



Your Guide to the CareForward[®] Underwriting Process

Now that you have applied for CareForward long-term care insurance with Thrivent, your underwriting process will begin. Underwriting is the process of collecting and assessing your information to determine whether you qualify for coverage. And if you qualify, underwriting helps determine what the premium needs to be for that coverage.

Let's take a closer look at the process so you'll know how it works.

What to expect

Your medical information will either be collected electronically or taken during a phone interview. If you are age 61 or older, this information is collected during the paramedical exam. Typically, underwriting requirements are ordered based on your age and the amount of coverage you applied for. However, the underwriter can order additional requirements as needed for applicants of any age or coverage amount.

Underwriting also may request your medical records. Before releasing your medical information to Thrivent, your physician may require special authorization from you to do so. You can help shorten the time it takes to process your application by responding to any requests as quickly as possible.



Additional information needs

If any of the following are needed, an examiner will contact you to schedule an appointment to complete the services:

- Paramedical exam
- Physical measurements
- Blood and urine samples
- Face-to-face assessment

Thrivent may also request your medical records, a motor vehicle report, your prescription medication history, or other information as we deem appropriate.

In addition, we may call you to gather more information or to ask for clarification of information. Other information you may be asked to provide includes additional medical exams, details about your financial situation, or any other information deemed necessary to complete your application. This list is not all-inclusive.

How your information is used

Once your assessment is complete, your results will be forwarded to an underwriter who will use it to make a decision about your insurability.

Based on the underwriter's evaluation, your coverage will be one of the following:



Approved at the rate your financial professional quoted you.



Approved, but at a rate different from the one originally quoted by your financial professional. Thrivent will explain its decision; your financial professional also may contact you to discuss the underwriting decision, as well as any additional requirements and available options.



Denied. In this case, you will receive a letter from Thrivent explaining the reason(s) you were denied.

If you are denied coverage, you may be reconsidered at a future date in certain circumstances. If any special workups or tests are required as part of the reconsideration, they will be done at your expense.



Your financial professional also may contact you to discuss additional or alternative options for your extended-care strategy.

Medical History Worksheet

As part of the underwriting process, we will be collecting your medical history over the past 10 years. You can help minimize how long this process takes by gathering your information ahead of time. Use this worksheet to begin.

Height	Weight
_____	_____

Medications

Provide the following information about all prescription medications you are currently taking.

Prescription name	Dosage and frequency	Reason for usage	Length taken	Date last used
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Doctor visits

Provide the following information about any doctors you have seen in the last 10 years for a medical condition, routine physical exam or follow-up.

Doctor's name	City and state	Date of last visit	Reason for last visit	Testing performed and results	Treatment received and outcome
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Hospitalizations

Provide the following information about any hospitalizations you have had in the last 10 years.

Date	Reason	Results/Outcome
_____	_____	_____
_____	_____	_____
_____	_____	_____

CareForward[®] underwriting requirements

Depending on your age and the amount of coverage you're applying for, you may be asked to complete one or more of the following requirements.

Personal History Interview (PHI) is completed by an interviewer to obtain or validate medical, nonmedical or clarification of information as needed.

Declaration of Insurability (DOI) is a form that captures both your nonmedical and medical history. This can be completed either during the telephone assessment conducted by a trained professional, with an electronic Declaration of Insurability (eDOI) that is sent to you through secure email, or in-person by a paramedical examiner.

Attending Physician's Statement (APS) is a copy of your medical records from your medical provider(s).

Blood Chemistry Profile/Urinalysis (BCP/ UA) is initiated when a paramedical professional draws a blood sample and collects a urine sample. Only sterile disposable supplies are used. The samples will be sent to a laboratory designated by Thrivent.

Face-to-Face Assessment is a questionnaire you complete in which you answer additional questions to assess mobility and memory.

Oral Fluid Specimen is a test that you administer by placing the collection device (a cotton fiber pad affixed to a nylon stick) in your mouth between your lower gum and cheek. The sample will be sent to a laboratory designated by Thrivent.

Paramed is an examination completed by a paramedical examiner, which includes a declaration of insurability, height, weight, blood pressure readings and pulse.

Physical Measurements are height, weight, blood pressure readings and pulse completed by a paramedical examiner.



The cognitive acuity screen

As part of the face-to-face assessment, you may also be asked to participate in a cognitive acuity screen. You'll be asked questions to assess all of the following:

- Orientation
- Repetition
- Attention
- Naming computation
- Word recall
- Judgment
- Comprehension
- Verbal fluency

To help ensure your comfort and achieve the best results, you'll want to select a time and place free from distraction to perform the screen. If family or friends are present during the screening, they will need to be in a separate room.

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