
Reminyl	Dementia/Alzheimer's	Rituxan	Rheumatological disorder
Requip	Parkinson's disease	Roferon	Hepatitis
Revia (naltrexone)	Drug/alcohol abuse	Rubex	Cancer
Sandimmune	Immune disorder	Stalevo	Parkinson's disease
Saphris	Mental disorder	Stelazine	Mental disorder
Serentil	Mental disorder	Subutex	Drug abuse
Seroquel	Mental disorder	Suboxone	Drug abuse
Simponi	Rheumatological disorder	Sublimaze (fentanyl)	Pain
Simulect	Immune disorder	Subsys (fentanyl)	Pain
Sinemet (carbidopa)	Parkinson's disease	Symadine	Parkinson's disease
Solian	Mental disorder	Symbyax	Mental disorder
Sovaldi	Hepatitis	Symmetrel	Parkinson's disease
Stadol	Pain	Syprine	Parkinson's disease

Medication	Common condition	Medication	Common condition
Talwin NX	Pain	Thymoglobulin	Immune disorder
Tapal	Pain	Timespan	Immune disorder
Taractan	Mental disorder	Toposar (etoposide)	Cancer
Tarceva	Cancer	Trelstar	Prostate cancer
Targiniq ER	Pain	Trihexane	Parkinson's disease
Tasmar	Parkinson's disease	Trilafon (perphenazine)	Mental disorder
Tecfidera	Multiple sclerosis	Truvada - HIV	Multiple sclerosis
Thioplex	Cancer	Tysabri	Hepatitis
Thioridazine	Mental disorder	Tyzeka	
Vantas	Prostate cancer	Victrelis	Hepatitis
Velban	Cancer	Videx	AIDS
VePesid	Cancer	Viekira Pak	Hepatitis
Vesprin	Mental disorder	Vitrelix (boceprevir)	Hepatitis
Viadur	Prostate cancer	Vivitrol	Drug abuse
Vicodin (hydrocodone)	Pain	Vraylar	Mental disorder
Wellcovorin	Cancer	Wellferon	Hepatitis
Xartemis	Pain	Xeloda	Cancer
Xeljanz	Rheumatological disorder	Xtampza ER	Pain
Zanosar	Cancer	Zohydro ER	Pain
Zelapar	Parkinson's disease	Zoladex	Prostate cancer
Zenapax	Immune disorder	Zubsolv	Drug abuse
Zinbryta	Multiple sclerosis	Zyprexa	Mental disorder

## Use of services and devices for which a pre-screen prior to submission of an application is recommended

### Medical services

Currently reside in, have used within the past 24 months, been recommended or planning to utilize:

- Adult day care services
- Assisted living care facility
- Home health care services
- Hospice
- Nursing home
- Retirement community with long-term care services received
- Other custodial facility
- Other in-home caregiver support (formal or informal)

### Adaptive devices

Durable medical items currently in use or used in the last 24 months:

- Catheter, urinary for other than a short-term procedure
- Chairlift or stair lift
- Colostomy or urostomy bag
- Dialysis
- Feeding tube
- Hospital bed
- Hoyer lift
- Implantable defibrillator
- Motorized scooter
- Multi-point cane
- Oxygen equipment, other than during an acute illness
- PICC line (subclavian catheter)
- Respirator or ventilator
- Walker or wheelchair, prescreen post-surgical

# Considerations regarding current or pending medical treatment

## You should postpone submitting a case in the following situations:

- If your client is currently being evaluated for an undiagnosed medical condition, postpone submission until the client has completed the evaluation and a diagnosis has been made.
- If your client is scheduled for surgery or needs surgery within the next six months, postpone submission until the client is fully recovered, three months post-operation, released from medical care and back to 100 percent activity.
- If your client is receiving physical therapy, postpone submission until the client is back to 100 percent activity without limitations and care.

## Pre-screens

After reviewing this guide, if you still have concerns you may pre-screen the proposed insured with an underwriter. Please review the pre-screen checklist below, and call or email:

1-888-405-5824 • Hours of operation: 8 a.m. - 3:30 p.m. Central or [securecarequickquote@securian.com](mailto:securecarequickquote@securian.com)

Messages left on voice mail after hours will be returned the next business day. A pre-screen is recommended for active military and long-term foreign travel plans in the next two years.

### Information needed for a pre-screen

#### Demographic information

- Age
- Gender
- Height and weight
- Current smoker
- Smoker within the last 36 months

#### Client-specific diagnosis/medical conditions

Include the name and date of diagnosis, current medications, and describe treatments such as injections or physical therapy, etc. within the last 12 months. Please include details on any complications associated with a diagnosis.

#### Hospitalizations and surgery

Include details if hospitalized within the last 12 months.

Include details for any surgery completed in the last 24 months. (Typically pending surgery will not be considered until complete with full recovery.)

#### Additional considerations

Cancer: always obtain the stage

Diabetes: always obtain the most recent hemoglobin A1C result

Assistive devices: always report use of and related details

#### Turnaround time for pre-screens

Please allow for a maximum of a one business day turnaround time from receipt of your request.



## For more information

about the product or application process call the SecureCare Sales Support team at:

**1-877-696-6654** (Securian Financial and Broker-Dealer)

**1-888-900-1962** (Independent Distribution)



Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

May not be available in all states. Product features, including limitations and exclusions, may vary by state.

SecureCare refers to a line of hybrid life/long-term care insurance products issued by Minnesota Life Insurance Company, including SecureCare Universal Life and SecureCare III, a non-participating whole life policy with long-term care. SecureCare (including SecureCare Universal Life and/or SecureCare III) may not be available in all states. Product features, including limitations and exclusions, may vary by state. SecureCare products contain qualified long-term care agreement(s) that cover care such as nursing care, home and community-based care, and informal care as defined in those agreements. These agreements provide for the payment of a monthly benefit for qualified long-term care services. These agreements are intended to provide federally tax qualified long-term care insurance benefits under Section 7702B of the Internal Revenue Code, as amended. However, due to

uncertainty in the tax law, benefits paid under these agreements may be taxable. Additionally, SecureCare products may contain other additional agreements, which may be subject to additional costs and restrictions, and may not be available in all states or exist under a different name in various states.

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