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**LifeStyle Solutions<sup>SM</sup>**



**LifeStyle Solutions Select<sup>SM</sup>**

**PRODUCER/AGENT  
UNDERWRITING GUIDE**

**Form Series CCL3000-TQ, CCL3000F-TQ, CCL3000 Select,  
LSS & LSS-SL SERIES**



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## Introduction

This underwriting guide is designed to assist you by providing information regarding the policies and procedures used to underwrite our Long Term Care Insurance products; LifeStyle Solutions and LifeStyle Solutions Select. Our unique philosophy allows us to offer coverage to a very high percentage of potential applicants with the use of five different rate classes including our LSS Select Plan. Both plans are designed to fit the individual needs of your clients. Please check your state for availability.

Our underwriting requirements and risk assessment for our LifeStyle Solutions Select plan differs quite substantially from those used with other products. Our goal is to properly classify the applicants submitted and issue as much of your business as possible. Those applicants who can effectively live independently and do not exhibit signs of possible cognitive impairment are generally offered coverage, even if they may have been declined elsewhere.

The medical condition guidelines present single diagnoses or conditions followed by our specific underwriting action or in some cases a minimum stability period which must be met before we will consider an application for LTC coverage. This guide is not intended to be an all-inclusive medical condition listing. Complicating factors and/or multiple diagnoses are taken into consideration when determining the eligibility of an applicant.

You and your clients are valued customers and we appreciate your business. We work diligently to maintain and improve upon our unsurpassed agency and customer service we're known for. Our Underwriters are available for you to speak with directly and answer any questions you may have.

## Preferred Class Guidelines:

- Meets preferred weight guidelines as outlined on pages 28-29
- Has had a routine physician exam every 12 months
- Has not used any tobacco products in the past 24 months
- Has not been absent from work for more than 5 consecutive days in the past 24 months, due to illness
- Has never been diagnosed or treated for Diabetes
- Has never had a Stroke/TIA or Mini-stroke
- Has never been diagnosed or treated for Rheumatoid Arthritis, Osteoporosis, disabling Arthritis, back or spine disorders or any condition or disorder causing limited or crippling motion or requiring an adaptive device
- Has never been diagnosed or treated for Peripheral Vascular Disease
- Has never been diagnosed or treated for Emphysema, or Chronic Obstructive Pulmonary Disease (COPD/ COLD)
- No ongoing physical therapy or chiropractic care for musculoskeletal or orthopedic condition
- No history of forgetfulness or memory loss of any kind

## Class 2 and Select Guidelines:

- Meets Class 2 or Select weight guidelines as outlined on pages 28-29
- Has had a physician visit within the last 6 months
- **Applicants who have any signs or symptoms of dementia, senility, memory loss, confusion, cognitive deficit or impairment will not be considered for coverage**
- Applicants who have minimal signs and symptoms of conditions that would have traditionally been considered uninsurable may be eligible if they do not present with an immediate need for care (not including cognitive disorders)

This guide is a general underwriting guideline and should not be interpreted to be a guarantee of underwriting action on any specific case. Many factors are taken into consideration when determining the eligibility or the correct rate classification of an applicant, including but not limited to multiplicity and severity of medical conditions.

If you have any questions or would like to pre-qualify a client,  
please contact the Underwriting Department at:  
215-723-3044 or 1-800-872-3044

## Application Submission

To ensure that your application is processed promptly please be sure to:

- ❖ Complete the application in its entirety, including complete details to any questions answered “yes” in the medical section
- ❖ Submit all state required forms
- ❖ Submit applications with an advance minimum payment equivalent to two month’s premium and the application fee

**WE WILL NOT BE ABLE TO PROCESS AN APPLICATION IF YOU DO NOT COMPLY WITH THE ABOVE INSTRUCTIONS.**

## Underwriting Tools and Requirements

The application is the most important tool an underwriter utilizes during the underwriting process. We cannot stress the importance of completing each application in its entirety and providing details regarding health conditions, hospitalizations, build, medications, the reasons why medications are being taken, and the doctor information. In addition, your field underwriting in respect to your client’s activity level, hobbies, work or volunteer status and living arrangements, will provide insight, which may not be evident from the application alone. If additional space is needed, submit an attachment with this information, signed and dated by the applicant.

ALL APPLICATIONS MUST BE SIGNED AND DATED ON THE ACTUAL DATE COMPLETED AND SHOULD BE RECEIVED IN THE HOME OFFICE WITHIN 2 WEEKS OF THE DATE SIGNED.

## Underwriting Tools

Personal History Interview (PHI) – A telephone interview designed to verify information on the application, as well as to obtain additional information regarding the applicant’s physical health, cognitive status, and activity level.

Interview (FTF) – A face-to-face interview conducted in the applicant’s home. An interview does not include blood work, urinalysis, or other invasive testing, but a series of questions to help us further evaluate the applicant’s medical history, physical condition and cognitive status.

Medical Records (APS) – Copies of the applicant’s medical records. The medical records are requested and paid for by the company.

### UNDERWRITING REQUIREMENTS

Age	PHI	FACE-TO-FACE	APS
65 & under	Yes	UW Discretion	UW Discretion
66-79	Yes	UW Discretion	UW Discretion
80 and over	Yes	UW Discretion	Yes
LSS Select All ages	Yes	UW Discretion	Yes

In addition, medical records will be obtained for:

- ❖ benefit periods of 5 years or longer
- ❖ replacement of existing coverage
- ❖ previous declines

Note: Please inform your client at the time of application of the underwriting tools that may be required and their importance to the process of underwriting their applications. A policy cannot be issued unless these requirements are fulfilled.

Medical Conditions	Stability Period	Rate Class
<b>Acoustic Neuroma</b>		
• Surgery anticipated		Postpone
• Facial paresis secondary to surgical treatment	12 months	Standard
▪ Non progressive symptoms		
▪ treated with one medication only		
▪ No impairment with eating		
• Post surgical or radiation treatment, now resolved with no further symptoms	6 months	Standard
<b>Acute Transverse Myelitis</b> (see <i>Transverse Myelitis</i> )		
<b>Acquired Immune Deficiency Syndrome (AIDS)</b>		Decline
<b>Acromegaly</b>		Decline
<b>Addison's Disease</b>		Class 2
<b>ADL Deficits</b>		Decline
• Anyone who requires the assistance or supervision of another person to perform any Activities of Daily Living		
<b>AIDS Related Complex (ARC)</b>		Decline
<b>Alcohol Abuse/Alcoholism</b> (see <i>Drug/Chemical Dependency</i> )		
<b>Alpha-Antitrypsin Deficiency</b>		Decline
<b>Alzheimer's Disease</b>		Decline
<b>Amputation</b>		
• Due to disease, Cancer		
▪ Single limb		Class 2
<input checked="" type="checkbox"/> Independent in ADLs and IADLs		
<input checked="" type="checkbox"/> No treatment in the last 36 months (3 years)		
• Due to disease, any disease other than cancer		
▪ Single limb		Select
<input checked="" type="checkbox"/> Independent in ADLs and IADLs		
• Due to trauma		
▪ Single limb	6 months	Class 1
<input checked="" type="checkbox"/> Independent in ADLs and IADLs		
• More than one limb		Decline
<b>Amyotrophic Lateral Sclerosis (ALS)</b>		Decline
<b>Anemia</b>		
• Cause unknown no work-up		Decline
• In conjunction with neurologic complications or other organ damage		Select
• In conjunction with Peripheral Vascular Disease		Select
• Hemolytic	12 months	Rate for cause
▪ No splenectomy		
• Iron deficiency, corrected	6 months	Standard
• Pernicious, with B12 injections	6 months	Standard
▪ No neurological impairment		
▪ No peripheral neuropathy		
• Splenectomy	60 months	Standard
<b>Aneurysm</b>		
• Abdominal, Aortic, Thoracic		
▪ Tobacco use in the past 24 months		Select
▪ Operated, complete recovery, back to full activities	3 months	Standard
▪ Unoperated, less than 3 cm in size	6 months	Standard
▪ Unoperated between 3 cm and less than 4 cm in size	6 months	Class 1, 5 yr max
<input checked="" type="checkbox"/> Documented follow-up testing must have been performed		
▪ Recurrent or multiple aneurysms in any location of the body		Decline
• Cerebral		
▪ Tobacco use in the past 24 months		Select
▪ With no history of heart <i>surgery</i>	6 months	Standard, 2 yr max
<input checked="" type="checkbox"/> Symptoms occur three (3) times or less per month		

Medical Conditions

Stability Period

Rate Class

<ul style="list-style-type: none"> <li>▪ Operated, complete recovery, back to full activities</li> </ul>	12 months	Standard
<ul style="list-style-type: none"> <li>▪ Unoperated, stable, no surgery recommended</li> </ul>		Select
<ul style="list-style-type: none"> <li>▪ Recurrent or multiple aneurysms in any location of the body</li> </ul>		Decline
<b>Angina</b>		
<ul style="list-style-type: none"> <li>• Asymptomatic, treated with medication                             <ul style="list-style-type: none"> <li>▪ Tobacco use in the past 24 months</li> </ul> </li> </ul>	6 months	Standard
		Class 2
<ul style="list-style-type: none"> <li>• Continued symptoms with activity or at rest                             <ul style="list-style-type: none"> <li>▪ With history of heart surgery</li> </ul> </li> </ul>		Class 2
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> No tobacco use in the past 24 months</li> </ul> </li> <li>▪ With no history of heart surgery</li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Symptoms occur three (3) times or less per month</li> </ul> </li> <li> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> No tobacco use in the past 24 months</li> </ul> </li> <li>▪ Tobacco use in the past 24 months</li> </ul>		Decline
<ul style="list-style-type: none"> <li>• Work-up in progress                             <ul style="list-style-type: none"> <li>▪ Prior history of angina, and prior work up complete</li> </ul> </li> </ul>		Select
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ No history of angina or prior work up in past</li> </ul> </li> </ul>		Postpone
<b>Angina, Intestinal</b>		Decline
<b>Angioplasty, Cardiac (Balloon Angioplasty)</b>		
<ul style="list-style-type: none"> <li>• No history of heart attack</li> </ul>	3 months	Standard
<ul style="list-style-type: none"> <li>• History of heart attack before treatment</li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li>• Heart attack or continued symptoms after treatment</li> </ul>		Class 2
<b>Ankylosing Spondylitis (see Degenerative Disc Disease)</b>		
<b>Ankylosing Spondylosis (see Degenerative Disc Disease)</b>		
<b>Anorexia, Bulimia</b>		
<ul style="list-style-type: none"> <li>• With no history of depression or psychiatric disorders                             <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Symptom free</li> <li><input checked="" type="checkbox"/> Stable weight above minimum standards</li> </ul> </li> </ul>	24 months	Standard
<ul style="list-style-type: none"> <li>• With history of depression or psychiatric disorders                             <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Symptom free</li> <li><input checked="" type="checkbox"/> Stable weight above minimum standards</li> </ul> </li> </ul>	36 months	Standard, 5 yr max
<ul style="list-style-type: none"> <li>• Continued symptoms or continued weight loss</li> </ul>		Decline
<ul style="list-style-type: none"> <li>• Weight below standard minimum but above LSS Class 2 or LSS S minimum</li> </ul>		Select
<b>Anxiety (see Depression)</b>		
<b>Aortic Stenosis/Aortic Insufficiency (see Heart Valve Disease)</b>		
<b>Arnold-Chiari Malformation</b>		
<ul style="list-style-type: none"> <li>• Surgically corrected                             <ul style="list-style-type: none"> <li>▪ full recovery, no ADL or IADL limitations</li> <li>▪ If surgery was more than 48 months ago, standard policy may be available</li> </ul> </li> </ul>	24 months	Class 1
<b>Arrhythmia</b>		
<ul style="list-style-type: none"> <li>• Atrial Fibrillation/flutter (chronic, paroxysmal or single episode)                             <ul style="list-style-type: none"> <li>▪ Asymptomatic, controlled with medication</li> </ul> </li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ With history of one of the following conditions                                     <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Cardiomyopathy</li> <li><input checked="" type="checkbox"/> Carotid artery disease</li> <li><input checked="" type="checkbox"/> Coronary artery disease</li> <li><input checked="" type="checkbox"/> Diabetes mellitus</li> <li><input checked="" type="checkbox"/> Peripheral vascular disease</li> <li><input checked="" type="checkbox"/> Stroke, TIA or mini-stroke more than 24 months ago</li> </ul> </li> <li>▪ With history of syncope or fainting, symptom free</li> </ul> </li> </ul>	12 months	Class 1, 5 yr max
<ul style="list-style-type: none"> <li>• Ventricular arrhythmias                             <ul style="list-style-type: none"> <li>▪ Single episode, resolved, treatment free</li> </ul> </li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ Chronic condition, treated with medications or defibrillator</li> </ul> </li> </ul>	12 months	Class 1
<ul style="list-style-type: none"> <li>• All other Arrhythmias</li> </ul>	3 months	Standard

Medical Conditions

Stability Period

Rate Class

<ul style="list-style-type: none"> <li>Defibrillator, implanted</li> </ul>	12 months	Class 1
<b>Arteritis, (Temporal, Giant Cell), Thromboangitis Obliterans, Vasculitis</b>		
<ul style="list-style-type: none"> <li>Tobacco use within the past 24 months                             <ul style="list-style-type: none"> <li>No significant visual impairment</li> <li>Able to perform ADLs and IADLs Independently</li> </ul> </li> </ul>		Class 2
<ul style="list-style-type: none"> <li>Asymptomatic                             <ul style="list-style-type: none"> <li>No ADL or IADL limitations</li> <li>No active disease or claudication</li> </ul> </li> </ul>	24 months	Class 1
<b>Arteriosclerotic Heart Disease (ASHD) (see Coronary Heart Disease)</b>		
<b>Arthritis (including Osteoarthritis, Rheumatoid Arthritis and Degenerative Joint Disease)</b>		
<ul style="list-style-type: none"> <li>Untreated or treated with one (1) non-steroidal anti-inflammatory (NSAID) medication                             <ul style="list-style-type: none"> <li>No history of weight bearing joint replacement</li> </ul> </li> </ul>	0 months	Standard
<ul style="list-style-type: none"> <li>History of or treated with any one (1) of the following:                             <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> One (1) or two (2) weight bearing joint replacement(s)</li> <li><input checked="" type="checkbox"/> Two (2) or more series of Cortisone injections within the past 12 months</li> <li><input checked="" type="checkbox"/> Two (2) non-steroidal anti-inflammatory (NSAID) medications</li> <li><input checked="" type="checkbox"/> Steroid use at or less than five (5) mg/day – 2 year duration maximum</li> <li><input checked="" type="checkbox"/> Methotrexate use at or less than 15 mg/week</li> </ul> </li> </ul>	6 months	Class 1
<ul style="list-style-type: none"> <li>Treated with any of the following                             <ul style="list-style-type: none"> <li>A combination of two (2) or more of the treatments listed above</li> <li>Three (3) or more non-steroidal anti-inflammatory (NSAID) medications</li> <li>Steroid use at or more than six (6) mg/day</li> <li>Steroid bursts/tapers three (3) or more times per year</li> <li>Methotrexate use at or more than 17.5 mg/week</li> <li>Use of: Arava, Enbrel, Remicade, Humira or Plaquenil</li> </ul> </li> </ul>		Class 2
<ul style="list-style-type: none"> <li>Treated with any of the following                             <ul style="list-style-type: none"> <li>A combination of two (2) or more of the treatments listed above</li> <li>One (1) or more narcotic medications</li> <li>Steroid use at or less than fifteen (15) mg/day</li> </ul> </li> </ul>		Select
<ul style="list-style-type: none"> <li>History of three (3) or more joint replacements/revisions                             <ul style="list-style-type: none"> <li>Treated with NSAID only</li> <li>Treated with any medication that is not an NSAID</li> </ul> </li> </ul>		Class 2 Select
<ul style="list-style-type: none"> <li>Diagnosed as severe or marked</li> <li>ADL or IADL limitations</li> <li>Durable medical equipment (excluding straight cane) use including occasional wheelchair use</li> <li>Surgery recommended</li> </ul>		Class 2 to Select Decline Select Postpone
<b>Asthma, Bronchitis</b>		
<ul style="list-style-type: none"> <li>Untreated or treated with one(1) non-steroidal inhaler used less than twice per year                             <ul style="list-style-type: none"> <li>No tobacco use within the past 24 months</li> <li>Tobacco use within the past 24 months</li> </ul> </li> </ul>	0 months	Standard Class 2
<ul style="list-style-type: none"> <li>No Tobacco use within the past 24 months                             <ul style="list-style-type: none"> <li>Treated with one(1) or two (2) non-steroidal inhaler(s) seasonally or on a regular basis</li> <li>Hospitalization for respiratory symptoms</li> <li>Treated and controlled with any of the following                                     <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Three (3) inhalers on a regular basis including corticosteriod inhaler</li> </ul> </li> </ul> </li> </ul>	6 months 12 months 6 months	Standard Standard Class 1

Medical Conditions

Stability Period

Rate Class

<input checked="" type="checkbox"/> One (1) or two (2) oral medication(s) on a regular basis		
<input checked="" type="checkbox"/> Steroid use at or less than five (5) mg/day – 2 year duration maximum		
<input checked="" type="checkbox"/> Nebulizer use two (2) times per week		
<input checked="" type="checkbox"/> Lung surgery (removal of one (1) or more lobes) – 2 year duration maximum		
▪ Treated with any of the following		Class 2
<input checked="" type="checkbox"/> A combination of two (2) or more of the treatments listed above		
<input checked="" type="checkbox"/> Steroid use at or less than fifteen (15) mg per/day		
<input checked="" type="checkbox"/> Steroid bursts/tapers three (3) or more times per year		
<input checked="" type="checkbox"/> Nebulizer use three (3) or more times per week		
▪ Abnormal pulmonary function tests (PFTs)		Class 1 to Class 2
▪ Evidence of congestive heart failure (CHF)		Select
▪ Home oxygen, at night only		Select
• Any of the above with Tobacco use within the past 24 months		Decline
• Progressive or continual weight loss		Decline
• ADL or IADL limitations		Decline
<b>Ataxia (Unstable Gait)</b>		
• No falls with injury within the past 6 months		Rate for cause
• Cause known, medical workup completed		Select, Options A or B
<b>Atrial Fibrillation (see Arrhythmia)</b>		
<b>Atrioventricular (A-V) Heart Block</b>		
• Complete block	3 months	Class 1
<input checked="" type="checkbox"/> Pacemaker inserted		
<b>Autonomic Neuropathy</b>		Decline
<b>Autonomic Insufficiency (see Shy-Drager Syndrome)</b>		
<b>Avascular Necrosis</b>		
• Surgery completed, asymptomatic	6 months	Standard
▪ No ADL or IADL limitations		
▪ No chronic pain		
• Surgery not completed, treated with medication(s)		Decline
<b>Azotemia (see Renal Disease)</b>		
<b>Bell's Palsy</b>		
• Asymptomatic	0 months	Standard
▪ No ADL or IADL limitations		
▪ No active treatment		
<b>Benign Prostatic Hypertrophy (BPH)</b>		
• Unoperated	0 months	Standard
▪ Asymptomatic		
▪ Normal prostate specific antigen (PSA) at or less than four (4.0)		
• Surgical repair (TUR/TURP, prostatectomy) or other procedure	3 months	Standard
▪ No urinary catheter		
• Chronic dribbling		Class 2
• Catheter usage		Select
<b>Blastomycosis</b>		Decline
<b>Billiary Cirrhosis</b>		Select
<b>Bipolar Disorder (see Manic Depression)</b>		
<b>Blindness, Vision Loss</b>		
• Successful adaptation to visual loss	24 months	Standard
• Due to Diabetes		Decline
• With ADL/IADL limitations		Decline
<b>Bone Marrow Transplant (see Transplant, Organ)</b>		



Medical Conditions

Stability Period

Rate Class

Bronchiectasis ( <i>see Emphysema</i> )		
Bronchitis ( <i>see Asthma</i> )		
Bronze Diabetes ( <i>see Hemochromatosis</i> )		
Buerger's Disease		Decline
Bulimia ( <i>see Anorexia</i> )		
<b>Cancer, Breast</b>		
• Early stage	12 months	Class 1
▪ Treated with surgery (mastectomy, lumpectomy)	24 months	Standard
▪ With 49% or less positive lymph nodes		
• With 50% or more positive lymph nodes	24 months	Class 1
• Recurrent breast cancer		Class 2 to Select
• With metastasis (spread from original site)		Select
• With history of cancer of two (2) or more other organs		Select
<b>Cancer, Prostate</b>		
• Early stage	12 months	Class 1
▪ Treated with any of the following	24 months	Standard
<input checked="" type="checkbox"/> Surgery (TUR, TURP), full recovery		
<input checked="" type="checkbox"/> Hormone injections (Lupron)		
<input checked="" type="checkbox"/> With 49% or less positive lymph nodes		
• With 50% or more positive lymph nodes – undetectable PSA	24 months	Class 1
• Recurrent prostate cancer – undetectable PSA	36 months	Class 2
• Abnormal prostate specific antigen (PSA)		Class 2
• With metastasis (spread from original site)		Select
• With history of cancer of two (2) or more other organs		Select
<b>Cancer, Skin</b>		
<input checked="" type="checkbox"/> Fully removed by nitrogen or “scraping”		
• All types EXCEPT Melanoma diagnosed as “in-situ”	0 months	Standard
• Basal Cell, Squamous Cell – multiple episodes and/or other Cancer History		Individual Consideration
• Melanoma		
▪ Diagnosed as “in-situ”	12 months	Standard
<input checked="" type="checkbox"/> Fully removed and recovered		
▪ Diagnosed as anything other than “in-situ”		
<input checked="" type="checkbox"/> Surgically removed, full recovery, no metastasis	36 months	Standard
<input checked="" type="checkbox"/> Surgically removed, full recovery with metastasis (spread from original site)	36 months	Select
<input checked="" type="checkbox"/> Melanoma with recurrence		Select
<input checked="" type="checkbox"/> Melanoma with history of cancer of two (2) or more other organs		Select
<b>Cancer, All other types</b>		
• No positive (malignant) lymph nodes at diagnosis	12 months	Class 1
▪ Treatment completed, disease free	24 months	Standard
• Positive (malignant) lymph nodes at diagnosis		
▪ Treatment completed, disease free		
<input checked="" type="checkbox"/> With 49% or less positive lymph nodes	18 months	Class 1
<input checked="" type="checkbox"/> With 50% or more positive lymph nodes	24 months	Class 1
• With history of cancer of two (2) or more other organs		Select
• With metastasis (spread from original site)		Select
• Recurrent cancer within 3 years		Class 2

Medical Conditions

Stability Period

Rate Class

<u>Medical Conditions</u>	<u>Stability Period</u>	<u>Rate Class</u>
<b>Cardiomyopathy</b>		
<ul style="list-style-type: none"> <li>Incidental finding, asymptomatic, no co-morbid conditions or ADL or IADL limitations</li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li>With history of any one (1) of the following co-morbid conditions                             <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Atrial fibrillation</li> <li><input checked="" type="checkbox"/> Coronary artery disease</li> <li><input checked="" type="checkbox"/> Diabetes mellitus</li> <li><input checked="" type="checkbox"/> Peripheral vascular disease</li> </ul> </li> </ul>	12 months	Class 1
<ul style="list-style-type: none"> <li>With history of any one (1) of the following:                             <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> A combination of two (2) or more of the above co-morbid conditions</li> <li><input checked="" type="checkbox"/> Stroke, TIA or mini-stroke</li> <li><input checked="" type="checkbox"/> Congestive heart failure (CHF)</li> <li><input checked="" type="checkbox"/> Unoperated Carotid Artery Disease</li> <li><input checked="" type="checkbox"/> Occasional Oxygen use</li> <li><input checked="" type="checkbox"/> No ADL/IADL Limitations</li> </ul> </li> </ul>		Select
<ul style="list-style-type: none"> <li>Symptomatic or progressive</li> </ul>		Select
<b>Carotid Artery Disease</b>		
<ul style="list-style-type: none"> <li>Tobacco use within the past 24 months</li> </ul>		Class 2
<ul style="list-style-type: none"> <li>Operated, Endarterectomy</li> </ul>	3 months	Standard
<ul style="list-style-type: none"> <li>Unoperated                             <ul style="list-style-type: none"> <li>Controlled on one (1) or two (2) medications</li> <li>In conjunction with any one (1) of the following co-morbid conditions                                     <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Atrial fibrillation</li> <li><input checked="" type="checkbox"/> Coronary artery disease</li> <li><input checked="" type="checkbox"/> Diabetes mellitus</li> <li><input checked="" type="checkbox"/> Peripheral vascular disease</li> </ul> </li> </ul> </li> </ul>	12 months	Standard
<ul style="list-style-type: none"> <li>Unoperated and in conjunction with any of the following                             <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Two (2) or more of the co-morbid conditions listed above</li> <li><input checked="" type="checkbox"/> Cardiomyopathy</li> </ul> </li> </ul>		Select
<ul style="list-style-type: none"> <li>With history of syncope or fainting, symptom free</li> </ul>	24 months	Class 1
<ul style="list-style-type: none"> <li>Continued symptoms of syncope or fainting</li> </ul>		Decline
<b>Carpal Tunnel Syndrome</b>		
<ul style="list-style-type: none"> <li>No history of surgery                             <ul style="list-style-type: none"> <li>No ADL or IADL limitations</li> <li>No surgery planned or recommended</li> </ul> </li> </ul>	0 months	Standard
<ul style="list-style-type: none"> <li>Treated surgically, full recovery</li> </ul>	1 month	Standard
<b>Cerebral Palsy</b>	12 months	Standard
<ul style="list-style-type: none"> <li>No ADL or IADL limitations</li> </ul>		
<b>Cerebral Vascular Accident, Cerebrovascular Accident (CVA) (see Stroke)</b>		
<b>Chagas' Disease, Active (Steatorrhea)</b>		Decline
<b>Charcot-Marie-Tooth Disease</b>		Decline
<b>Chromosomal Abnormalities</b>		Decline
<b>Chronic Bronchitis (see Emphysema)</b>		
<b>Chronic Fatigue Syndrome (see Fibromyalgia)</b>		
<b>Chronic Obstructive Pulmonary Disease (COPD) (see Emphysema)</b>		
<b>Chronic Obstructive Lung Disease (COLD) (see Emphysema)</b>		
<b>Cirrhosis of the Liver</b>		
<ul style="list-style-type: none"> <li>Asymptomatic, no ascites or dialysis</li> </ul>		Select
<ul style="list-style-type: none"> <li>With ascites or dialysis</li> </ul>		Decline

Claudication (see Peripheral Vascular Disease)		
Colitis (Crohn's Disease, Ulcerative colitis, Irritable Bowel Syndrome (IBS), Diverticulitis, Diverticulosis, Enteritis)		
<ul style="list-style-type: none"> <li>Treated with any of the following, no incontinence                             <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Non-steroidal medication</li> <li><input checked="" type="checkbox"/> Non-anti-neoplastic medication</li> <li><input checked="" type="checkbox"/> Surgery with or without ostomy, full recovery, no further surgery planned</li> </ul> </li> </ul>	3 months	Standard
<ul style="list-style-type: none"> <li>Treated with any of the following, no incontinence                             <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Steroid use at or less than five (5) mg per/day</li> <li><input checked="" type="checkbox"/> Steroid bursts/tapers two (2) or less times per year</li> <li><input checked="" type="checkbox"/> Two (2) surgeries, full recovery, no further surgery planned</li> </ul> </li> </ul>	6 months	Class 1
<ul style="list-style-type: none"> <li>Treated with any of the following                             <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Steroid use at or less than fifteen (15) mg per/day</li> <li><input checked="" type="checkbox"/> Steroid bursts/tapers three (3) or more times per year</li> <li><input checked="" type="checkbox"/> Three (3) or more surgeries</li> <li><input checked="" type="checkbox"/> Immunosuppressive medications</li> </ul> </li> </ul>		Class 2
<ul style="list-style-type: none"> <li>Fecal incontinence due to disease</li> <li>Requiring assistance with ostomy appliances or equipment</li> </ul>		Decline
Colostomy or Ileostomy		Rate for Cause
<ul style="list-style-type: none"> <li>No cancer, full recovery                             <ul style="list-style-type: none"> <li>Independent with care and associated appliances</li> <li>No planned future surgery or "take down" of colostomy/ileostomy</li> </ul> </li> <li>Three (3) or more related surgeries</li> </ul>	3 months	Standard
Concussion	6 months	Standard
<ul style="list-style-type: none"> <li>No ADL or IADL limitations</li> <li>No cognitive impairment</li> </ul>		
Confusion		Decline
Congestive Heart Failure (CHF)		
<ul style="list-style-type: none"> <li>Tobacco use in the past 24 months</li> <li>Lasix use between 80 and 99 mg per day</li> <li>Lasix use of 100 mg or more per day</li> <li>Single episode with no current treatment or chronically treated with one (1) or two (2) medications                             <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> In conjunction with any one (1) of the following co-morbid conditions:                                     <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Atrial fibrillation</li> <li><input checked="" type="checkbox"/> Carotid artery disease</li> <li><input checked="" type="checkbox"/> Coronary artery disease</li> <li><input checked="" type="checkbox"/> Diabetes mellitus</li> <li><input checked="" type="checkbox"/> Peripheral vascular disease</li> </ul> </li> </ul> </li> <li>Chronic, in conjunction with any one (1) of the following                             <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Two (2) or more of the co-morbid conditions listed above</li> <li><input checked="" type="checkbox"/> Cardiomyopathy</li> <li><input checked="" type="checkbox"/> Chronic bronchitis, Bronchiectasis</li> <li><input checked="" type="checkbox"/> Emphysema or chronic obstructive pulmonary disease (COPD)</li> <li><input checked="" type="checkbox"/> Symptomatic Heart valve disease</li> <li><input checked="" type="checkbox"/> Oxygen use at night only</li> </ul> </li> <li>Multiple episodes</li> <li>ADL or IADL limitations</li> </ul>	12 months	Class 1
<ul style="list-style-type: none"> <li>Multiple episodes</li> <li>ADL or IADL limitations</li> </ul>		Select
<ul style="list-style-type: none"> <li>ADL or IADL limitations</li> </ul>		Decline
Coronary Artery Bypass Grafts (CABG)		
<ul style="list-style-type: none"> <li>Asymptomatic, with history of one (1) or no heart attack BEFORE surgery</li> <li>With history of two (2) or more heart attacks BEFORE surgery</li> <li>With intermittent chest pain one (1) or less times per month AFTER surgery</li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li>With history of two (2) or more heart attacks BEFORE surgery</li> </ul>		Individual Consideration
<ul style="list-style-type: none"> <li>With intermittent chest pain one (1) or less times per month AFTER surgery</li> </ul>	12 months	Standard

Medical Conditions

Stability Period

Rate Class

<ul style="list-style-type: none"> <li>With history of one (1) heart attack AFTER surgery, now symptom free</li> </ul>	12 months	Standard
<ul style="list-style-type: none"> <li>With history of two (2) or more heart attacks AFTER surgery</li> </ul>		Select
<ul style="list-style-type: none"> <li>With continued symptoms two (2) or more times per month or at rest after surgery</li> </ul>		Select
<b>Coronary Artery Disease/Arteriosclerotic Heart Disease (CAD, ASHD), Heart Attack, Myocardial Infarction (MI)</b>		
<ul style="list-style-type: none"> <li>Asymptomatic, treated with two (2) or less cardiac medications</li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li>Asymptomatic, treated with three (3) or four (4) cardiac medications</li> </ul>	12 months	Class 1
<ul style="list-style-type: none"> <li>Asymptomatic, treated with surgery or angioplasty                             <ul style="list-style-type: none"> <li>See Coronary Artery Disease (CABG) and/or Angioplasty guidelines</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li>With intermittent chest pain two (2) or less times per month on exertion</li> </ul>	12 months	Class 1
<ul style="list-style-type: none"> <li>With history of any one (1) of the following co-morbid conditions                             <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Atrial fibrillation</li> <li><input checked="" type="checkbox"/> Cardiomyopathy</li> <li><input checked="" type="checkbox"/> Carotid artery disease</li> <li><input checked="" type="checkbox"/> Diabetes mellitus</li> <li><input checked="" type="checkbox"/> Peripheral vascular disease</li> <li><input checked="" type="checkbox"/> Stroke, TIA or mini-stroke</li> </ul> </li> </ul>	12 months	Class 1
<ul style="list-style-type: none"> <li>With history of two (2) or more of the co-morbid conditions listed above</li> </ul>		Select
<ul style="list-style-type: none"> <li>Treated with five (5) or more cardiac medications</li> </ul>		Class 2 to Select
<ul style="list-style-type: none"> <li>With continued symptoms at rest</li> </ul>		Select
<ul style="list-style-type: none"> <li>Oxygen use at night only</li> </ul>		Select
<b>Crohn's Disease (see Colitis)</b>		
<b>Cystic Fibrosis</b>		
<ul style="list-style-type: none"> <li>Age 50 or younger</li> </ul>		Class 2
<ul style="list-style-type: none"> <li>Over age 50</li> </ul>		Select
<b>Decubitus Ulcers</b>		
<b>Defibrillator (see Arrhythmia)</b>		
<b>Degenerative Disc Disease, Ankylosing Spondylosis, Ankylosing Spondylitis, Spinal Disorder, Spinal Stenosis, Vertebral Disorder</b>		
<ul style="list-style-type: none"> <li>Untreated or treated with one (1) non-steroidal anti-inflammatory (NSAID) medication                             <ul style="list-style-type: none"> <li>No history of surgery</li> </ul> </li> </ul>	3 months	Standard
<ul style="list-style-type: none"> <li>History of or treated with any one (1) of the following:                             <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Two (2) or more series of Cortisone injections within the past 12 months</li> <li><input checked="" type="checkbox"/> Two (2) non-steroidal anti-inflammatory (NSAID) medications</li> <li><input checked="" type="checkbox"/> Steroid use at or less than five (5) mg/day</li> <li><input checked="" type="checkbox"/> Surgical intervention with full recovery</li> </ul> </li> </ul>	6 months	Class 1
<ul style="list-style-type: none"> <li>Treated with any one (1) of the following:                             <ul style="list-style-type: none"> <li>A combination of two (2) or more of the treatments listed above</li> <li>Three (3) or more surgical procedures</li> <li>Three (3) or more non-steroidal anti-inflammatory (NSAID) medications</li> <li>One (1) or more narcotic medication</li> <li>Steroid use at or less than fifteen (15) mg/day</li> <li>Steroid bursts/tapers three (3) or more times per year</li> <li>Back or neck brace use</li> </ul> </li> </ul>		Select
<ul style="list-style-type: none"> <li>Diagnosed as severe or marked</li> </ul>		Class 2 to Select
<ul style="list-style-type: none"> <li>ADL or IADL limitations</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Durable medical equipment use (multi-prong cane, walker, wheelchair, crutches, etc) – chronic use</li> </ul>		Decline

Medical Conditions

Stability Period

Rate Class

<ul style="list-style-type: none"> <li>Durable medical equipment (excluding straight cane) use including occasional wheelchair use</li> </ul>		Select
<ul style="list-style-type: none"> <li>Surgery recommended</li> </ul>		Postpone
<b>Degenerative Joint Disease (see Arthritis)</b>		
<b>Deep Vein Thrombosis (DVT)</b>		
<ul style="list-style-type: none"> <li>Single episode, resolved           <ul style="list-style-type: none"> <li>With history of underlying clotting disorder, hereditary or otherwise</li> <li>No history of co-morbid conditions (see below)</li> <li>With history of one (1) or more co-morbid conditions</li> </ul> </li> </ul>	24 months 6 months 24 months	Class 1 Standard Class 1 to Class 2
<ul style="list-style-type: none"> <li> <input checked="" type="checkbox"/> Atrial fibrillation           </li> <li> <input checked="" type="checkbox"/> Carotid artery disease           </li> <li> <input checked="" type="checkbox"/> Peripheral vascular disease           </li> <li> <input checked="" type="checkbox"/> Diabetes           </li> </ul>		
<ul style="list-style-type: none"> <li>Multiple episodes           <ul style="list-style-type: none"> <li>No history of co-morbid conditions (see below), currently under treatment</li> <li>No history of co-morbid conditions (see below), no treatment</li> <li>No underlying blood clotting disorders, normal blood indices</li> <li>With history of one (1) or more co-morbid conditions</li> </ul> </li> </ul>	24 months 24 months	Class 1 Standard
<ul style="list-style-type: none"> <li> <input checked="" type="checkbox"/> Atrial fibrillation           </li> <li> <input checked="" type="checkbox"/> Carotid artery disease           </li> <li> <input checked="" type="checkbox"/> Peripheral vascular disease           </li> <li> <input checked="" type="checkbox"/> Diabetes           </li> <li> <input checked="" type="checkbox"/> Underlying Clotting disorder, hereditary or otherwise           </li> </ul>		Decline
<b>Dementia</b>		Decline
<b>Demyelinating Disease</b>		
<ul style="list-style-type: none"> <li>Mild stage, able to perform ADLs and IADLs independently</li> </ul>		Select
<b>Depression, Anxiety</b>		
<ul style="list-style-type: none"> <li>Minor or situational depression or anxiety           <ul style="list-style-type: none"> <li>Treated with two (2) or less non-antipsychotic medications, stable dosage</li> <li>Treated with three (3) non-antipsychotic medications, stable dosage</li> <li>Multiple episodes with lapses/changes in therapy</li> </ul> </li> </ul>	6 months 12 months 36 months	Standard Class 1 Class 1
<ul style="list-style-type: none"> <li>Manic/Depression Bipolar           <ul style="list-style-type: none"> <li>Treated with two (2) or less non-antipsychotic medications, stable dosage</li> <li>Treated with three (3) non-antipsychotic medications, stable dosage</li> </ul> </li> </ul>	12 months 24 months	Class 1 Class 2
<ul style="list-style-type: none"> <li>Nervous Breakdown           <ul style="list-style-type: none"> <li>Treated with two (2) or less non-antipsychotic medications, stable dosage</li> <li>Treated with three (3) non-antipsychotic medications, stable dosage</li> </ul> </li> </ul>	12 months 24 months	Class 1 Class 2
<ul style="list-style-type: none"> <li>With history of fibromyalgia, treated with one (1) or less non-antipsychotic medications</li> </ul>	12 months	Class 1
<ul style="list-style-type: none"> <li>With history of fibromyalgia, treated with two (2) or more medications</li> </ul>		Select
<ul style="list-style-type: none"> <li>Treated with four (4) or more non-antipsychotic medications</li> </ul>		Select
<ul style="list-style-type: none"> <li>Hospitalized one (1) time in the past 12 months</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Hospitalized one (1) time in the past 24 months</li> </ul>		Select
<ul style="list-style-type: none"> <li>Any type of Neurosis, Psychoneurosis</li> </ul>		Class 2
<ul style="list-style-type: none"> <li>Any type of Psychosis or Psychopathy</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Any type of depression treated with one (1) or more antipsychotic medication</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Electroconvulsive Therapy (ECT) 72 months stable</li> </ul>		Class 2 to Select
<b>Diabetes Mellitus</b>		
<ul style="list-style-type: none"> <li>Tobacco use within the past 24 months</li> </ul>		Class 2

Medical Conditions

Stability Period

Rate Class

<ul style="list-style-type: none"> <li>History of Stroke, TIA or Mini-Stroke within Stroke guidelines</li> </ul>		Select
<ul style="list-style-type: none"> <li>Controlled with two (2) or less oral medications</li> </ul>	6 months	Class 1
<ul style="list-style-type: none"> <li>Controlled with three (3) oral medications</li> </ul>	12 months	Class 1
<ul style="list-style-type: none"> <li>Treated with four (4) or more oral medications</li> </ul>		Class 2
<ul style="list-style-type: none"> <li>Treated with Insulin 1-74U/DAY</li> </ul>		Class 2
<ul style="list-style-type: none"> <li>Treated with Insulin &gt;75U/DAY</li> </ul>		Select
<ul style="list-style-type: none"> <li>In conjunction with one of the following co-morbid conditions                             <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Atrial fibrillation</li> <li><input checked="" type="checkbox"/> Carotid artery disease</li> <li><input checked="" type="checkbox"/> Coronary artery disease</li> </ul> </li> </ul>	6 months	Class 1 to Class 2
<ul style="list-style-type: none"> <li>In conjunction with any of the following co-morbid conditions                             <ul style="list-style-type: none"> <li>Two (2) or more of the co-morbid conditions listed above</li> <li>Cardiomyopathy, Peripheral Vascular Disease (PVD)</li> <li>Circulatory disease</li> <li>Neurological disease (neuropathy)</li> <li>Eye disease (Retinopathy)</li> <li>Kidney disease (nephropathy)</li> <li>A1c of 8.0 – 9.0 in the past 6 months</li> <li>Fasting blood sugar 140 or greater in the past 6 months</li> <li>Random blood sugar 200 or greater in the past 6 months</li> <li>Ongoing steroid medication</li> <li>A1c &gt; 9.0</li> </ul> </li> </ul>		Select
<b>Dialysis – Hemodialysis or Peritoneal</b>		Select
<ul style="list-style-type: none"> <li>In conjunction with liver cirrhosis</li> </ul>		Decline
<b>Disability</b>		
<ul style="list-style-type: none"> <li>Applicants who are collecting disability type benefits other than those for <i>minor war related disabilities – 30% or greater would typically render someone uninsurable – for non-rated products</i>, but it is always best to verify with the underwriting department. If an applicant is collecting workers compensation the agent should contact the underwriting department before submitting an application</li> </ul>		Select
<b>Diverticulitis (see Colitis)</b>		
<b>Dizziness/Vertigo</b>		
<ul style="list-style-type: none"> <li>Acute viral labyrinthitis</li> </ul>	3 months	Standard
<ul style="list-style-type: none"> <li>Meniere's disease                             <ul style="list-style-type: none"> <li>Controlled with or without medication</li> </ul> </li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li>Cause unknown                             <ul style="list-style-type: none"> <li>Asymptomatic</li> <li>No neurological impairment</li> </ul> </li> </ul>	12 months	Standard
<ul style="list-style-type: none"> <li>Ongoing symptoms or problems</li> </ul>		Decline
<b>Drug/Chemical Dependency, Alcoholism, Alcohol Abuse (including Drugs, Alcohol, Marijuana and other Chemical Dependency)</b>		
<ul style="list-style-type: none"> <li>Treated and current abstinence                             <ul style="list-style-type: none"> <li>Normal liver and renal function laboratory values</li> <li>Current or past participation in AA or similar group support</li> </ul> </li> </ul>	36 months	Class 1
<ul style="list-style-type: none"> <li>Current Use</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Residual memory loss or confusion</li> </ul>		Decline
<b>Edema (Swelling)</b>		Rate for Cause
<b>Emphysema, Chronic Bronchitis, Bronchiectasis, Chronic Obstructive Pulmonary Disease (COPD), Chronic Obstructive Lung Disease (COLD)</b>		
<ul style="list-style-type: none"> <li>Untreated or treated with one (1) inhaler used less than twice per year                             <ul style="list-style-type: none"> <li>No tobacco use within the past 24 months</li> <li>Tobacco use within the past 24 months</li> </ul> </li> </ul>	0 months	Standard
		Select

Medical Conditions

Stability Period

Rate Class

<ul style="list-style-type: none"> <li>No Tobacco use within the past 24 months</li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Treated with one (1) or two (2) non-steroidal inhaler(s) seasonally or on a regular basis</li> </ul> </li> </ul>	6 months	Class 1
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Hospitalization for respiratory symptoms</li> </ul> </li> </ul>	12 months	Class 1
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Treated and controlled with any of the following</li> </ul> </li> </ul>	6 months	Class 2
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <input checked="" type="checkbox"/> Three (3) inhalers on a regular basis</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <input checked="" type="checkbox"/> One (1) or two (2) oral medication(s) on a regular basis</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <input checked="" type="checkbox"/> Steroid use at or less than five (5) mg/day – 2 year duration maximum</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <input checked="" type="checkbox"/> Nebulizer use two (2) times per week</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <input checked="" type="checkbox"/> Lung surgery (removal of one (1) or more lobes) – 2 year duration maximum</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Treated with any of the following</li> </ul> </li> </ul> </li> </ul>		Select
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <input checked="" type="checkbox"/> A combination of two (2) or more of the treatments listed above</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <input checked="" type="checkbox"/> Steroid use at or less than fifteen (15) mg per/day</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <input checked="" type="checkbox"/> Steroid bursts/tapers three (3) or more times per year</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <input checked="" type="checkbox"/> Home oxygen, at night only</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <input checked="" type="checkbox"/> Nebulizer use three (3) or more times per week</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <input checked="" type="checkbox"/> Abnormal pulmonary function tests (PFTs)</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li>Evidence of congestive heart failure (CHF)</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Any of the above with Tobacco use within the past 24 months</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Progressive or continual weight loss</li> </ul>		Decline
<ul style="list-style-type: none"> <li>ADL or IADL limitations</li> </ul>		Decline
<b>Encephalitis (Acute)</b>	12 months	Standard
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>No cognitive impairment</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>No ADL or IADL limitations</li> </ul> </li> </ul>		
<b>Endarterectomy (see Carotid Artery Disease)</b>		
<b>Endocarditis, Infectious</b>		
<ul style="list-style-type: none"> <li>Single episode</li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Resolved, stable</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Antibiotic prophylaxis</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li>More than one episode</li> </ul>		Select
<b>Enteritis (see Colitis)</b>		
<b>Epilepsy/Seizure Disorder</b>		
<ul style="list-style-type: none"> <li>Controlled with two (2) or less medications, no seizure activity</li> </ul>	12 months	Class 1
<ul style="list-style-type: none"> <li>Controlled with two (2) or less medications, no seizure activity</li> </ul>	24 months	Standard
<ul style="list-style-type: none"> <li>No ADL or IADL limitations</li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>No cognitive impairment</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li>Treated with three (3) or more medications</li> </ul>		Class 2
<ul style="list-style-type: none"> <li>Uncontrolled, continued symptoms or unknown cause</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Abnormal MRI or EMG</li> </ul>		Class 2 to Select
<b>Esophageal Varices</b>		Decline
<b>Esophageal Stricture</b>		
<ul style="list-style-type: none"> <li>Asymptomatic, two (2) or less dilations</li> </ul>	0 months	Standard
<ul style="list-style-type: none"> <li>Three (3) or more dilations</li> </ul>	3 months	Standard
<ul style="list-style-type: none"> <li>Continued dysphagia or difficulty swallowing</li> </ul>		Decline
<b>Falls</b>		Rate for Cause
<b>Fecal Incontinence</b>		Decline
<b>Fibromyalgia, Chronic Fatigue Syndrome</b>		
<ul style="list-style-type: none"> <li>No history of depression</li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li>With history of chronic depression or treatment with one (1) or no anti-depressant medication</li> </ul>	12 months	Class 1
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>See guidelines for Depression</li> </ul> </li> </ul>		

Medical Conditions

Stability Period

Rate Class

<ul style="list-style-type: none"> <li>• Treatment with two (2) or more anti-depressant medications</li> </ul>		Select
<ul style="list-style-type: none"> <li>• Fatigue that limits daily function</li> </ul>		Decline
<b>Fractures</b> ( <i>see disease if due to disease</i> )		
<ul style="list-style-type: none"> <li>• Due to trauma <ul style="list-style-type: none"> <li>▪ Arms</li> </ul> </li> </ul>	3 months	Standard
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>☑ No ADL or IADL limitations</li> </ul> </li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ Compression (See Osteoporosis)</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ Legs</li> </ul> </li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>☑ No ADL or IADL limitations</li> </ul> </li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ Skull</li> </ul> </li> </ul>	12 months	Standard
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>☑ No ADL or IADL limitations</li> </ul> </li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>☑ No cognitive impairment</li> </ul> </li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ Vertebral, pelvic</li> </ul> </li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>☑ No history of osteoporosis</li> </ul> </li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>☑ No ADL or IADL limitations</li> </ul> </li> </ul> </li> </ul>		
<b>Friedreich's Ataxia</b>		Decline
<b>Gastric Balloon</b>		Decline
<b>Gastric Bypass Surgery</b>	12 months	Standard
<ul style="list-style-type: none"> <li>▪ Stable weight for 1 full year (within 10 pounds)</li> </ul>		
<b>Gaucher's Disease</b>		Class 2
<b>Giant Cell Arteritis (Active)</b> ( <i>see Arteritis</i> )		
<b>Glaucoma</b>		
<ul style="list-style-type: none"> <li>• Stable vision</li> </ul>	12 months	Standard
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ No progressive visual loss</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ Successful adaptation to previous visual loss</li> </ul> </li> </ul>		
<b>Gout</b>		
<ul style="list-style-type: none"> <li>• No ADL or IADL limitations</li> </ul>	3 months	Standard
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ No joint deformities</li> </ul> </li> </ul>		
<b>Guillian Barre</b>		
<ul style="list-style-type: none"> <li>• No residual neurological impairment</li> </ul>	12 months	Standard
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ Recovered and stable with residual non-progressive weakness</li> </ul> </li> </ul>		Select
<b>Head Injury</b>		
<ul style="list-style-type: none"> <li>• Full recovery</li> </ul>	12 months	Standard
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ No ADL or IADL limitations</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ No hospitalizations within 6 months</li> </ul> </li> </ul>		
<ul style="list-style-type: none"> <li>• With residual memory or functional impairment</li> </ul>		Decline
<b>Hearing Loss</b>	0 months	Standard
<ul style="list-style-type: none"> <li>▪ Successful adaptation to hearing loss</li> </ul>		
<ul style="list-style-type: none"> <li>▪ No symptoms of imbalance or falls</li> </ul>		
<b>Heart Attack</b> ( <i>see Coronary Artery Disease</i> )		
<b>Heart Valve Disease including Aortic Stenosis, Aortic Insufficiency, Mitral Stenosis, Mitral Valve Insufficiency</b>		
<ul style="list-style-type: none"> <li>• Unoperated</li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ Asymptomatic, mild disease</li> </ul> </li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ With history of congestive heart failure (CHF)</li> </ul> </li> </ul>		Class 2
<ul style="list-style-type: none"> <li>• Operated (Heart Valve Replacement or Repair)</li> </ul>		
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ Asymptomatic, fully recovered</li> </ul> </li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ With history of congestive heart failure (CHF) after surgery</li> </ul> </li> </ul>		Class 2
<b>Hemiplegia</b>		Decline
<b>Hemochromatosis, Bronze Diabetes</b>		
<ul style="list-style-type: none"> <li>• Internal organ involvement or current diagnosis of Bronze Diabetes</li> </ul>		Decline
<ul style="list-style-type: none"> <li>• Asymptomatic with no organ involvement</li> </ul>	12 months	Class 1



Medical Conditions

Stability Period

Rate Class

<ul style="list-style-type: none"> <li>▪ Phlebotomy (once every six (6) weeks or less often)</li> <li>▪ Normal laboratory values</li> </ul>		
<ul style="list-style-type: none"> <li>• Phlebotomy more often than every six (6) weeks</li> </ul>		Class 2
<b>Hepatitis</b>		
<ul style="list-style-type: none"> <li>• Acute, Type A <ul style="list-style-type: none"> <li>▪ Resolved, no alcohol or drug use, normal laboratory values</li> <li>▪ Abnormal liver function laboratory values</li> </ul> </li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li>• Chronic, Type B, in remission</li> </ul>		Select
<ul style="list-style-type: none"> <li>• Type C, Non-A, Non-B or Autoimmune</li> </ul>		Select
<b>Herniated Intervertebral Disc, Sciatica</b>		
<ul style="list-style-type: none"> <li>• Operated <ul style="list-style-type: none"> <li>▪ No ADL or IADL limitations</li> </ul> </li> </ul>	3 months	Standard
<ul style="list-style-type: none"> <li>• Untreated or treated with one (1) non-steroidal anti-inflammatory (NSAID) medication</li> </ul>	3 months	Standard
<ul style="list-style-type: none"> <li>• History of or treated with any one (1) of the following: <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Two (2) or more series of Cortisone injections in the past 12 months</li> <li><input checked="" type="checkbox"/> Two (2) non-steroidal anti-inflammatory (NSAID) medications</li> <li><input checked="" type="checkbox"/> Steroid use at or less than five (5) mg/day</li> </ul> </li> </ul>	6 months	Class 1
<ul style="list-style-type: none"> <li>• Treated with any one (1) of the following: <ul style="list-style-type: none"> <li>▪ A combination of three (3) or more of the treatments listed above</li> <li>▪ Three (3) or more surgical procedures</li> <li>▪ Three (3) or more non-steroidal anti-inflammatory (NSAID) medications</li> <li>▪ One (1) or more narcotic medication</li> <li>▪ Steroid use at or less than twenty (20) mg/day</li> <li>▪ Steroid bursts/tapers three (3) or more times per year</li> <li>▪ Back or neck brace use</li> <li>▪ TENS unit use</li> </ul> </li> </ul>		Select
<ul style="list-style-type: none"> <li>• History of three (3) or more surgical procedures</li> </ul>		Select
<ul style="list-style-type: none"> <li>• Diagnosed as severe or marked</li> </ul>		Decline
<ul style="list-style-type: none"> <li>• ADL or IADL limitations</li> </ul>		Decline
<ul style="list-style-type: none"> <li>• Durable medical equipment use (multi-prong cane, walker, wheelchair, crutches, etc)</li> </ul>		Decline
<ul style="list-style-type: none"> <li>• Durable medical equipment use including occasional wheelchair use</li> </ul>		Select
<ul style="list-style-type: none"> <li>• Surgery recommended</li> </ul>		Postpone
<b>Herpes Zoster (Shingles)</b>		
<ul style="list-style-type: none"> <li>• Post acute episode lasting three (3) months or less</li> </ul>	3 months	Standard
<ul style="list-style-type: none"> <li>• Episode lasting more than 3 months, rehabilitation complete, no pain or neuralgia</li> </ul>	12 months	Standard
<ul style="list-style-type: none"> <li>• Requiring neurological work-up</li> </ul>		Decline
<b>Hiatal Hernia</b>		
	0 months	Standard
<b>High Blood Pressure/Hypertension</b>		
<ul style="list-style-type: none"> <li>• Treated with three (3) or less cardiac medications <ul style="list-style-type: none"> <li>▪ Average BP readings for 12 months at or less than &lt;169/89</li> </ul> </li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li>• Treated with four (4) cardiac medications</li> </ul>		Individual Consideration
<ul style="list-style-type: none"> <li>• With history of two (2) of the following co-morbid conditions <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Atrial fibrillation</li> <li><input checked="" type="checkbox"/> Cardiomyopathy</li> <li><input checked="" type="checkbox"/> Diabetes mellitus</li> <li><input checked="" type="checkbox"/> Peripheral vascular disease</li> <li><input checked="" type="checkbox"/> Stroke, TIA or mini-stroke</li> </ul> </li> </ul>	12 months	Class 1 to Class 2
<ul style="list-style-type: none"> <li>• With history of three (3) or more of the co-morbid conditions listed above</li> </ul>		Select

Medical Conditions

Stability Period

Rate Class

<ul style="list-style-type: none"> <li>Treated with five (5) or more cardiac medications</li> </ul>		Class 2 to Select
<ul style="list-style-type: none"> <li>Uncontrolled BP readings (greater than 170/90)</li> </ul>		Select
<b>Hip Replacement</b> ( <i>see Joint Replacement</i> )		
<b>HIV Positive Status</b>		Decline
<b>Hodgkin's Disease</b> ( <i>see Lymphoma</i> )		
<b>Hospitalization</b>		
<ul style="list-style-type: none"> <li>Currently in hospital or anticipated admission</li> </ul>	2 months	Postpone
<b>Hunter's Syndrome</b>		Decline
<b>Huntington's Chorea</b>		Decline
<b>Hurler's Syndrome</b>		Decline
<b>Hydrocephalus (s/p shunt replacement)</b>		
<ul style="list-style-type: none"> <li>No cognitive or other neurological impairment, no surgery pending</li> </ul>	60 months	Select, option B or C
<b>IADL Deficits</b>		Decline
<ul style="list-style-type: none"> <li>Anyone who requires the assistance or supervision of another person, to perform <u>two or more</u> of the following Instrumental Activities of Daily Living: <ul style="list-style-type: none"> <li>Using the Telephone - Managing Finances - Taking Transportation - Shopping - Laundry - Housework - Taking all Medications - Preparing Meals/Cooking</li> </ul> </li> </ul>		
<b>Ileitis, Regional, end stage</b>		Decline
<b>Immune System Disorders</b>		Individual Consideration
<b>Irritable Bowel Syndrome (IBS)</b> ( <i>see Colitis</i> )		
<b>Joint Replacement (Hip, Knee, Shoulder, etc.)</b>		
<ul style="list-style-type: none"> <li>No history of prior joint surgery, physiotherapy completed and return to full activities <ul style="list-style-type: none"> <li>No ADL or IADL limitations</li> </ul> </li> </ul>	3 months	Standard
<ul style="list-style-type: none"> <li>History of or treated with any one (1) of the following: <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> One (1) or two (2) weight bearing joint replacement(s)</li> <li><input checked="" type="checkbox"/> Two (2) or more series of Cortisone injections on previously replaced joint</li> <li><input checked="" type="checkbox"/> Two (2) non-steroidal anti-inflammatory (NSAID) medications</li> </ul> </li> </ul>	6 months	Class 1
<ul style="list-style-type: none"> <li>Treated with any of the following: <ul style="list-style-type: none"> <li>Three (3) or more non-steroidal anti-inflammatory (NSAID) medications</li> </ul> </li> </ul>		Class 2 to Select
<ul style="list-style-type: none"> <li>One (1) or more narcotic medication or History of three (3) or more joint replacements</li> </ul>		Select
<ul style="list-style-type: none"> <li>ADL or IADL limitations</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Durable medical equipment (excluding straight cane) use including occasional wheelchair use</li> </ul>		Select
<ul style="list-style-type: none"> <li>Further or future surgery recommended</li> </ul>		Decline
<b>Kaposi's Sarcoma</b>		Decline
<b>Kidney Removal</b> ( <i>see Nephrectomy</i> )		
<b>Knee Disorder</b> ( <i>see Arthritis/Joint Replacement</i> )	3 months	Standard
<ul style="list-style-type: none"> <li>Post Arthroscopy</li> <li>No ADL or IADL limitations</li> <li>No surgery recommended</li> </ul>		
<b>Knee Replacement</b> ( <i>see Joint Replacement</i> )		
<b>Korsakoff's Psychosis</b>		Decline
<b>Lesch-Nyhan Syndrome</b>		Decline
<b>Leukemia</b>		
<ul style="list-style-type: none"> <li>Acute (any type)</li> </ul>	12 months	Select
<ul style="list-style-type: none"> <li>Chronic, non-lymphocytic (CML)</li> </ul>	12 months	Select

Medical Conditions

Stability Period

Rate Class

<ul style="list-style-type: none"> <li>• Chronic lymphocytic (CLL) <ul style="list-style-type: none"> <li>▪ Stable and treatment free</li> <li>▪ Normal Laboratory values</li> </ul> </li> </ul>	36 months	Class 1
<ul style="list-style-type: none"> <li>• Chronic lymphocytic (CLL) <ul style="list-style-type: none"> <li>▪ Stable and treatment free</li> <li>▪ Normal Laboratory values</li> </ul> </li> </ul>	24 months	Class 2
<b>Lues (Stage IV Syphilis/Tabes Dorsalis)</b>		Decline
<b>Lupus</b>		
<ul style="list-style-type: none"> <li>• Discoid, inactive, treatment free</li> </ul>	12 months	Class 1
<ul style="list-style-type: none"> <li>• Systemic (SLE)</li> </ul>		Select
<b>Lyme Disease</b>		
<ul style="list-style-type: none"> <li>• Resolved, no treatment</li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li>• Residuals or complications</li> </ul>	12 months	Class 1
<ul style="list-style-type: none"> <li>• Residual neurological impairment or symptoms</li> </ul>		Decline
<b>Lymphoid Interstitial Pneumonia</b>		Decline
<b>Lymphoma, Non-Hodgkin's and Hodgkin's Disease</b>		
<ul style="list-style-type: none"> <li>• Asymptomatic <ul style="list-style-type: none"> <li>▪ Disease and treatment free</li> <li>▪ Normal Laboratory values</li> </ul> </li> </ul>	60 months	Standard
<b>Macular Degeneration</b>		
<ul style="list-style-type: none"> <li>• Stable, treatment free <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> No ADL or IADL limitations</li> <li><input checked="" type="checkbox"/> No progressive vision loss</li> <li><input checked="" type="checkbox"/> Successful adaptation to previous vision loss</li> </ul> </li> <li>• Continued decrease in vision loss</li> </ul>	12 months	Class 1
<b>Manic Depression (see Depression)</b>		
<b>Marfans Syndrome</b>		Decline
<b>Melanoma (see Cancer, Skin)</b>		
<b>Memory Loss</b>		Decline
<b>Mentally Handicapped</b>		Individual Consideration
<ul style="list-style-type: none"> <li>▪ Cognitively intact and functionally independent</li> <li>▪ Lives independently and able to perform all IADLs and ADLs independently</li> </ul>		
<b>Mitral Stenosis, Insufficiency (see Heart Valve Disease)</b>		
<b>Mitral Valve Prolapse</b>	0 months	Standard
<ul style="list-style-type: none"> <li>▪ Asymptomatic, prophylactic antibiotic treatment</li> </ul>		
<b>Mixed Connective Tissue Disease</b>		Select
<b>Mobility limitations</b>		Decline
<b>Multiple Myeloma</b>		Select
<ul style="list-style-type: none"> <li>▪ No ADL dependence</li> <li>▪ No narcotic medications</li> </ul>		
<b>Multiple Sclerosis</b>		
<ul style="list-style-type: none"> <li>• Able to perform ADLs and IADLs independently, no recent progression</li> </ul>		Select
<b>Muscular Dystrophy</b>		Decline
<b>Myasthenia Gravis</b>		
Ocular		
<ul style="list-style-type: none"> <li>• Without symptoms or complications, no treatment <ul style="list-style-type: none"> <li>▪ Post surgery with full recovery and rehabilitation complete, no treatment</li> </ul> </li> </ul>	24 months	Class 1

Medical Conditions

Stability Period

Rate Class

Systemic or Ocular		
• Without symptoms or complications, no treatment	24 months	Class 2
• Disease process unresponsive to treatment		Decline
• Treated with Mestanon or like medication		Select
<b>Myelofibrosis</b>		
• Asymptomatic, treatment free	24 months	Class 1
• Splenectomy	60 months	Standard
• Abnormal bone marrow exam		Decline
<b>Myocardial Infarction (MI) (see Coronary Artery Disease)</b>		
<b>Narcolepsy</b>		
• Asymptomatic	12 months	Standard
• Recent onset or hospitalization	24 months	Standard
• With history of sleep apnea		Class 2
<b>Nephrectomy, Unilateral (Loss of one Kidney)</b>		
• Congenital or due to trauma, normal renal laboratory values	12 months	Standard
• Due to Disease, normal renal laboratory values	12 months	Class 1
<b>Nephritis, Glomerulonephritis</b>		
• Resolved, Normal renal laboratory values	12 months	Standard
• Chronic or abnormal laboratory values		Select
<b>Nephrolithiasis/Urolithiasis/Renal Calculus</b>		
• Post lithotripsy	3 months	Standard
• Hospitalization or surgery	6 months	Standard
<b>Nervous Breakdown (see Depression)</b>		
<b>Neuralgia</b>		
• Mild, chronic, no limitations		Class 1
<b>Neurogenic Arthropathy (Charcot's Joint)</b>		
• Post joint replacement, asymptomatic	12 months	Class 1
• History of two (2) or more compression fractures	24 months	Select
• Hospitalization for arthropathy or related neurological disorders	24 months	Class 1
<b>Neurofibromatosis</b>		Select
<b>Neurogenic Bladder</b>		Select
<b>Neuropathy</b>		
• Tobacco use within the past 24 months		Class 2
• With history of anemia		Class 2
• With history of diabetes		Select
• With Peripheral Vascular Disease		Select
• Mild, non progressive, treatment free	12 months	Class 1
▪ No ADL or IADL Limitations		
• Moderate or receiving treatment		Individual Consideration
<b>Neurosis (see Depression)</b>		
<b>Obesity</b>		
• Weight outside acceptable guidelines		Decline
• Use of weight reduction agents – Xenical, Meridia- within the past 12 months		Postpone
<b>Obsessive Compulsive Disorder</b>		
• Any type of neurosis, psychoneurosis,		Class 2
• Treated with two (2) or less non-antipsychotic medications, symptom free	12 months	Class 1
• Treated with three (3) non-antipsychotic medications, symptom free	24 months	Class 2
• Multiple episodes with lapses/changes in therapy	36 months	Class 2

Medical Conditions

Stability Period

Rate Class

<ul style="list-style-type: none"> <li>Treated with four (4) or more non-antipsychotic medications</li> </ul>		Select
<ul style="list-style-type: none"> <li>Treated with one (1) or more antipsychotic medication</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Hospitalized one (1) time in the past 12 months</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Hospitalized two (2) or more times in the past 24 months</li> </ul>		Decline
<b>Organ Transplant</b> ( <i>see Transplant, organ</i> )		
<b>Organic Brain Syndrome</b>		Decline
<b>Osler-Weber-Rendu Disease (Telangiectasis)</b>		Decline
<b>Osteoarthritis</b> ( <i>see Arthritis</i> )		
<b>Osteomyelitis (Bone Infection)</b>		
<ul style="list-style-type: none"> <li>Resolved</li> </ul>	12 months	Standard
<ul style="list-style-type: none"> <li>Currently being treated</li> </ul>		Select
<b>Osteoporosis, Osteopenia</b>		
<ul style="list-style-type: none"> <li>Treated with narcotic or centrally acting analgesia (ultracet/Ultram etc)</li> </ul>		Select
<ul style="list-style-type: none"> <li>ADL or IADL limitations</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Requires therapeutic medical equipment (4-prong cane, walker, wheelchair, crutches)</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Ongoing steroid useage – regardless of dosage amount</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Tobacco use within the past 24 months                             <ul style="list-style-type: none"> <li>History of one (1) or more compression or related fractures</li> <li>Bone Density indicating bone loss with T-scores of –2.5 or more</li> </ul> </li> </ul>		Select
<ul style="list-style-type: none"> <li>Tobacco use within the past 24 months                             <ul style="list-style-type: none"> <li>Bone Density indicating bone loss with T-scores of –2.5 or more</li> </ul> </li> </ul>		Select
<ul style="list-style-type: none"> <li>No tobacco use within the past 24 months                             <ul style="list-style-type: none"> <li>No history of related or compression fractures, receiving treatment, asymptomatic, regular follow-up</li> </ul> </li> </ul>	0 months	Standard
<ul style="list-style-type: none"> <li>No tobacco use within the past 24 months                             <ul style="list-style-type: none"> <li>History of one (1) or two (2) related fractures, receiving treatment, asymptomatic, regular follow-up, documented improving bone mineral density scores</li> </ul> </li> </ul>	24 months	Class 1
<ul style="list-style-type: none"> <li>No tobacco use within the past 24 months                             <ul style="list-style-type: none"> <li>History of three (3) or more compression or related fractures</li> </ul> </li> </ul>		Select
<ul style="list-style-type: none"> <li>No tobacco use within the past 24 months                             <ul style="list-style-type: none"> <li>Bone Density indicating bone loss with t-scores of -3.0 to -3.9</li> </ul> </li> </ul>		Select
<b>Oxygen Use</b>		
<ul style="list-style-type: none"> <li>Continuous use</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Occasional Use/at night only</li> </ul>		Select
<b>Pacemaker</b> ( <i>see Atrioventricular Block</i> )		
<b>Paget's Disease (Oseitis Deformans)</b>		
<ul style="list-style-type: none"> <li>Asymptomatic</li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li>Moderate disease                             <ul style="list-style-type: none"> <li>No ADL or IADL limitations</li> <li>History of joint replacement</li> </ul> </li> </ul>	24 months	Class 1
<ul style="list-style-type: none"> <li>Severe disease</li> </ul>		Decline
<b>Pancreatic insufficiency, chronic</b>		Class 2
<b>Pancreatitis</b>		
<ul style="list-style-type: none"> <li>Acute, resolved, treatment free                             <ul style="list-style-type: none"> <li>No alcohol abuse in the past 36 months</li> <li>Normal laboratory medications</li> </ul> </li> </ul>	12 months	Standard
<ul style="list-style-type: none"> <li>Chronic, asymptomatic</li> </ul>		Class 2
<b>Paraplegia</b>		Decline
<b>Paralysis/Paresis</b>		
<ul style="list-style-type: none"> <li>No ADL or IADL limitations</li> </ul>		Individual Consideration
<ul style="list-style-type: none"> <li>Hemiplegia, paraplegia, quadriplegia</li> </ul>		Decline
<b>Parkinson's Disease</b>		
<ul style="list-style-type: none"> <li>Early stage, minor tremor, able to perform ADLs and IADLs independently</li> </ul>		Select, Option A or B available

Medical Conditions

Stability Period

Rate Class

<b>Peptic Ulcer Disease (PUD)</b>		
• Asymptomatic	0 months	Standard
• History of gastrointestinal bleed	6 months	Standard
▪ No alcohol abuse in the last 36 months		
<b>Pericarditis</b>		
• Resolved	6 months	Standard
• Multiple episodes		Class 2
<b>Peripheral Vascular Disease/Claudication</b>		
• Tobacco use within the past 24 months		Class 2
• With history of Stroke, TIA or mini-stroke		Select
• With history of Diabetes Mellitus or glucose intolerance		Select
• No leg pain or claudication	6 months	Standard
▪ No ADL or IADL limitations		
▪ No skin breakdown		
• Leg pain or claudication one (1) time or less per week	12 months	Class 1
▪ No ADL or IADL limitations		
▪ Treated with one (1) or no medication		
• With history of any one (1) of the following co-morbid conditions	12 months	Class 1 to Class 2
<input checked="" type="checkbox"/> Atrial fibrillation		
<input checked="" type="checkbox"/> Cardiomyopathy		
<input checked="" type="checkbox"/> Coronary artery disease		
<input checked="" type="checkbox"/> Carotid artery disease		
<input checked="" type="checkbox"/> Neuropathy		
<input checked="" type="checkbox"/> One (1) skin ulcer		
• With history of two (2) or more of the co-morbid conditions listed above		Select
• Leg pain or claudication two (2) or more times per week		Select
• Treated with two (2) or more medications		Class 2 to Select
• With underlying clotting disorder, hereditary or other		Select
<b>Phlebitis, chronic</b>	24 months	Class 1
<b>Phobias</b>		
• Any type of neurosis, psychoneurosis		Class 1 to Class 2
• Treated with three (3) or less non-antipsychotic medications, asymptomatic	24 months	Class 1
• Multiple episodes with lapses/changes in therapy	36 months	Class 2
• Treated with four (4) or more non-antipsychotic medications		Select
• Treated with one (1) or more antipsychotic medication		Decline
• Hospitalized one(1) time in the past 12 months		Decline
• Hospitalized two (2) or more times in the past 24 months		Decline
<b>Platelet Disorders (see Thrombocythemia/Thrombocytopenia)</b>		
<b>Polyarteritis Nodosa</b>		Decline
<b>Polycystic Kidney Disease</b>		
• Asymptomatic, normal laboratory values	6 months	Standard
• Hospitalization for acute renal failure or surgery	24 months	Standard
• Transplant	36 months	Select
• Dialysis		Select
• Abnormal Laboratory values		Class 2
<b>Polymyalgia Rheumatica (PMR)</b>		
• Completely resolved, treatment free	12 months	Standard
• History of or treated with any one (1) of the following:	6 months	Class 1
<input checked="" type="checkbox"/> Two (2) or more series of Cortisone injections within the past 12 months		
<input checked="" type="checkbox"/> Two (2) non-steroidal anti-inflammatory (NSAID) medications		
<input checked="" type="checkbox"/> Steroid use at or less than five (5) mg per day		

Medical Conditions

Stability Period

Rate Class

<ul style="list-style-type: none"> <li>Treated with any of the following: <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> A combination of two (2) or more of the treatments listed above</li> <li><input checked="" type="checkbox"/> Three (3) or more non-steroidal anti-inflammatory (NSAID) medications</li> <li><input checked="" type="checkbox"/> One (1) or more narcotic medications</li> <li><input checked="" type="checkbox"/> Steroid use at or more than fifteen (15) mg per day</li> <li><input checked="" type="checkbox"/> Steroid bursts/tapers three (3) or more times per year</li> </ul> </li> </ul>		Select
<ul style="list-style-type: none"> <li>Unresolved, symptomatic</li> </ul>		Decline
<ul style="list-style-type: none"> <li>ADL or IADL limitations</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Durable medical equipment use (multi-prong cane, walker, wheelchair, crutches, etc) (chronic use)</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Durable medical equipment (excluding straight cane) use including occasional wheelchair use</li> </ul>		Select
<ul style="list-style-type: none"> <li>Surgery recommended</li> </ul>		Postpone
<b>Polymyositis</b>		Select
<b>Polyps</b>		
<ul style="list-style-type: none"> <li>Benign</li> </ul>	0 months	Standard
<b>Portal Hypertension</b>		Decline
<b>Post Polio Syndrome</b>		
<ul style="list-style-type: none"> <li>Independent with all ADLs and IADLs, no equipment use</li> </ul>		Class 2
<ul style="list-style-type: none"> <li>Durable medical equipment (excluding straight cane) use including occasional wheelchair use</li> </ul>		Select
<b>Post Paralytic Syndrome</b>		
<ul style="list-style-type: none"> <li>No history of paralysis</li> </ul>	0 months	Standard
<ul style="list-style-type: none"> <li>History of paralysis, resolved, treatment free</li> </ul>	24 months	Standard
<ul style="list-style-type: none"> <li>Symptomatic <ul style="list-style-type: none"> <li>Fatigue or change in muscle strength</li> </ul> </li> </ul>		Decline
<ul style="list-style-type: none"> <li>ADL or IADL limitations</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Durable medical equipment use (multi-prong cane, walker, wheelchair, crutches, etc) (chronic use)</li> </ul>		Decline
<ul style="list-style-type: none"> <li>Durable medical equipment (excluding straight cane) use including occasional wheelchair use</li> </ul>		Select
<b>Postereo-Lateral Sclerosis</b>		Decline
<b>Progressive Muscular Atrophy</b>		Decline
<b>Progressive Systemic Sclerosis</b>		Decline
<b>Psychoneurosis, Psychopathy, Psychosis (see Depression)</b>		
<b>Pulmonary Embolism</b>		
<ul style="list-style-type: none"> <li>Single episode, resolved</li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li>Multiple episodes, currently under treatment</li> </ul>	12 months	Standard to Class 1
<ul style="list-style-type: none"> <li>Multiple episodes, no treatment <ul style="list-style-type: none"> <li>No underlying blood clotting disorders, normal blood indices</li> <li>With or without Greenfield filter placement</li> </ul> </li> </ul>	24 months	Class 1
<ul style="list-style-type: none"> <li>With any one (1) of the following co-morbid conditions <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Atrial fibrillation</li> <li><input checked="" type="checkbox"/> Carotid artery disease</li> <li><input checked="" type="checkbox"/> Peripheral vascular disease</li> </ul> </li> </ul>		Select
<b>Pulmonary Fibrosis</b>		
<ul style="list-style-type: none"> <li>Asymptomatic, treatment free <ul style="list-style-type: none"> <li>Incidental finding on chest x-ray</li> <li>No history of emphysema, COPD, asthma, allergies or breathing difficulty</li> <li>No ADL or IADL limitations</li> </ul> </li> </ul>	12 months	Class 1

Medical Conditions

Stability Period

Rate Class

<ul style="list-style-type: none"> <li>• Symptomatic</li> </ul>		Decline
<ul style="list-style-type: none"> <li>• With history of emphysema, COPD, asthma or allergies</li> </ul>		Select
<b>Quadriplegia</b>		Decline
<b>Renal Disease</b>		
<ul style="list-style-type: none"> <li>• Mild renal insufficiency <ul style="list-style-type: none"> <li>▪ Normal laboratory values</li> </ul> </li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li>• Azotemia <ul style="list-style-type: none"> <li>▪ Normal laboratory values</li> </ul> </li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li>• Lasix use between 80 and 99 mg per day</li> </ul>		Class 2
<ul style="list-style-type: none"> <li>• Lasix use of 100 mg or more per day</li> </ul>		Select
<ul style="list-style-type: none"> <li>• With history of diabetes</li> </ul>		Select
<ul style="list-style-type: none"> <li>• End stage disease (Renal Failure) <ul style="list-style-type: none"> <li>▪ Steroid, Leukeran, or Cytoxan treatment</li> </ul> </li> </ul>		Select
<b>Renal Failure, Chronic (see Renal Disease, end Stage)</b>		
<b>Restless Leg Syndrome</b>		
<ul style="list-style-type: none"> <li>• No treatment, work up complete</li> </ul>	0 months	Standard
<ul style="list-style-type: none"> <li>• Sinemet or one (1) anti-parkinson medication use <ul style="list-style-type: none"> <li>▪ No visible head, neck or hand tremors</li> <li>▪ Neurological work-up completed confirming no diagnosis of Parkinson's disease or other disorder</li> </ul> </li> </ul>	12 months	Standard
<ul style="list-style-type: none"> <li>• Treated with two (2) or more medications</li> </ul>		Class 2 to Select
<b>Retinal Detachment and/or Hemorrhage</b>		
<ul style="list-style-type: none"> <li>• Asymptomatic, successfully treated with surgery, no history of diabetes</li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li>• No further hemorrhage or vision loss</li> </ul>		
<ul style="list-style-type: none"> <li>• Successfully treated with surgery in conjunction with Diabetes</li> </ul>	12 months	Class 1 to Class 2
<b>Retinopathy</b>		
<ul style="list-style-type: none"> <li>• Asymptomatic, recovered post surgery, no history of diabetes</li> </ul>	6 months	Standard
<ul style="list-style-type: none"> <li>• Asymptomatic, successfully treated with surgery <ul style="list-style-type: none"> <li>▪ No further hemorrhage or vision loss</li> </ul> </li> </ul>	12 months	Class 1 to Class 2
<ul style="list-style-type: none"> <li>• Untreated in conjunction with diabetes</li> </ul>		Select
<b>Rheumatoid Arthritis (see Arthritis)</b>		
<b>Sarcoidosis</b>		
<ul style="list-style-type: none"> <li>• Affecting the lung only, quiescent, asymptomatic, treatment free</li> </ul>	36 months	Class 1
<ul style="list-style-type: none"> <li>• Affecting one (1) or more organs other than lung</li> </ul>		Select
<ul style="list-style-type: none"> <li>• Active, no ADL or IADL limitations</li> </ul>		Select
<b>Schizophrenia</b>		Decline
<b>Sciatica (see Herniated Intervertebral Disc)</b>		
<b>Sclerosing Cholangitis</b>		Decline
<b>Scleroderma</b>		
<ul style="list-style-type: none"> <li>• Quiescent, affecting the skin only, asymptomatic, treatment free</li> </ul>	36 months	Standard
<ul style="list-style-type: none"> <li>• Affecting one (1) or more organs other than skin</li> </ul>		Decline
<ul style="list-style-type: none"> <li>• Active</li> </ul>		Decline
<b>Scoliosis</b>		
<ul style="list-style-type: none"> <li>• No co-morbid conditions (osteoporosis/DDD) or ADL or IADL limitations</li> </ul>	0 months	Standard
<b>Seizure Disorder (see Epilepsy)</b>		
<b>Senility</b>		Decline
<b>Shingles (see Herpes Zoster)</b>		
<b>Shy-Drager Syndrome (Autonomic Insufficiency)</b>		Decline
<b>Sleep Apnea</b>		
<ul style="list-style-type: none"> <li>• Tobacco use within the past 24 months</li> </ul>		Class 2
<ul style="list-style-type: none"> <li>• Asymptomatic, treated with or without C-PAP or BI-PAP</li> </ul>	3 months	Standard



Medical Conditions

Stability Period

Rate Class

<ul style="list-style-type: none"> <li>Hospitalization due to respiratory problems</li> </ul>	12 months	Standard
<ul style="list-style-type: none"> <li>C-PAP or BI-PAP machine with bottled oxygen</li> </ul>		Select
<ul style="list-style-type: none"> <li>With history of narcolepsy</li> </ul>		Class 2
<ul style="list-style-type: none"> <li>With oxygen use at night only</li> </ul>		Select
<b>Spinal Muscle Atrophy</b>		Decline
<b>Spinal Stenosis</b> (see <i>Degenerative Disc Disease</i> )		
<b>Stroke (Cerebrovascular Accident, Cerebral Vascular Accident -CVA), Transient Ischemic Attack (TIA) Mini-Stroke</b>		
<ul style="list-style-type: none"> <li>Tobacco use within the past 24 months</li> </ul>		Select
<ul style="list-style-type: none"> <li>Single episode                             <ul style="list-style-type: none"> <li>Full recovery, no residuals</li> <li>No ADL or IADL limitations</li> </ul> </li> </ul>	24 months	Standard
<ul style="list-style-type: none"> <li>With history of any one (1) of the following co-morbid conditions                             <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Atrial fibrillation</li> <li><input checked="" type="checkbox"/> Coronary artery disease</li> <li><input checked="" type="checkbox"/> Hypertension treated with one (1) or more medications</li> <li><input checked="" type="checkbox"/> Carotid artery disease</li> <li><input checked="" type="checkbox"/> Syncope or fainting, symptom free for 24 months</li> </ul> </li> </ul>	24 months	Class 1
<ul style="list-style-type: none"> <li>With history of two (2) or more of the co-morbid conditions listed above</li> </ul>		Select
<ul style="list-style-type: none"> <li>With history of any one (1) of the following co-morbid conditions                             <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Diabetes or glucose intolerance</li> <li><input checked="" type="checkbox"/> Congestive heart failure (CHF)</li> <li><input checked="" type="checkbox"/> Peripheral vascular disease (PVD)</li> </ul> </li> </ul>		Select
<ul style="list-style-type: none"> <li>More than one (1) stroke, TIA or mini-stroke</li> </ul>		Select
<b>Surgery</b>		
<ul style="list-style-type: none"> <li>Planned or recommended</li> </ul>		Postpone
<ul style="list-style-type: none"> <li>Completed, no complications, back to normal activities                             <ul style="list-style-type: none"> <li>Cataract or laser eye surgery</li> <li>Tubal ligation or vasectomy</li> <li>Laparoscopic cholecystectomy (removal of the gall bladder)</li> <li>Carpal Tunnel Release to one wrist</li> <li>Carpal Tunnel Release to both wrists</li> <li>Internal surgery <i>(typically 3 months Rate for Cause)</i></li> </ul> </li> </ul>	2 weeks	Standard
	2 weeks	Standard
	4 weeks	Standard
	4 weeks	Standard
	3 months	Standard
	3 months	Rate for cause
<b>Syphilis Stage IV/Tabes Dorsalis</b>		Decline
<b>Thrombocythemia (Elevated Platelets), ITP – Idiopathic Thrombocythemia Pupura (Platelet Disorders)</b>		
<ul style="list-style-type: none"> <li>Treated with aspirin or anti-platelet medication                             <ul style="list-style-type: none"> <li>Asymptomatic with normal laboratory values</li> </ul> </li> </ul>	12 months	Class 1
<ul style="list-style-type: none"> <li>Treated with anti-neoplastic medication</li> </ul>		Class 2
<ul style="list-style-type: none"> <li>Abnormal laboratory values</li> </ul>		Class 2
<ul style="list-style-type: none"> <li>With history of stroke, TIA or mini-stroke</li> </ul>		Select
<ul style="list-style-type: none"> <li>With history of other clotting disorders</li> </ul>		Decline
<b>Thrombocytopenia (Low Platelets)</b>		
<ul style="list-style-type: none"> <li>Unoperated, asymptomatic                             <ul style="list-style-type: none"> <li>Normal laboratory values</li> </ul> </li> </ul>	12 months	Standard
<ul style="list-style-type: none"> <li>Operated, asymptomatic                             <ul style="list-style-type: none"> <li>Normal laboratory values</li> </ul> </li> </ul>	24 months	Standard
<ul style="list-style-type: none"> <li>Abnormal laboratory values</li> </ul>		Class 2
<ul style="list-style-type: none"> <li>With history of Stroke, TIA or mini-stroke</li> </ul>		Select
<ul style="list-style-type: none"> <li>With history of other clotting disorders</li> </ul>		Decline

Medical Conditions	Stability Period	Rate Class
<b>Thrombophlebitis, superficial</b>		
• Single episode, Resolved, treatment free	0 months	Standard
• Multiple episodes, resolved, symptom free, no treatment	12 months	Standard
<b>Thrombosis, Deep Vein (see Deep Vein Thrombosis)</b>		
<b>Transient Ischemic Attack (TIA) (see Stroke)</b>		
<b>Transient Global Amnesia (single episode)</b>		
• No neurological impairments; resolved	6 months	Class 1
▪ Multiple episodes	12 months	Class 2
<b>Transplant, Organ</b>		
• Corneal, no complications, back to normal activities	3 months	Standard
• Kidney, fully recovered	36 months	Select
▪ Normal laboratory values		
▪ No dialysis		
▪ No History of diabetes mellitus		
• All others including Bone Marrow Transplant and other transplants	60 months	Select
<b>Transverse Myelitis</b>		
• Acute episode, fully recovered, no ADL or IADL limitations	24 months	Standard
• Residual or progressive symptoms, no ADL or IADL limitations	24 months	Select
• Multiple episodes		Decline
<b>Tremors</b>		
• Benign, essential or familial		
▪ Treated with no medication or with one (1) non-anti-parkinson medication	6 months	Standard
☑ No ADL or IADL limitations		
▪ Treated with Sinemet or anti-parkinson medication use	12 months	Class 1
☑ No visible head, neck or hand tremors		
☑ Neurological work-up completed confirming no diagnosis of Parkinson's or other disease		
• Work-up in progress		Postpone
• Treated with two (2) or more non-anti-parkinson medications		Class 2
• Treated with one (1) or more anti-parkinson medications with no neurological work-up		Decline
• Due to Parkinson's Disease (see Parkinson's Disease)		
<b>Tuberculosis</b>		
• Resolved, treatment free	12 months	Standard
• Ongoing treatment		Postpone
• Active		Decline
<b>Tumors, Benign</b>		
• Brain, spinal cord		
▪ Surgically removed	24 months	Standard
☑ No residual neurological impairment		
☑ No ADL or IADL limitations		
▪ Unoperated, monitored at least every six (6) months with no progression	24 months	Class 1
☑ No evidence of cancer		
☑ No residual neurological impairment		
☑ No ADL or IADL limitations		
• Other sites		
▪ Surgically removed or Unoperated, monitored regularly with no progression	6 months	Standard
☑ No residual neurological impairment		
☑ No ADL or IADL limitations		

Medical Conditions	Stability Period	Rate Class
<b>Ulcers</b>		
• Skin		
▪ Resolved		
<input checked="" type="checkbox"/> No history of peripheral vascular disease or circulatory disease	6 months	Standard
<input checked="" type="checkbox"/> One (1) episode with history of peripheral vascular or circulatory disease	12 months	Class 1 to Class 2
<input checked="" type="checkbox"/> Two (2) or more episodes with history or peripheral vascular or circulatory disease		Select
▪ Active or chronic		Decline
▪ Resulting in amputation (see Amputation)		
• Duodenal		
▪ Asymptomatic	0 months	Standard
▪ History of two (2) or less gastrointestinal bleeds	6 months	Standard
<input checked="" type="checkbox"/> Normal laboratory values		
▪ History of three (3) or more gastrointestinal bleeds or abnormal laboratory values		Decline
<b>Urinary Incontinence</b>		
• Stress or urge incontinence, independent in care	0 months	Standard
• Complete incontinence or continual dribbling		Rate for cause
• Use of catheter, intermittent or indwelling		Select
• Neurogenic bladder		Select
<b>Urostomy</b>		Rate for Cause
• No cancer, full recovery	6 months	Standard
▪ <i>Independent with care and associated appliances</i>		
▪ <i>No planned future surgery</i>		
▪ <i>No skin breakdown</i>		
• Two (2) or more surgeries		Select
<b>Varices, Esophageal</b>		Decline
<b>Varicose Veins (Legs)</b>	0 months	Standard
▪ <i>No ADL or IADL limitations</i>		
▪ <i>Not associated with peripheral vascular disease</i>		
<b>Vasculitis (see Arteritis)</b>		
<b>Vertebral or Spinal Disorder, Not Otherwise Classified (see Degenerative Disc Disease)</b>		
<b>Vertigo (see Dizziness)</b>		
<b>Vision Loss (see Blindness)</b>		
<b>Von-Hippel-Lindau</b>		Decline
<b>Waldenstrom's</b>		Decline
<b>Walker Use</b>		Select
<b>Wegener's Granulomatosis</b>		Select, option C only
<b>Wernicke-Korskoff Syndrome</b>		Decline
<b>Wheelchair use, occasional</b>		Select
<b>Wilson's Disease</b>		Decline
<b>Wiskott-Aldrich Syndrome</b>		Decline
<b>Whipple's Disease</b>		Decline
<b>Xeroderma Pigmentosa</b>		Decline

## HEIGHT AND WEIGHT GUIDE

- Any applicant below the Class 1, 2 & Select minimum weight OR above the Class 1, 2 & Select maximum weight is ineligible for coverage.
- Any applicant that falls within the class 1, 2 & Select weight requirements, but has multiple co-morbid conditions will most likely be considered for the Select plan or possibly declined.
- Any applicant that falls within the Standard weight requirement, but has co-morbid conditions that increase the risk of disability will be rated Class 1, 2 or Select depending on the severity of such conditions.
- Individual consideration may be given to those applicants that may exceed the Standard weight requirements but have no co-morbid conditions that increase the risk of disability, such as arthritis, prior weight-bearing joint replacements, diabetes, heart disease and/or stroke.
- In cases of recent weight loss due to surgery, diet and/or lifestyle modifications, a 12-month weight stability period is recommended prior to submission of the application.

Obesity is defined by the online free medical dictionary as an abnormal accumulation of body fat, usually 20% or more over an individual's ideal body weight. Obesity is associated with increased risk of illness, disability, and death.<sup>1</sup>

According to the Mayo Clinic, being extremely obese means you are especially likely to have health problems related to your weight. Obesity is diagnosed when an individual's body mass index (BMI) is 30 or higher. Your body mass index is calculated by dividing your weight in kilograms (kg) by your height in meters (m) squared.

<b>BMI</b>	<b>WEIGHT STATUS</b>
Below 18.5	Underweight
18.5 - 24.9	Normal
25.0 - 29.9	Overweight
30.0 and higher	Obese
40.0 and higher	Extremely obesity

The AMA (American Medical Association) takes into consideration waist circumference: 40" in men and 35" in women; studies have shown that people with excess abdominal fat have an excess burden of impaired health and increased cardiovascular risk.

<sup>1</sup><http://medical-dictionary.thefreedictionary.com/obesity>.

## HEIGHT AND WEIGHT GUIDE

### Build Chart - Unisex

	Weight Minimum		Weight Maximum		
	Class 1, 2 & Select	Standard & Preferred	Preferred	Standard	Class 1, 2 & Select
Height	lbs.	lbs.	lbs.	lbs.	lbs.
4'8"	70	75	90	134	200
4'9"	73	78	93	139	207
4'10"	75	80	97	144	214
4'11"	78	83	100	149	222
5'0"	80	86	103	154	229
5'1"	83	89	107	159	237
5'2"	86	92	110	164	245
5'3"	89	95	114	169	253
5'4"	91	98	118	175	261
5'5"	94	101	121	180	269
5'6"	97	104	125	186	278
5'7"	100	107	129	192	286
5'8"	103	111	133	197	295
5'9"	106	114	137	203	303
5'10"	109	117	141	209	312
5'11"	113	120	145	215	321
6'0"	116	124	149	221	330
6'1"	119	127	153	227	340
6'2"	122	131	157	234	349
6'3"	126	134	162	240	358
6'4"	129	138	166	246	368
6'5"	132	142	170	253	378
6'6"	136	145	175	260	388

Applicants that fall within acceptable height/weight ranges, but have complications or co-morbidities that increase their risk for disability will be rated or possibly declined.

## Unacceptable Medications

While many medications can be used to treat a variety of conditions, the following list of medications are typically used to treat conditions which we do not accept. An applicant taking any of the following prescription drugs should generally not be submitted. Anti-dementia medications and anti-psychotic medications are **always** uninsurable. Also be advised that list is not “all inclusive”, as there are many medications that are used less frequently. Please call the Underwriting Department for questionable medications.

- |   |  |  |  |
|---|--|--|--|
| <p><b>A</b></p> <ul style="list-style-type: none"> <li>• Abilify (Antipsychotic)</li> <li>• Antabuse (Alcoholism)</li> <li>• Aricept (Alzheimer’s, Memory)</li> <li>• Avinza (same as Morphine Sulfate)</li> <li>• Axona (Alzheimer’s)</li> <li>• AZT (AIDS)</li> </ul>                                   | <ul style="list-style-type: none"> <li>• Fentanyl patch (same as Duragesic)</li> <li>• Fluvoxolam (Antipsychotic)</li> <li>• Fluphenazine (Antipsychotic, same as Prolixin)</li> <li>• Foscovir (AIDS, HIV)</li> </ul>   | <ul style="list-style-type: none"> <li>• MS Contin (same as Morphine Sulfate)</li> </ul>   | <p><b>R</b></p> <ul style="list-style-type: none"> <li>• Razadyne (Dementia, same as Galantimine)</li> <li>• Reminyl (Dementia)</li> <li>• Revia (same as Naltrexone)</li> <li>• Rilutek (ALS)</li> <li>• Risperdal/ Risperidone (Antipsychotic )</li> <li>• Rivastigmine (Dementia, same as Exelon)</li> </ul>  |
| <p><b>B</b></p> <ul style="list-style-type: none"> <li>• Benzotropine Mesylate (Psych, EPS (extrapyramidal symptoms))</li> </ul>  | <p><b>G</b></p> <ul style="list-style-type: none"> <li>• Galantimine (Dementia, same as Razadyne)</li> <li>• Geodon (Antipsychotic)</li> <li>• Gold shots (Rheumatoid Arthritis)</li> </ul>  | <p><b>N</b></p> <ul style="list-style-type: none"> <li>• Naloxone (Opioid antagonist)</li> <li>• Naltrexone (Alcohol withdrawal, pain mgnt)</li> <li>• Namenda (Alzheimer’s)</li> <li>• Navane (Antipsychotic)</li> <li>• Niloric (Brain disease)</li> <li>• Novo-Peridol (same as Haldol)</li> <li>• Nucynta (Narcotic, same as Tapendadol)</li> </ul>                              | <p><b>S</b></p> <ul style="list-style-type: none"> <li>• Saphris (Schizophrenia, Bipolar)</li> <li>• Serenitil (Antipsychotic)</li> <li>• Seroquel (Antipsychotic, same as Quetiapine)</li> <li>• Solanezumab (Alzheimer’s)</li> <li>• Stelazine (Antipsychotic)</li> <li>• Suboxone (Narcotic)</li> </ul>   |
| <p><b>C</b></p> <ul style="list-style-type: none"> <li>• Chlorpromazine (Antipsychotic, same as Thorazine)</li> <li>• Clozaril (Antipsychotic)</li> <li>• Cogentin (Psych, EPS (extrapyramidal symptoms))</li> <li>• Cognex (Dementia, Alzheimer’s)</li> <li>• Cerefolin (Memory, Alzheimer’s)</li> </ul> | <p><b>H</b></p> <ul style="list-style-type: none"> <li>• Haldol/ Haloperidol (Antipsychotic)</li> <li>• Hydergine (Antipsychotic)</li> <li>• Hydromorphone (Dilaudid/ Palladone)</li> </ul>  | <p><b>O</b></p> <ul style="list-style-type: none"> <li>• Odansetron (Cognitive)</li> <li>• Olanzapine (Antipsychotic)</li> <li>• Opana (Narcotic, same as Oxymorphone)</li> <li>• Oxycontin (Narcotic)</li> <li>• Oxymorphone (Narcotic, same as Opana)</li> <li>• Oxy-IR (Narcotic-Oxycodone fast release tablet)</li> </ul>  | <p><b>T</b></p> <ul style="list-style-type: none"> <li>• Tacrine (same as Cognex)</li> <li>• Talwin (Narcotic)</li> <li>• Tapentadol (same as Nucynta)</li> <li>• Thiondazine (Antipsychotic)</li> <li>• Thiothixene (Antipsychotic)</li> <li>• Thorazine (Antipsychotic)</li> <li>• Trifluoperazine (same as Stelazine)</li> <li>• Trilafon (same as Perphenazine)</li> </ul> |
| <p><b>D</b></p> <ul style="list-style-type: none"> <li>• DDI (AIDS, HIV)</li> <li>• Demerol (Narcotic)</li> <li>• Dilaudid (Narcotic Analgesic)</li> <li>• Donepezil (same as Aricept)</li> <li>• Duragesic (Narcotic)</li> </ul>   | <p><b>I</b></p> <ul style="list-style-type: none"> <li>• Iloperidone (Schizophrenia)</li> </ul>  | <p><b>K</b></p> <ul style="list-style-type: none"> <li>• Kadian (same as Morphine Sulfate)</li> </ul>  | <p><b>V</b></p> <ul style="list-style-type: none"> <li>• Vayacog (Early memory impairment)</li> <li>• Videx (AIDS, HIV)</li> </ul>   |
| <p><b>E</b></p> <ul style="list-style-type: none"> <li>• Ergoloid Mesylate (Cognitive, OBS)</li> <li>• Eskalith (Antipsychotic)</li> <li>• Exalgo (Hydromorphone/ Dilaudid)</li> <li>• Exelon (Dementia, Alzheimer’s)</li> </ul>  | <p><b>L</b></p> <ul style="list-style-type: none"> <li>• Latuda (Alzheimer’s)</li> <li>• Lithium and derivatives (Antipsychotic)</li> <li>• Loxipac/ Loxitane (Antipsychotic)</li> </ul>   | <p><b>M</b></p> <ul style="list-style-type: none"> <li>• Mellaril (Antipsychotic)</li> <li>• Memantine (same as Namenda-Dementia)</li> <li>• Moban (Antipsychotic)</li> <li>• Molindone (Antipsychotic)</li> <li>• Modecate (Antipsychotic)</li> <li>• Methadone (Narcotic, Narcotic Withdrawal)</li> <li>• Morphine Sulfate (Narcotic-same as Kadian, MS Contin, Avinza)</li> </ul> | <p><b>P</b></p> <ul style="list-style-type: none"> <li>• Palladone (Hydromorphone/ Dilaudid)</li> <li>• Pentazocine (Narcotic analgesic-part of Talwin)</li> <li>• Peridol (Dementia)</li> <li>• Permitil (Antipsychotic)</li> <li>• Perphenazine (Antipsychotic)</li> <li>• Phenothiazine (Antipsychotic)</li> <li>• Prolixin (Antipsychotic)</li> </ul>                      |
| <p><b>F</b></p> <ul style="list-style-type: none"> <li>• Fanapt (Schizophrenia, same as Iloperidone)</li> </ul>   | <p><b>M</b></p> <ul style="list-style-type: none"> <li>• Mellaril (Antipsychotic)</li> <li>• Memantine (same as Namenda-Dementia)</li> <li>• Moban (Antipsychotic)</li> <li>• Molindone (Antipsychotic)</li> <li>• Modecate (Antipsychotic)</li> <li>• Methadone (Narcotic, Narcotic Withdrawal)</li> <li>• Morphine Sulfate (Narcotic-same as Kadian, MS Contin, Avinza)</li> </ul> | <p><b>Q</b></p> <ul style="list-style-type: none"> <li>• Quetiapine (Schizophrenia, same as Seroquel)</li> </ul>   | <p><b>Z</b></p> <ul style="list-style-type: none"> <li>• Zeldox (same as Geodon)</li> <li>• Zohydro (Narcotic (new))</li> <li>• Zyprexa (Antipsychotic)</li> </ul>   |

## Procedural Information

### Replacements

When applying for coverage intended to replace existing coverage, a Replacement Notice Form must be signed by the applicant and agent and submitted along with the application. If the existing coverage is with another company (external replacement), a Comparison Form must also be completed and submitted. A Comparison Form is not required if the applicant wishes to replace a policy which they currently have with our company (internal replacement).

Upon receipt of an application indicating an external replacement, most states require us to notify, in writing, the company providing the existing coverage that the applicant intends to replace their policy.

The agent should take into consideration that all benefits under the new plan will be based on the applicant's attained age and their rate class will be based on their current health. Regardless if internal or external, the replacement must be in the best interest of the policyholder/applicant. If the proposed policy does not improve the coverage currently held by the applicant, (improved coverage, reduced premium, etc.), the request for new coverage will be denied.

### Counter Offers

When an applicant does not qualify for the coverage applied, we will make every attempt to offer alternative coverage. Depending on the circumstances, this "counter offer" may be the same product at a different rate class or, when warranted, we may offer a different product. Counter offers may also be in the form of reduced benefits or a longer elimination period.

Once we determine that a counter offer is necessary, the agent is informed of the offer. Often times there are several options in terms of which benefits best fit the clients needs and we therefore await the agent's reply and instructions on specifically how the policy should be issued.

Although our ability to counter offer utilizing our variety of products and rate classes allows many policies to be placed which would otherwise be rejected, we realize that placing a counter offer is often times difficult. Many counter offers may be avoided by good field underwriting and utilizing the Underwriting Guidelines in this guide at time of application. We also welcome pre-qualification calls, where the agent can speak directly to an Underwriter who will offer suggestions on how the application should be submitted based on the information provided.

### Reissues

All requests to change coverage received in our office within 30 days of policy delivery to the applicant, will be considered for Reissue. The request must clearly indicate what changes are desired and must be signed by the policyholder. These changes may be additional benefits, reduction of benefits, or a change in the policy form. Aside from reductions, none of these changes are guaranteed and therefore must be reviewed and approved by an Underwriter. Any such change, if approved, will be made effective as of the effective date of the policy, and a new schedule page reflecting the changes will be forwarded to the agent or policyholder.

Requests for changes to an existing policy which the policyholder has had more than 30 days will not be processed as a reissue, but instead will be processed as an "Increase in Coverage" or "Decrease in Coverage" (please see below).

### Increasing Benefits

There are three ways a policyholder can add coverage to an existing policy with our company:

1. Replace the existing policy with a new policy. The agent should take into consideration that all benefits under the new plan will be based on the applicant's attained age and must ensure that replacement is in the policyholder's best interest.
2. Purchase a second policy to supplement the existing plan. Please note that the total daily benefit allowed under all policies cumulatively may not exceed the maximum daily benefit allowed under the policy being purchased.

3. Add benefits to the existing policy. "Add-ons" to daily benefit or maximum benefit periods or amounts can only be made to those plans which are currently being marketed. These add-ons, if approved, will be based on the policyholder's attained age.

Regardless of which method is used to add coverage, the additional benefits will be underwritten and, in order to be considered, a completed application must be submitted.

## **Decreasing Benefits**

Unless required otherwise by your state, requests to reduce benefits will be honored as of the policy's next renewal date and must be submitted, in writing, and signed by the policyholder. We cannot reduce benefits below our normal policy minimums. Nor can a policyholder delete the benefits provided by the base policy while maintaining benefits provided by attached riders.

## **Underwriting Appeals**

Although it is in our interest to offer the best rate class available for each applicant based on their individual circumstances, we understand that you, as the agent, and your clients may not always agree with the Underwriting decision. We encourage you to contact us and we will be happy to review such cases and whenever possible, while maintaining the applicant's privacy, discuss the reason(s) for our decision. We are also happy to review any additional medical information including letters from physicians which may give us additional insight into an applicant's health status and/or risk factors.

## **Saving Age**

If specifically requested by the applicant, we can "save age" of an applicant who has had a birthday within 30 days prior to signing the application. If the application is approved and when specifically requested, the effective date will precede the applicant's birthday by one day and the rates will be based on this younger age. We cannot save age of any applicant if their birthday preceded the signing of the application by more than 30 days. All applications must be signed and dated on the actual date completed and should be received in our office within 2 weeks of the date signed.

## **Errors**

When an error is made while completing the application or on any of the state required forms, draw a single line through the error and have the applicant initial the error. PLEASE DO NOT USE "WHITE OUT".

## **Refusals (Not Taken) and Cancellations**

All refund requests must be in writing and sent to the Company's administrator. A verbal request will not be considered. Each request should be dated and signed by the Policyholder. If the company or its administrator receives a request to cancel from the policyholder or applicant, the agent is notified and given 10 days to conserve the business.





 **LifeStyle Solutions<sup>SM</sup>**  
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