



# Long-Term Care Plan Review Worksheet

		Client #1	Client #2
Name			
Carrier		<input type="checkbox"/> LTC Insurance <input type="checkbox"/> Annuity / LTC	<input type="checkbox"/> LTC Insurance <input type="checkbox"/> Annuity / LTC
Solution		<input type="checkbox"/> Life / LTC <input type="checkbox"/> Life w/ LTC Rider	<input type="checkbox"/> Life / LTC <input type="checkbox"/> Life w/ LTC Rider
Carrier Financial Ratings			
Policy #			
Issue Date			
Premium		<input type="checkbox"/> Annual <input type="checkbox"/> Semi-Ann <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly	<input type="checkbox"/> Annual <input type="checkbox"/> Semi-Ann <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly
Benefit Amount		<input type="checkbox"/> Daily <input type="checkbox"/> Monthly	<input type="checkbox"/> Daily <input type="checkbox"/> Monthly
Benefit Period			
Maximum Total Benefits			
Benefit Model		<input type="checkbox"/> Reimbursement <input type="checkbox"/> Indemnity <input type="checkbox"/> Income/LTC Rider	<input type="checkbox"/> Reimbursement <input type="checkbox"/> Indemnity <input type="checkbox"/> Income/LTC Rider
Elimination Period			
Options	Inflation Protection	<input type="checkbox"/> Simple <input type="checkbox"/> Compound	<input type="checkbox"/> Simple <input type="checkbox"/> Compound
	Home Health Care %		
	Assisting Living %		
	Waiver of HHC Elimination Period	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Shared Care	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Survivorship	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Return of Premium	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Cash Benefit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

## NOTES



# Client Health Questionnaire

CLIENT NAME	DATE OF BIRTH	TOBACCO USE	HEIGHT	WEIGHT
#1:		<input type="checkbox"/> NO <input type="checkbox"/> YES		
#2:		<input type="checkbox"/> NO <input type="checkbox"/> YES		

## HEALTH STATUS & HISTORY

IN THE PAST 10 YEARS HAVE YOU: RECEIVED MEDICAL ADVICE, TREATMENT, BEEN DIAGNOSED OR CONSULTED WITH A HEALTH PROFESSIONAL FOR ANY OF THE FOLLOWING CONDITIONS?

	CLIENT 1	CLIENT 2		CLIENT 1	CLIENT 2		CLIENT 1	CLIENT 2
Cancer (other than skin) *	<input type="checkbox"/>	<input type="checkbox"/>	Depression or Mental Disorder	<input type="checkbox"/>	<input type="checkbox"/>	Paralysis	<input type="checkbox"/>	<input type="checkbox"/>
Cardiac/Coronary Issues *	<input type="checkbox"/>	<input type="checkbox"/>	Disabling back condition	<input type="checkbox"/>	<input type="checkbox"/>	Parkinson's / Tremors	<input type="checkbox"/>	<input type="checkbox"/>
Diabetes *	<input type="checkbox"/>	<input type="checkbox"/>	Epilepsy / Seizures	<input type="checkbox"/>	<input type="checkbox"/>	Rheumatoid Arthritis	<input type="checkbox"/>	<input type="checkbox"/>
Alcoholism or Drug Addiction	<input type="checkbox"/>	<input type="checkbox"/>	Fainting Spells	<input type="checkbox"/>	<input type="checkbox"/>	Spine Condition	<input type="checkbox"/>	<input type="checkbox"/>
Alzheimer's	<input type="checkbox"/>	<input type="checkbox"/>	Heart Attack, Surgery or Angioplasty	<input type="checkbox"/>	<input type="checkbox"/>	Strokes / TIAs	<input type="checkbox"/>	<input type="checkbox"/>
Amputation	<input type="checkbox"/>	<input type="checkbox"/>	Hodgkin's Disease	<input type="checkbox"/>	<input type="checkbox"/>	Tuberculosis (TB)	<input type="checkbox"/>	<input type="checkbox"/>
Asthma, COPD or Emphysema	<input type="checkbox"/>	<input type="checkbox"/>	Injury due to fall/balance	<input type="checkbox"/>	<input type="checkbox"/>	Other condition causing crippling / disability	<input type="checkbox"/>	<input type="checkbox"/>
Atrial Fibrillation	<input type="checkbox"/>	<input type="checkbox"/>	Joint Replacement Surgery	<input type="checkbox"/>	<input type="checkbox"/>	Other conditions causing limited motion	<input type="checkbox"/>	<input type="checkbox"/>
Brain Disorder	<input type="checkbox"/>	<input type="checkbox"/>	Multiple Sclerosis	<input type="checkbox"/>	<input type="checkbox"/>	Other conditions requiring adaptive devices	<input type="checkbox"/>	<input type="checkbox"/>
Chronic Bronchitis	<input type="checkbox"/>	<input type="checkbox"/>	Osteoporosis	<input type="checkbox"/>	<input type="checkbox"/>	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>

\* SEE PAGE TWO FOR REQUIRED MEDICAL INFORMATION NECESSARY TO ASSESS THESE ISSUES/CONDITIONS

### PLEASE PROVIDE DETAILS BELOW FOR ANY YES ANSWERS

Do you have any scheduled doctor appointments, surgery, therapy or treatment?

Details for any prescription & over-the-counter medications; including the name, dosage and frequency.

## Authorization To Disclose Personal Medical Information

Under applicable state & federal laws, including the Health Insurance Portability and Accountability Act (HIPAA), I give INERTIA / Advisor Services Group, and its agents/representatives access to and use of my protected health information for the purposes of the underwriting or administration of insurance coverage on my behalf. The information used in accordance with this authorization may be redisclosed by INERTIA, and may no longer be protected by federal and state privacy laws.

- By signing this form, I agree to the release, disclosure and sharing of my medical information by INERTIA and its agents and I relieve them from all liability having to do with that disclosure. This authorization will expire 24 months from the date of your signature. (Only valid for one year in CT, GA, IL, MA, MN, NC, NJ, OH and OR). I am entitled to a copy of this authorization form and digital copy of this authorization is as valid as the original.
- I have the right to revoke this authorization, in writing, at any time but the revocation will not have any effect on any actions taken in reliance on this authorization or relating to the use or disclosure of the protected health and non-health information taken before receipt of the revocation notice.

Signatures of insured, applicant, annuitant, claimant or legal representative

Date

Applicable State(s)

Phone Number

## Cardiac or Coronary Issues

Date of diagnosis/onset of chest pain: \_\_\_\_\_

Number of involved vessels \_\_\_\_\_

Dates and details of treatment and/or surgery (e.g., angioplasty, bypass, etc.): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Date of last testing (EKG, stress, stress echo, etc.): \_\_\_\_\_

Results: \_\_\_\_\_

Any symptoms since treatment/surgery: \_\_\_\_\_

## Cancer

Name/diagnosis and location: \_\_\_\_\_

\_\_\_\_\_

Date of diagnosis \_\_\_\_\_

Stage/Grade/Metastasis: \_\_\_\_\_

\_\_\_\_\_

Dates/details of treatment and/or surgery: \_\_\_\_\_

\_\_\_\_\_

Any recurrence: \_\_\_\_\_ Date of last follow-up: \_\_\_\_\_

## Diabetes

Date of diagnosis: \_\_\_\_\_ Type ☐ I or ☐ II

Treatment: ☐ Insulin ☐ Diet ☐ Medications

List insulin dosage and/or medications: \_\_\_\_\_

\_\_\_\_\_

Date/result of last A1c: \_\_\_\_\_

Has the proposed insured been diagnosed with any of the following:

- |   |   |                                       |  |
|---|---|---------------------------------------|--|
| <input type="checkbox"/> Retinopathy    | <input type="checkbox"/> Heart Disease    | <input type="checkbox"/> Hypertension | <input type="checkbox"/> Urine Protein/Microalbumin                  |
| <input type="checkbox"/> Kidney Disease | <input type="checkbox"/> Insulin Reaction | <input type="checkbox"/> Neuropathy   | <input type="checkbox"/> Cerebrovascular/Peripheral Vascular Disease |