



Nationwide®
is on your side

CareMatters® II underwriting | Process guide

Easy steps from submission to commission



Application submission

Financial Professional and Client

Preapplication:

- Identify the prospect
- Prequalify the prospect using the Prequalification Guide (Pages 5-11) and the long-term care (LTC) personal worksheet
- Verify licensing appointment with Nationwide®

Necessary forms (electronic application or paper):

- Complete Part I of the application
- Provide an outline of coverage to the client
- Complete the LTC personal worksheet
- Complete the 1035 paperwork, if applicable
- Prepare the proposed insured for the interview by providing the [interview guide](#)
- Complete other state-specific forms

Submission:

- Submit the application and other required paperwork via electronically, fax, email or postal mail

Easy submission:

- » The producer provides all necessary paperwork at once, upfront



Underwriting

Nationwide®

- Confirm the producer appointment and license
- Proposed insured completes personal history interview online or by phone
- A cognitive screen phone interview is required for clients age 60 and over
- Underwrite and render a decision; inform the financial professional of the outcome

Minimal requirements:

- » Attending physician statements are not required but may be requested to help approval
- » No paramedical exams are needed



Policy delivery

Nationwide and Advisor

- Place the policy in force
- Assemble and mail or email the policy contract
- Deliver it to the producer or the proposed insured and schedule the commission payment

Speedy turnaround time:

- » From submission to underwriting, the decision can take as little as six days, leading to a timely policy issuance

Provide the following during the application submission process:

To Nationwide	To the proposed Insured
<ul style="list-style-type: none"> • Application Part I • Projection of values • LTC personal worksheet • NAIC states — replacement of life insurance or annuities form, if applicable • Temporary insurance agreement, if applicable • 1035 policy exchange agreement and documentation, if applicable • Long-term care replacement form, if applicable • Other state-specific forms 	<ul style="list-style-type: none"> • Outline of coverage (included with the sales proposal) • LTC insurance personal worksheet • "Things you should know before you buy long-term care insurance" • "A shopper's guide to long-term care" (if required by the state) • "Interview Guide: How to prepare for your personal history interview" • State-specific forms

Why prescreening is important

A prescreen is used to determine whether a Nationwide CareMatters® II application should be submitted for consideration. A determination of coverage will be made after the application is received and underwriting is complete. Prescreens can be submitted for review through email and by phone.

Step 1



Review Pages 5-11 from the Prequalification Guide.

Step 2



Review the checklist below, then contact an underwriter to complete the prescreen at **1-855-381-5729** (available 8 a.m. to 4:30 p.m. ET), or email the prescreen to **CMScreen@nationwide.com**.

Note: If you're sending an email, please send the checklist information below in the body of the email

Step 3



For questions about prescreen status or other member-service-related questions on CareMatters II applications, please call 1-866-678-LIFE (5433).

Prescreen checklist

Demographic information	Age Sex Height and weight Current smoker Tobacco, nicotine, marijuana or vaping within the past 36 months
Client-specific diagnosis/medical conditions	Include the name and date of diagnosis and current medications, and describe treatments, such as injections, physical therapy, etc., within the past 12 months.
Hospitalizations and surgery	Include details of all hospitalizations within the past 12 months. Include details for any surgery completed in the past 24 months. (Typically, if surgery is pending, possible consideration cannot be given until the pending surgery is complete with full recovery.)
Additional considerations	Please provide any additional details needed for a thorough assessment of specific histories. Examples include: <ul style="list-style-type: none"> • Cancer: Always obtain the stage • Prostate cancer: Provide the date and result of the most recent PSA test • Breast cancer: Provide the type of breast cancer, stage, and date and result of the most recent mammogram • Diabetes: Always obtain the most recent hemoglobin A1C result • Assistive devices: Always report use, and include related details (e.g., pacemaker)
Turnaround time for prescreens	You will receive a response one business day after your email is received.

Frequently asked questions

Question: When is the Personal History Interview available?

Answer:

Online Interview	Telephone Interview
Available 24/7	8 a.m. to midnight ET on Monday through Friday 8 a.m. to 3 p.m. ET on Saturday
No need to schedule a specific time; client can complete at their convenience.	The client must schedule their interview and cognitive assessment, if applicable. They will be contacted or can call 1-855-381-5727.

Question: What can cause delays in the underwriting process?

Answer:

The following are common reasons for delays in the underwriting process:

- Incomplete application Part I
- Missing projection of values
- Missing or incomplete replacement forms
- Missing or incomplete state-specific forms
- Missing signatures
- Licensing or appointment issues
- Missing citizenship or green card information
- Missing email address for the online interview or telephone number for the tele-interview

Question: What are the options for the initial premium payment?

Answer:

The following options are available for paying the initial premium:

- Submit payment with the application
- Authorized electronic draft
- Partially or completely funded by a 1035 exchange

Question: How can I review the status of a case?

Answer:

View your status at Nationwide's Sales & Service website. Log in under the 'Servicing' tab at NationwideFinancial.com.

You can also call the service line at 1-866-678-5433, Monday through Thursday between 8 a.m. and 8 p.m. ET, and Friday between 8 a.m. and 6 p.m. ET.

Question: Can I talk to an underwriter if I have a case in question?

Answer:

Yes, you can email underwriting questions to CMScreen@nationwide.com, or call 1-855-381-5729. If you use email, your response will have a tracking number that you can reference when submitting the application.

Question: What should the proposed insured expect during the personal history interview?

Answer:

Please refer to and provide the proposed insured with the "Interview Guide: How to prepare for your personal history interview." The best way to be prepared for the interview is to review the Interview Guide. Click [here](#) to download interview guide.

The same questions are asked in both the online interview and the telephone interview.

Question: How and when will my client be able to complete the online interview?

Answer:

When the initial application is received, a welcome email will be sent to the proposed insured. Shortly after this, an email with the link to access the interview will be sent.

Question: What information does my client need to access the online interview?

Answer:

After selecting the link to access the interview, the applicant will need to input their last name, date of birth and the last 4 digits of their Social Security number. Login credentials must be identical to what was provided on the client application; entries are case sensitive. If a correction to the client's information is needed, reach out to your Nationwide case manager.

Question: Are there any device or browser restrictions to use the online interview?

Answer:

The online interview can be accessed on a desktop or mobile device with an up-to-date, supported browser.

Question: Can I have the interview done immediately after submitting an application? Can I schedule another specific time for the interview?

Answer:

For the online interview: Yes, as soon as the client receives the link to access the online interview, they can complete it.

For the telephone interview: No, the interview will need to be scheduled with the client.

Frequently asked questions *(continued)*

Question: If my client needs assistance accessing or completing the interview, who can help?

Answer: A client support line is available M-F 8 a.m. to 8 p.m. (ET) at 1-877-202-4819 for basic interview support. The client may also reach out to you for help; you can then reach out to your case manager, or the new business support line at 1-866-678-LIFE, on their behalf.

Question: How long does the client have to complete the online interview?

Answer: The interview link will be active for 10 days, after which it will expire. The interview is restricted to a 2-hour session; if exceeded, the proposed insured will be logged out but can re-access the interview right away via the email with the link.

If they cannot complete the interview in one sitting, they will be returned to their stopping place when they begin again.

Question: Will online interview reminders be sent?

Answer: Yes; reminders are sent on days 3, 6 and 9, prior to expiration on day 10.

Question: What if the online interview expires?

Answer: The client should complete the interview in the first 10 days, but if the link expires, a new one can be sent to the client by Nationwide. Contact your case manager to request a new link be sent to your client.

Question: Does the cognitive screen have an online option?

Answer: No, when the cognitive screen is required, it must be done via a telephone interview. It normally follows the telephone interview. When the interview is being done online, a separate call will have to be scheduled for the cognitive screen.

Question: What will the underwriters routinely review during the underwriting process?

Answer: Underwriters will take the following into consideration in making a decision:

- Results for the Prescription Database (Rx)
- Results of Medical Information Bureau (MIB) check
- Responses from the application Part I
- Responses from the personal history interview.
- Results from the cognitive test, if applicable
- Any information on the proposed insured from previous underwriting at Nationwide

Question: Can the proposed insured receive assistance answering the questions during the history interview?

Answer: No, the proposed insured must be the only one completing the interview without exception. To get a clear understanding of the proposed insured's responses, no third party should be guiding his or her answers in any way. Any signs of not meeting this requirement could result in an immediate decline.

Question: What impairments or conditions will definitely result in adverse decisions?

Answer: We have created a Prequalification Guide for your reference. Specific impairments are listed for which an adverse decision would be expected. In addition, a list of prescription medications that would indicate an uninsurable impairment or condition is provided. Using these tools will let you prequalify the proposed insured to see whether this is the right product for them.

Note: These guides do not need to be submitted with the application.

Question: I have gone through the prequalifying exercise with my client. They mentioned a condition and an accompanying prescription treatment that I do not see on the guide; however, this typically would be a rated case. Should I submit the application?

Answer: You are encouraged to secure detailed information for the condition from the proposed insured and complete a prescreen with the CareMatters underwriter prior to submitting the application. Remember, a prescreened case is not a guarantee for approval, but it will help assist in identifying cases that are a decline or potentially acceptable for CareMatters. We can also assist in guiding you on what additional details the proposed insured should be prepared to provide during the interview. Final underwriting decisions are based on a combination of factors, including the personal history interview, MIB results, pharmacy check results, etc.

Question: If a proposed insured is declined for coverage, when and how will they be notified?

Answer: A letter will be sent to the proposed insured notifying them of the decision. In addition, you will also be contacted.

Prequalification Guide

Conditions, impairments or considerations that would disqualify a proposed insured from approval

In rare instances, there may be a history indicated for disqualification in this guide that you feel may qualify for a CareMatters policy. These histories should be prescreened before an application is submitted. Histories not found in this prequalification guide will be given individual consideration. If you feel a history may be borderline for life insurance and long-term care, please complete a prescreen with a CareMatters underwriter prior to submission of an application. For prescreens, call 1-855-381-5729. Include the prescreen reference number in the Special Instructions section of the application, or submit via email at CMScreen@nationwide.com. Include a copy of the prescreen email reply with the application.

The proposed insured must be a U.S. citizen or permanent green card holder (issued for 10 years or more) and be able to provide a copy of their green card and Social Security/tax identification number card.

Proposed insureds may not qualify for coverage if they have ever had been diagnosed as having, been treated for or received medical advice or medical care from a physician or health care provider for any of the following conditions:

- Alcohol abuse or dependency
- Alzheimer's, dementia, senility, mild cognitive impairment (MCI), organic brain syndrome, memory loss or other cognitive impairment
- ALS (Lou Gehrig's disease)
- Bariatric surgery with a body mass index (BMI) of 33.0 or greater
- Bipolar disease, schizophrenia, paranoia, or any psychiatric disorders with psychosis
- Bone marrow disorder, Hodgkin's disease, leukemia or lymphoma
- Cancer of the blood, bone, brain, esophagus, head/neck, liver, lung, kidney, ovary, pancreas, stomach, recurrent cancers (any type excluding basal cell carcinoma) or cancer that has spread to other organs or lymph nodes^{1, 2}
- Cardiomyopathy
- Cerebral palsy
- Cirrhosis of the liver
- Cystic fibrosis
- Diabetes Type 1
- Down syndrome
- Drug abuse or dependency; controlled substance, illegal or prescription drugs
- Emphysema or other lung disorder requiring regular or intermittent use of oxygen
- History of falls due to gait disturbance or dizziness, or two or more falls in the past 36 months
- HIV positive, AIDS, ARC, severe combined immunodeficiency, common variable immune deficiency
- Huntington's disease or has/had immediate family member with Huntington's disease
- Hydrocephalus with or without shunt placement
- Imbalance, unsteady gait or ataxia
- Joint replacement history³
 - With a BMI of 38.0 or greater
 - One knee or hip is replaced — minimum six-month waiting period
 - Both knees or hips are replaced — minimum 18-month waiting period
 - Shoulder replacement — minimum 12-month waiting period
 - Both shoulders are replaced — minimum 18-month waiting period; however, please discuss it with your insurance professional before submitting a CareMatters application
 - Any revision of a past joint replacement — minimum 12-month waiting period; however, please discuss it with your insurance professional before submitting a CareMatters application
 - Any joint replacement with a history of rheumatoid arthritis
- Mental retardation
- Multiple sclerosis, including relapsing-remitting disease
- Muscular dystrophy
- Neurofibromatosis
- Organ transplant (other than cornea)
- Osteoporosis with a BMI of 20 or less or any previous fragility fracture
- Paralysis, hemiplegia, paraplegia or quadriplegia (excluding Bell's palsy)
- Parkinson's disease
- Post-polio syndrome
- Renal failure, chronic kidney disease (excludes kidney stones)
- Steroid-dependent condition (six months or longer)
- Stroke/cerebrovascular accident (CVA)
- Suicide attempt or ideation
- Transient ischemic attack (TIA) in the past three years; multiple TIAs within five years of the most recent one
- Use of any narcotic drug or prescription pain medication currently or within the past three months (dental work narcotic pain prescription medications are excluded)

¹ If the type of cancer is not listed above, consideration may be possible, provided the cancer is not recurrent. A prescreen should be completed with details of the cancer history, including location, stage, type and date of last treatment.

² Cancer history greater than five years that is high risk and/or advanced stage could also result in a decline. A prescreen should be completed with details of the cancer history, including location, stage, type and date of last treatment.

³ The joint replacement "waiting period" in the joint replacement guidance starts from the date of any postoperative physical therapy (PT and any other treatment has ended, and the proposed insured is considered fully recovered and has been released from care with no further symptoms, treatment or limitations). Multiple joint replacements may not prompt an automatic decision to decline; however, the submitting insurance professional should complete a formal prescreen with details of joint replacements and any other medical history before submitting a CareMatters application.

Impairments and conditions that would not be insurable:

Durable medical items

Currently use or have used in the past 24 months:

- Catheter
- Lift chair or stair lift
- Colostomy or urostomy bag
- Dialysis
- Feeding tube
- Hospital bed
- Hoyer lift
- Implantable defibrillator
- Motorized scooter
- Multipoint cane
- Oxygen equipment
- PICC line (subclavian catheter)
- Respirator or ventilator
- Walker or wheelchair

ADL impairments

Currently need, or have needed in the past 24 months, assistance with or supervision of any of the following activities of daily living:

- Bathing
- Bowel or bladder control
- Dressing
- Eating
- Moving into or out of a chair or bed
- Taking medications, including setup of medications
- Toileting
- Walking

Medical services

Currently reside in, have used within the past 24 months, been recommended for 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 (LTC) services received
- Other custodial facility
- Other caregiver support

Other factors that may not be insurable:

- Currently collecting any type of disability or workers' compensation payments
- Multiple unexplained falls in the past 12 months
- Diagnostic testing planned, scheduled or recommended that has not been completed
- Surgery planned, scheduled or recommended that has not been completed
- Surgery completed, yet not fully recovered for a minimum of three months, including released from physician care for a specific medical condition
- Use of a handicap permit due to physical limitations or medical conditions

OR any of the following in combination with tobacco usage (cigarettes, pipe, cigar or vape) in the past 36 months:

- Cardiac disease, including angina, atrial fibrillation, congestive heart failure, coronary artery bypass or stent, mitral valve disease, tachycardia, aneurysm, heart attack (myocardial infarction), valvular heart disease excluding mitral valve prolapse (MVP), sick sinus syndrome or premature ventricular contractions (PVCs)

- Osteoporosis
- Deep venous thrombosis (DVT) or pulmonary emboli (PE), history of
- Carotid artery disease, cerebral vascular accident (stroke) or TIA
- Peripheral vascular disease
- Diabetes
- Thrombotic disorder or clotting disorder
- Respiratory conditions, including asthma, chronic emphysema, chronic obstructive pulmonary disease, obstructive sleep apnea or pulmonary embolism

Height and weight guidelines

The proposed insured's body mass index (BMI), which is determined by height and weight, will also be evaluated during underwriting. If height and weight exceed the minimum or maximum parameters below, an application should not be submitted. If height and weight fall within a marginal range below, please complete a prescreen to discuss the details of chronic medical conditions, surgeries, treatments and medications as some builds within these ranges may not be insurable in combination with other health concerns (for example, back disorders, bariatric surgery, diabetes, high blood pressure, osteoporosis, sleep apnea, weight-bearing joint, etc.)

Height and weight guidelines				
Height	Minimum weight in lbs.	Marginal weight range in lbs. with other health concerns	Marginal weight range in lbs. with other health concerns	Maximum weight in lbs.
4'10"	85	<91	>156	191
4'11"	88	<94	>162	197
5'0"	91	<98	>167	204
5'1"	95	<101	>174	211
5'2"	98	<104	>179	218
5'3"	101	<107	>185	225
5'4"	104	<111	>190	232
5'5"	108	<114	>197	240
5'6"	111	<118	>203	247
5'7"	114	<122	>209	255
5'8"	118	<125	>215	262
5'9"	121	<129	>222	270
5'10"	125	<133	>228	278
5'11"	128	<136	>235	286
6'0"	132	<140	>241	294
6'1"	136	<144	>248	302
6'2"	139	<148	>255	311
6'3"	143	<152	>262	319
6'4"	147	<156	>269	328
6'5"	151	<160	>276	336
6'6"	155	<164	>284	345
6'7"	159	<169	>291	354
6'8"	163	<173	>298	363

Considerations regarding current or pending medical treatment:

- If the client has any surgery scheduled in the next six months or has been advised to have surgery, wait to submit the case until the client is at least three months postoperative, fully recovered, back to 100% activity and released from all medical and doctor's care
 - Spinal and back surgeries should not be submitted prior to 12 months from completion of treatment and full recovery
 - Surgeries and/or injection treatment for joint disorders within the past 12 months should have a prescreen completed
- If the client is currently being evaluated for an undiagnosed medical condition or has any outstanding tests, lab work, follow-ups, or referrals pending, postpone submission until all evaluations have been completed, and a diagnosis has been made. It may be appropriate to complete a Prescreen at that time
- If physical therapy has been completed within the past 12 months, a prescreen should be completed

Any medication used for the treatment of AIDS/ARC/HIV, any Cancer or chemotherapy medications (all forms), treatment for memory loss, current or chronic medications for the management of pain, and medicinal marijuana will result in a decision to decline, even if not individually listed in the table below. Also, this medication list may only represent the brand name medication. If the proposed insured is taking a generic medication, the brand name should be verified. If the proposed insured is taking any of the medications below, it will likely disqualify an application for Nationwide CareMatters II, as it may reveal an underlying condition that is not insurable. This list is not all-inclusive.

If a proposed insured is on a medication listed below and you feel that the history may develop favorably to meet CareMatters guidelines, a prescreen should be completed before an application is submitted. If upon PreScreen, the CareMatters Underwriter feels that possible consideration can be given even with the prescribed medication, the application can be submitted. However, the PreScreen confirmation number needs to be indicated in the Special Instructions on the CareMatters Application or the full PreScreen submission details and reply email should accompany the application for insurance to avoid an immediate declination upon pharmacy check review.

Medication	Condition/Category
Abilify	Mental disorder
Actemra	Immune disorder
Acthar	Multiple Sclerosis
Adriamycin	Cancer
Agrylin	Blood disorder
AIDS/ARC/HIV meds - any/all prescriptions	AIDS
Akineton	Parkinson's disease
Antabuse	Alcohol/drug abuse
Apokyn	Parkinson's disease
Aranesp	Blood disorder
Arava	Rheumatological disorder
Aricept (donepezil)	Dementia/Alzheimer's
Aristada	Mental disorder
Artane	Parkinson's disease
Atgam	Immune disorder
Aubagio	Multiple Sclerosis
Avonex	Multiple Sclerosis
Axura (memantine)	Dementia/Alzheimer's
Azilect	Parkinson's disease
Baraclude	Hepatitis
Benlysta	Immune disorder
Betaferon	Multiple Sclerosis
Betaseron	Multiple Sclerosis
Buprenex	Pain
Campral	Alcohol/drug abuse
Cancer, Chemotherapy - all forms, any all prescriptions	Cancer
Carbex	Parkinson's disease

Medication	Condition/Category
Carbidopa	Parkinson's disease
Casodex	Prostate Cancer
Cellcept	Immune disorder
Cerefolin	Dementia/Alzheimer's
Cimzia	Rheumatological Disorder
Clozapine	Mental disorder
Clozaril	Mental disorder
Cogentin	Parkinson's disease
Cognex	Dementia/Alzheimer's
Comtan	Parkinson's disease
Copaxone	Multiple Sclerosis
Copegus	Hepatitis
Cuprimine (D-penicillamine)	Rheumatological disorder
Dantrium	Multiple Sclerosis
Demerol	Pain
Depade	Alcohol/drug abuse
Dilaudid (hydromorphone)	Pain
Dolophine (methadone)	Pain
Dopar	Parkinson's disease
Dostinex	Parkinson's disease
Duragesic (fentanyl)	Pain
Duramorph (morphine)	Pain
Ebixa (memantine)	Dementia/Alzheimer's
Eldepryl	Parkinson's disease
Eligard	Prostate Cancer
Enbrel	Rheumatological disorder
Epogen	Mental disorder

Medication	Condition/Category
Equetro	Mental disorder
Eskalith (lithium)	Mental disorder
Eulexin (Flutamide)	Prostate Cancer
Exalgo	Pain
Exelon	Dementia/Alzheimer's
Extavia	Multiple Sclerosis
Fanapt	Mental disorder
Fazaclo	Mental disorder
Fentora	Pain
Galantamine	Dementia/Alzheimer's
Gengraf	Immune disorder
Geodon	Mental disorder
Gerimal	Dementia/Alzheimer's
Gilenya	Multiple Sclerosis
Glatopa	Multiple Sclerosis
Haldol	Mental Disorder
Harvoni	Hepatitis
Hepsera	Hepatitis
Humira	Rheumatological disorder
Hydergine (ergoloid)	Dementia/Alzheimer's
Hydrea	Blood disorder
Ilaris	Rheumatological disorder
Immune globulin	Immune disorder
Imuran (azathioprine)	Rheumatological disorder
Incivek (telaprevir)	Hepatitis
Infergen	Hepatitis
Interferon	Hepatitis
Invega	Mental disorder
Kadian (morphine)	Pain
Kemadrin	Parkinson's disease
Kineret	Rheumatological disorder
Larodopa	Parkinson's disease
Latuda	Mental disorder
Lemtrada	Multiple Sclerosis
Lioresal (baclofen)	Multiple Sclerosis
Loxitane	Mental disorder
Lucemyra	Alcohol/drug abuse
Lupron	Prostate Cancer
Medical marijuana by doctor	Multiple Impairments
Megace	AIDS
Mellaril	Mental disorder
Memory or Cognitive medications	Memory or Cognitive concerns
Mestinon	Immune disorder
Mirapex	Parkinson's disease
Moban	Mental disorder
Moditen	Mental disorder
MorphaBond (morphine)	Pain
MS Contin (morphine)	Pain
Mutamycin (mitomycin)	Cancer
Myfortic	Immune disorder

Medication	Condition/Category
Mytelase	Immune disorder
Namenda (memantine)	Dementia/Alzheimer's
Namzaric	Dementia/Alzheimer's
Navane	Mental disorder
Neoral (cyclosporine)	Rheumatological disorder
Neupro	Parkinson's disease
Nilandron	Prostate Cancer
Niloric	Dementia/Alzheimer's
Novantrone	Multiple Sclerosis
Nplate	Blood disorder
Numorphan	Pain
Olysio	Hepatitis
Onsolis (fentanyl)	Pain
Opana	Pain
Orencia	Rheumatological disorder
Orthoclone	Immune disorder
Otezla	Rheumatological disorder
Oxycontin (oxycodone)	Pain
Pain (Current or Chronic medication for Pain)	Pain
Parcopa (levadopa)	Parkinson's disease
Parlodel	Parkinson's disease
Pegasus	Hepatitis
Pegatron	Hepatitis
Percocet	Pain
Percodan	Pain
Permax	Parkinson's disease
Permitil	Mental disorder
Plegridy	Multiple Sclerosis
Plenaxis	Prostate Cancer
Procrit	Blood disorder
Prograf	Immune disorder
Prolixin (fluphenazine)	Mental disorder
Promacta	Blood disorder
Prostigmin	Immune disorder
Rapamune	Immune disorder
Razadyne	Dementia/Alzheimer's
Rebetron	Hepatitis
Rebif	Multiple Sclerosis
Regonol	Immune disorder
Remicade	Rheumatological disorder
Reminyl	Dementia/Alzheimer's
Revia (naltrexone)	Alcohol/drug abuse
Ribapak	Alcohol/drug abuse
Ribasphere	Hepatitis
Ribatab	Hepatitis
Ribavirin	Hepatitis
Risperdal	Mental Disorder
Risperidone	Mental disorder
Rituxan	Rheumatological disorder
Rivastigmine	Dementia/Alzheimer's

Medication	Condition/Category
Roferon	Hepatitis
Sandimmune	Immune disorder
Saphris	Mental disorder
Serentil	Mental disorder
Simponi	Rheumatological disorder
Simulect	Immune disorder
Sinemet (carbidopa)	Parkinson's disease
Sovaldi	Hepatitis
Stalevo	Parkinson's disease
Stelara	Immune disorder
Stelazine	Mental disorder
Suboxone	Alcohol/drug abuse
Subsys (fentanyl)	Pain
Subutex	Alcohol/drug abuse
Symadine	Parkinson's disease
Symbax	Mental disorder
Symmetrel	Parkinson's disease
Syprine	Parkinson's disease
Taractan	Mental disorder
Targiniq ER	Pain
Tasmar	Parkinson's disease
Tecfidera	Multiple Sclerosis
Thioridazine	Mental disorder
Thymoglobulin	Immune disorder
Timespan	Immune disorder
Toposar (etoposide)	Cancer
Trelstar	Prostate Cancer
Trihexane	Parkinson's disease
Trilafon (perphenazine)	Mental disorder
Tysabri	Multiple Sclerosis
Tyzeka	Hepatitis
Vantas	Prostate Cancer
Vesprin	Mental disorder
Viadur	Prostate Cancer
Victrelis	Hepatitis
Viekira Pak	Hepatitis
Vivitrol	Alcohol/drug abuse
Vraylar	Mental disorder
Wellcovorin	Cancer
Xeljanz	Rheumatological disorder
Zelapar	Parkinson's disease
Zenapax	Immune disorder
Zusolv	Alcohol/drug abuse
Zyprexa	Mental disorder

Any medication used for the treatment of AIDS/ARC/HIV, any Cancer or chemotherapy medications (all forms), treatment for memory loss, current or chronic medications for the management of pain, and medicinal marijuana will result in a decision to decline, even if not individually listed in the table below. Also, this medication list may only represent the brand name medication. If the proposed insured is taking a generic medication, the brand name should be verified. If the proposed insured is taking any of the medications below, it will likely disqualify an application for Nationwide CareMatters II, as it may reveal an underlying condition that is not insurable. This list is not all-inclusive.

If a proposed insured is on a medication listed below and you feel that the history may develop favorably to meet CareMatters guidelines, a prescreen should be completed before an application is submitted. If upon PreScreen, the CareMatters Underwriter feels that possible consideration can be given even with the prescribed medication, the application can be submitted. However, the PreScreen confirmation number needs to be indicated in the Special Instructions on the CareMatters Application or the full PreScreen submission details and reply email should accompany the application for insurance to avoid an immediate declination upon pharmacy check review.

AIDS	Hepatitis	Mental disorder	Multiple sclerosis (cont'd)	Parkinson's disease (cont'd)
AIDS/ARC/HIV meds- any/all prescriptions	Baraclude	Abilify	Gilenya	Mirapex
	Copegus	Aristada	Glatopa	Neupro
Megace	Harvoni	Clozapine	Lemtrada	Parcopa (levadopa)
Alcohol/drug abuse	Hepsera	Clozaril	Lioresal (baclofen)	Parlodel
Antabuse	Incivek (telaprevir)	Epogen	Novantrone	Permax
Campral	Infergen	Equetro	Plegridy	Sinemet (carbidopa)
Depade	Interferon	Eskalith (lithium)	Rebif	Stalevo
Lucemyra	Olysio	Fanapt	Tecfidera	Symadine
Revia (naltrexone)	Pegasys	Fazaclo	Tysabri	Symmetrel
Ribapak	Pegatron	Geodon	Pain	Syprine
Suboxone	Rebetron	Haldol	Buprenex	Tasmar
Subutex	Ribasphere	Invega	Demerol	Trihexane
Vivitrol	Ribatab	Latuda	Dilaudid (hydromorphone)	Zelapar
Zusolv	Ribavirin	Loxitane	Dolophine (methadone)	Prostate Cancer
Blood disorder	Roferon	Mellaril	Duragesic (fentanyl)	Casodex
Agrylin	Sovaldi	Moban	Duramorph (morphine)	Eligard
Aranesp	Tyzeka	Moditen	Exalgo	Eulexin (Flutamide)
Hydrea	Victralis	Navane	Fentora	Lupron
Nplate	Viekira Pak	Permitil	Kadian (morphine)	Nilandron
Procrit	Immune disorder	Prolixin (fluphenazine)	MorphaBond (morphine)	Plenaxis
Promacta	Actemra	Risperdal	MS Contin (morphine)	Trelstar
Cancer	Atgam	Risperidone	Numorphan	Vantas
Adriamycin	Benlysta	Saphris	Onsolis (fentanyl)	Viadur
Cancer, Chemotherapy - all forms, any all prescriptions	Cellcept	Serentil	Opana	Rheumatological disorder
	Gengraf	Stelazine	Oxycontin (oxycodone)	Arava
	Immune globulin	Symbax	Pain (Current or Chronic medication for Pain)	Cimzia
	Mestinon	Taractan		Cuprimine (D-penicillamine)
Mutamycin (mitomycin)	Myfortic	Thioridazine	Percodan	Enbrel
Toposar (etoposide)	Mytelase	Trilafon (perphenazine)	Subsys (fentanyl)	Humira
Wellcovorin	Orthoclone	Vesprin	Targiniq ER	Ilaris
Dementia/Alzheimer's	Prograf	Vraylar	Parkinson's disease	Imuran (azathioprine)
Aricept (donepezil)	Prostigmin	Zyprexa	Akineton	Kineret
Axura (memantine)	Rapamune	Multiple Impairments	Apokyn	Neoral (cyclosporine)
Cerefolin	Regonol	Medical marijuana by doctor	Artane	Orencia
Cognex	Sandimmune		Azilect	Otezla
Ebixa (memantine)	Simulect	Multiple sclerosis	Carbex	Remicade
Exelon	Stelara	Acthar	Carbidopa	Rituxan
Galantamine	Thymoglobulin	Aubagio	Cogentin	Simponi
Gerimal	Timespan	Avonex	Comtan	Xeljanz
Hydergine (ergoloid)	Zenapax	Betaferon	Dopar	
Namenda (memantine)	Memory or Cognitive concerns	Betaseron	Dostinex	
Namzaric	Memory or Cognitive medications	Copaxone	Eldepryl	
Niloric		Dantrium	Kemadrin	
Razadyne		Extavia	Larodopa	
Reminyl				
Rivastigmine				



• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

Benefits under the Acceleration of Life Insurance Death Benefit for Qualified Long-Term Care Services Rider are an advance payment of the policy's death benefit while the insured is still living. Accelerating the death benefit, along with loans and withdrawals, reduces both the death benefit and cash surrender value of the policy. Care should be taken to make sure that life insurance needs continue to be met even if the entire death benefit is accelerated or if money is taken from the policy.

Individual care needs and costs will vary, and there is no guarantee that the policy will cover the entire cost of the insured's long-term care. Nationwide pays benefits to the policyowner. If the policy is owned by someone other than the insured, there is no guarantee that the policyowner will use the benefits to pay for LTC services.

Guarantees are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company.

Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on yourside and Nationwide CareMatters are service marks of Nationwide Mutual Insurance Company. CareMatters is a service mark of Nationwide Life Insurance Company. Third-party marks that appear in this document are the property of their respective owners. © 2021 Nationwide

FOR FINANCIAL PROFESSIONAL USE — NOT FOR DISTRIBUTION TO THE PUBLIC

LAM-3168AO.3 (09/21)