

# You made a great choice

01

## Here's what to expect next:

Your completed application is received at CareScout Insurance Company and a member of our underwriting team will review to establish what requirements are needed to determine your eligibility for coverage.

02

## During underwriting:

### Based on your medical history and age, we may need to obtain the following:

- Attending physician statement (i.e. medical records)
- Virtual cognitive screening (required for ages 60+)
- In-person functional/cognitive assessment
- Paramedical exam (could include: height and weight; blood pressure and pulse; urine and blood samples)
- Motor vehicle record

### Here is what you should do to prepare if a paramedical exam is ordered:

- Get a good night's sleep.
- Fast with no food or drink for at least 8 hours (water and medications only)
- Drink a glass of water just prior to your exam.
- Compile a list of your medications.
- Have your photo ID available.

The exam takes approximately 20 minutes to complete. The examiner may have forms that require your signature. Please follow the instructions and return the signed documents to the examiner.

03

## After underwriting is completed:

We will contact you regarding your coverage eligibility. If your application is approved, your insurance policy will be delivered electronically.<sup>1</sup> Final signatures and payment are collected at this time. Your policy contains details of your coverage amount, duration of coverage, and actual premiums calculated based on your underwriting category.

**Thank you for choosing CareScout.**

Long-term care insurance is issued by CareScout Insurance Company, Glen Allen, VA

<sup>1</sup> Your policy will be delivered by mail if you completed a paper application process.



All benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. All applications are subject to the underwriting requirements of CareScout Insurance Company and are subject to change.

Policy, benefits and riders may not all be available in all states. Terms and conditions may vary by state.