



Prequalifying your client

Review the conditions, impairments and considerations that would disqualify a client.

In rare instances, there could be a history indicated for disqualification in this guide that you feel could qualify for a Nationwide 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 could 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 CareMattersScreen@nationwide.com (single-life policies: CareMatters II, Nationwide YourLife CareMatters®) or CMTogetherScreen@nationwide.com (joint-life policies: CareMatters TogetherSM). Prescreen the life or lives with a history of concern as appropriate. If 2 lives are being submitted, reference as Life #1 and Life #2 and provide the checklist details respectively for each. Include a copy of the prescreen email reply with the application. For additional prescreening information, click [here](#).

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/Taxpayer Identification Number card.

Per New York regulation, people who do not understand English cannot be required to certify that a translator has assisted them.

Therefore, the proposed insured must be able to read, speak and understand English in order to apply for CareMatters in New York.

Proposed insureds might not qualify for coverage if they have ever 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, breast stage III or IV;¹ esophagus, head/neck, liver, lung, kidney, ovary, pancreas, prostate stage IV, stomach, recurrent cancers (any type excluding basal cell carcinoma) or cancer that has spread to other organs or lymph nodes^{2,3}
- 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 2 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 history⁴
 - With a BMI of 38.0 or greater
 - One knee or hip is replaced — minimum 6-month waiting period
 - Shoulder replacement — minimum 12-month waiting period
 - Any revision of a past joint replacement — minimum 12-month waiting period; however, a prescreen should be completed before submitting a CareMatters application
 - Multiple replacements — minimum 12-month waiting period from last replacement
 - 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)
- Rheumatoid arthritis taking prednisone or a biologic agent (Enbrel, Humira, Remicade, Rituxan, Kineret, Actemra, Orenzia, Cimzia, etc.)
- Steroid-dependent condition (6 months or longer)
- Stroke/cerebrovascular accident (CVA)
- Suicide attempt or ideation
- Transient ischemic attack (TIA) in the past 3 years; multiple TIAs within 5 years of the most recent one
- Use of any narcotic drug or prescription pain medication currently or within the past 3 months (dental work narcotic pain prescription medications are excluded)

¹ Other stages of breast cancer depending on when diagnosed, treatment, etc. could also result in a decision to decline.

² If the type of cancer is not listed above, consideration might be possible, provided the cancer is not recurrent. However, depending on stage, when diagnosed, treatment, etc., a cancer history could result in a decision to decline. The submitting financial professional should complete a formal prescreening with details of the cancer history, including the location, stage, type, treatment and date of last treatment.

³ Cancer history greater than 5 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.

⁴ 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 might not prompt an automatic decision to decline; however, the submitting financial 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/IADL impairments

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

- 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, have been recommended for or are 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 might 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 3 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

Note: For CareMatters Together, if one proposed insured meets the above tobacco guidelines of no use in the past 36 months, the other proposed insured may be considered with no tobacco use in the past 24 months EXCEPT for osteoporosis and the listed respiratory conditions.

Tobacco/nicotine use or vaping

- Use of any tobacco/nicotine products in the past 12 months will be assessed at Tobacco rates; however, cigar smokers only may qualify for Nontobacco rates if they don't smoke more than 1 cigar a week or 5 cigars a month; the cigar use must be disclosed on the application, and if any labs are completed, they must test negative for tobacco use (these special guidelines apply to cigar use only)
- Vaping of any product in the past 12 months will be assessed at Tobacco rates
- There are medical conditions that are an increased risk with tobacco/nicotine use or vaping; please refer to the "Other

factors that might not be insurable:"

section for the histories in combination with tobacco/nicotine usage or vaping in the past 36 months that cannot be considered

Marijuana use

- Recreational marijuana use may be considered if use is 3 times per week or fewer with a maximum of 12 times per month, and is subject to the following restrictions:
 - The recreational marijuana use is disclosed on the application
 - No alcohol or other drug abuse history
 - No current use of other drugs of abuse, including controlled substances prescribed by a physician

- No complication related to marijuana use
- No respiratory or psychiatric disorders
- No criminal history or significant motor vehicle violations
- Must have a stable environment, lifestyle and occupation
- Medical marijuana
 - Current medical marijuana cannot be considered
 - Medical marijuana use discontinued for 3 years or more can be considered if the history requiring the medical marijuana in the past is currently acceptable for CareMatters

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 might 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.)

Note: The height and weight guidelines below are for new business applications. If an individual is declined or postponed due to height and weight (BMI), the reconsideration terms provided could require an alternative weight that must be met for possible reconsideration.

Height and weight guidelines (Single-life policies: CareMatters II, YourLife CareMatters)

Height	Minimum weight in pounds	Marginal weight range in pounds with other health concerns	Marginal weight range in pounds with other health concerns	Maximum weight in pounds
4'10"	82	<91	>156	191
4'11"	84	<94	>162	197
5'0"	87	<98	>167	204
5'1"	90	<101	>173	211
5'2"	93	<104	>179	218
5'3"	96	<107	>185	225
5'4"	99	<111	>190	232
5'5"	102	<114	>197	240
5'6"	106	<118	>203	247
5'7"	109	<122	>209	255
5'8"	112	<125	>215	262
5'9"	115	<129	>222	270
5'10"	119	<133	>228	278
5'11"	122	<136	>235	286
6'0"	125	<140	>241	294
6'1"	129	<144	>248	302
6'2"	133	<148	>255	311
6'3"	136	<152	>262	319
6'4"	140	<156	>269	328
6'5"	143	<160	>276	336
6'6"	147	<164	>284	345
6'7"	151	<169	>291	354
6'8"	155	<173	>298	363

Height and weight guidelines (continued):

Height and weight guidelines (Joint life policies: CareMatters Together)

At least one of the proposed insureds must meet preferred limits below, while the other proposed insured must be standard or better.

Height	Minimum weight in pounds		Marginal weight range in pounds with other health concerns	Marginal weight range in pounds with other health concerns	Maximum weight in pounds	
	Standard	Preferred			Preferred	Standard
4'10"	77	82	<91	>156	191	195
4'11"	79	84	<94	>162	197	202
5'0"	82	87	<98	>167	204	209
5'1"	85	90	<101	>173	211	216
5'2"	88	93	<104	>179	218	223
5'3"	90	96	<107	>185	225	231
5'4"	92	99	<111	>190	232	238
5'5"	96	102	<114	>197	240	246
5'6"	99	106	<118	>203	247	253
5'7"	102	109	<122	>209	255	261
5'8"	105	112	<125	>215	262	269
5'9"	108	115	<129	>222	270	277
5'10"	112	119	<133	>228	278	285
5'11"	115	122	<136	>235	286	293
6'0"	118	125	<140	>241	294	301
6'1"	121	129	<144	>248	302	310
6'2"	125	133	<148	>255	311	318
6'3"	128	136	<152	>262	319	327
6'4"	131	140	<156	>269	328	336
6'5"	135	143	<160	>276	336	345
6'6"	138	147	<164	>284	345	354
6'7"	142	151	<169	>291	354	363
6'8"	145	155	<173	>298	363	372

Considerations regarding current or pending medical treatment and standard of care:

- If the client has any surgery scheduled in the next 6 months or has been advised to have surgery, wait to submit the case until the client is at least 3 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 might be appropriate to complete a prescreen at that time
- Individuals currently in physical therapy or having received physical therapy in the past 6 months cannot be considered; if physical therapy has been completed between 6 and 12 months, a prescreen should be completed
- Consider postponing if the proposed insured does not meet the standard of medical care shown below:
 - Ages 60 to 64, doctor's care within the past 5 years
 - Ages 65 to 70, doctor's care within the past 2 years
 - Ages 71 to 75, doctor's care within the past year
 - If an application is submitted and formally postponed for not meeting the above requirement, the proposed insured will be required to establish care with a primary physician with more than 1 visit and any labs and/or age-appropriate testing completed, and copies of the records submitted at no expense to Nationwide at the time of reapplication (please note that these are the minimum care guidelines, and specific medical histories could warrant shorter interval follow-up times, regardless of age)
 - Maximum issue ages vary by product and the product features elected; the maximum issue age may be lower than 75

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 medical marijuana will result in a decision to decline, even if not individually listed in the table below. Also, this medication list might represent only 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 probably disqualify an application for Nationwide CareMatters II, as it could 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 could 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 a possible immediate decision to decline 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

Medication	Condition/Category
Campral	Alcohol/drug abuse
Cancer, chemotherapy— all forms, any/all prescriptions	Cancer
Carbex	Parkinson's disease
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

Medication	Condition/Category
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	Blood disorder
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 recommendation	Multiple impairments
Megace	AIDS
Mellaril	Mental disorder
Memory or cognitive medications	Memory or cognitive concerns

Medication	Condition/Category
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
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 (levodopa)	Parkinson's disease
Parlodel	Parkinson's disease
Pegasys	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

Medication	Condition/Category
Ribasphere	Hepatitis
RibaTab	Hepatitis
Ribavirin	Hepatitis
Risperdal	Mental disorder
Risperidone	Mental disorder
Rituxan	Rheumatological disorder
Rivastigmine	Dementia/Alzheimer's
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
Symbyax	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
Vitreolis	Hepatitis
Viekira Pak	Hepatitis
Vivitrol	Alcohol/drug abuse
Vraylar	Mental disorder
Wellcovorin	Cancer
Xeljanz	Rheumatological disorder
Zelapar	Parkinson's disease
Zenapax	Immune disorder
Zubsolv	Alcohol/drug abuse
Zyprexa	Mental disorder

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



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

This is a life insurance policy with a rider that accelerates the death benefit for qualified long-term care services. This is not a health insurance policy and is not subject to the minimum requirements of New York Law pertaining to Long-Term Care Insurance, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement policy. The policy is intended to be a qualified long-term care insurance contract for federal tax law only. Receipt of the accelerated benefits may affect eligibility for public assistance programs and may be taxable.

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 or Nationwide Life Insurance Company.

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

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