

The SecureCare application process – what's next?

Thank you for choosing Securian Financial for your individual long-term care needs. Now that you have met with a financial professional and submitted an application for SecureCare, after all necessary information is received, what's next?

Receive a call from an underwriting representative

A representative will call you within three business days of receiving your application to complete or schedule a tele-interview:

- 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 30-40 minutes, and if needed, the cognitive impairment may take 10-20 minutes. But, your interview may run longer depending on your specific personal and medical history.

Please prepare to discuss the following during your interview:

- Foreign travel or residence
- Military service
- Sports and hobbies (i.e., piloting, sky diving, rock climbing, combat sports, car racing, etc.)
- 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.

- A representative will ask specific questions regarding your medical and prescription history.
- 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
- Meal preparation
- Toileting
- Bowel or bladder control
- Managing finances
- Use of transportation
- Cleaning
- Moving in/out of a chair/bed
- Telephone use
- Dressing
- Shopping
- Walking
- Eating
- Taking or managing medications

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:

- Medication name
- Date started (mm/dd/yyyy)
- Reason for taking
- Dosage
- If currently taking
- 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:

- Condition
- Tests done and results
- Physician, hospital or treatment facility
- Date of diagnosis (mm/dd/yyyy)
- Type and date of treatment (mm/dd/yyyy)
- Symptoms

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

Cancer	<ul style="list-style-type: none"> • Diagnosis/date of diagnosis (mm/dd/yyyy) • Type, location, stage of cancer or any lymph node involvement or metastasis • Treatment (including date of last treatment) and any residuals/side effects • Outcome
Diabetes	<ul style="list-style-type: none"> • Type • 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) • Do you check your blood sugar levels? • Date last checked and average reading? • Have you had a Hemoglobin A1C Test (HgA1C)? If yes, date of last test and results
Heart disease/heart attack	<ul style="list-style-type: none"> • Date of last occurrence (mm/dd/yyyy) • 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"> - Date completed (mm/dd/yyyy) - Facility/physician name, city and state - If you have had more than one instance, be prepared to provide details
High blood pressure	<ul style="list-style-type: none"> • How often is your blood pressure taken? • Who takes your blood pressure reading? • Results/readings: <ul style="list-style-type: none"> - Date of last blood pressure reading (mm/dd/yyyy) - Results of the blood pressure reading - Average readings

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 or the application process, please contact your financial professional.

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