



Genworth Life  
 Genworth Life of New York  
 Administrative Office  
 3100 Albert Lankford Drive  
 Lynchburg, VA 24501-4948

# Long Term Care Insurance Requirements and Underwriting Guidelines—Application Instructions Addendum

from Genworth Life Insurance Company  
 and in New York Genworth Life Insurance Company of New York<sup>†</sup>

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**Effective 08/15/2011**

This information updates the Underwriting Requirements if listed on the Application Instructions page.

<sup>†</sup>Only Genworth Life Insurance Company of New York is admitted in and conducts business in New York.

## Ensure basic underwriting eligibility

**Check the applicant's height and weight to see if they meet the basic eligibility requirements in the tables provided here. If the applicant falls over or under the limits, do not submit the request for long term care insurance coverage to Genworth.**

**GENERAL BUILD TABLE (NON DIABETIC)\***

HEIGHT	MAXIMUM WEIGHT		MINIMUM WEIGHT (ALL)
	Female	Male	
4'6"	149	157	71
4'7"	155	163	73
4'8"	160	169	76
4'9"	166	175	79
4'10"	172	182	82
4'11"	178	188	84
5'0"	184	194	87
5'1"	190	201	90
5'2"	197	208	93
5'3"	203	214	96
5'4"	210	221	99
5'5"	216	228	102
5'6"	223	235	106
5'7"	230	243	109
5'8"	237	250	112
5'9"	244	257	115
5'10"	251	265	119
5'11"	258	272	122
6'0"	265	280	126
6'1"	273	288	129
6'2"	280	296	133
6'3"	288	304	136
6'4"	296	312	140
6'5"	304	321	144
6'6"	312	329	147

**GENERAL BUILD TABLE (DIABETIC)\*\***

HEIGHT	MAXIMUM WEIGHT (ALL)		MINIMUM WEIGHT (ALL)
	Female	Male	
4'6"	141	141	71
4'7"	146	146	73
4'8"	151	151	76
4'9"	157	157	79
4'10"	162	162	82
4'11"	168	168	84
5'0"	174	174	87
5'1"	180	180	90
5'2"	186	186	93
5'3"	192	192	96
5'4"	198	198	99
5'5"	204	204	102
5'6"	210	210	106
5'7"	217	217	109
5'8"	223	223	112
5'9"	230	230	115
5'10"	237	237	119
5'11"	244	244	122
6'0"	251	251	126
6'1"	258	258	129
6'2"	265	265	133
6'3"	272	272	136
6'4"	279	279	140
6'5"	287	287	144
6'6"	294	294	147

**BUILD TABLE (OSTEOPOROSIS)\*\***

HEIGHT	MINIMUM WEIGHT (ALL)
4'7"	80
4'8"	82
4'9"	85
4'10"	88
4'11"	92
5'0"	95
5'1"	98
5'2"	101
5'3"	105
5'4"	108
5'5"	111
5'6"	115
5'7"	118
5'8"	122
5'9"	126
5'10"	129
5'11"	133
6'0"	137
6'1"	140
6'2"	144
6'3"	148
6'4"	152
6'5"	156
6'6"	160

\* If the applicant is under the minimum weight or over the maximum weight, please do not submit a request.  
 \*\* Use the diabetic or osteoporosis table if the applicant has been diagnosed with either condition.

## Minimum underwriting requirements

### Pre-qualification 800 354-6892

	Age	Doctor Visit in Last 2 Years				No Doctor Visit in 2 Years			
		18-59	60-64	65-71	72-79	18-59	60-64	65-71	72-79
Preferred Health	Phone Cognitive Interview			x					
	Medical Records Request	x*	x	x	x				
	In Person Health Interview				x	x	x	x	x
	Prescription Drug Report	x	x				x	x	x
Standard Health	Phone Cognitive Interview			x					
	Medical Records Request	x	x	x	x				
	In Person Health Interview				x	x	x	x	x
	Prescription Drug Report	x	x				x	x	x

x - Indicates required interview/request \*Only If Unlimited Benefit Multiplier Requested

**Note:** Please keep in mind that our underwriters may request additional requirements if they deem necessary.

**Prescription drug report**

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The prescription drug report is used to determine if medical records or interviews are needed to process the application. The report provides information relating to the applicant's prescription drug history.

**Phone cognitive and in-person health interview requests**

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When needed, phone cognitive and in-person health interviews will be ordered by the Home Office.

Please provide applicants with the Guide and Checklist For Your Long Term Care Insurance Application (available online or by ordering form #81707 or #81707NY for NY residents), which explains both interviews. Let applicants know all costs associated with the interviews are paid for by us.

The Phone Cognitive Interview is a cognitive screen given over the phone which takes 15 to 20 minutes. The in-person health interview takes approximately 1 hour.