

EssentialLTC

Underwriting Guide



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Underwriting Guide Introduction

The underwriting of Long Term Care insurance presents challenges that are unique to this product. The pricing and competitiveness of the product are dependent upon maintaining underwriting standards. Without strong risk assessment guidelines, profitability and price competitiveness will erode.

The underwriting approach of National Guardian Life Insurance Company's (NGL's) Long Term Care insurance underwriters is to carefully evaluate each applicant. Functionality, cognitive ability and medical history are addressed in the evaluation of the risk. As field underwriters, producers play an important role in helping to assess each risk and submitting applications only when there is a high likelihood of a successful underwriting outcome.

This Guide contains information about:

- Underwriting practices
- Rate classes
- Field underwriting
- Impairments
- Prescription drugs

Underwriting Practices Overview

You should expect the underwriting process to take an average of 30 days. Below is information about various aspects of the underwriting process:

Attending Physician Statements

Medical records are requested on all applicants and are ordered by the NGL Long Term Care Administrative Office. They are requested within 48 hours of receipt of the application.

Personal Health Interviews

Telephone interviews are performed to clarify the applicant's medical history and to ascertain the applicant's ability to live and function independently. These reports are requested on all applicants age 65 and under.

Long Term Care Exams

Long term care exams are used to further test or confirm an applicant's health or ability to live and function independently. These are required for applicants age 66 and over and may also be ordered at the underwriter's discretion for younger ages.

Prescription Drug History

Prescription drug use history is verified for each applicant via an online database check.

Previously Declined Cases

In general, individuals who have been previously declined for Long Term Care insurance are unlikely to qualify for coverage. Should an application be submitted for an individual who has been declined previously, it is required that a copy of the declination letter that provides the specific reason or reasons for the decline decision be submitted with the application.

Premium Requirement

An initial deposit of at least \$200 or one month's premium (whichever is less) must be submitted with the application.

Exception: Applications under an approved Employer Group may be submitted without an initial premium deposit.

Privacy of Protected Health Information ("PHI")

Federal laws and regulations require issuers of Long Term Care insurance policies to safeguard PHI. While underwriting applications for LTCi, NGL gathers as much medical information as possible prior to reaching a final decision on insurability. In some cases, coverage is issued with an increase in premium, a limitation of benefits, or applicants may be declined. In such cases where an adverse underwriting decision has been made, the medical information is protected under the HIPAA ("Health Insurance Portability and Accountability Act") Privacy Rule. As a result, NGL underwriters are prohibited from disclosing the details of an applicant's medical history to agents or agency employees without that applicant's explicit permission or authorization. In general medical information will be protected by the HIPAA Privacy Rule if that information was not disclosed at the time the LTCi application was completed. NGL underwriters will provide a written explanation for any adverse underwriting decision to the applicant or the applicant's physician upon request.

Authorization for Disclosure, Receipt and Use of Personal Health Information

This authorization form must accompany every application in order for us to initiate underwriting. Each applicant must be provided with a copy of our Notice of Privacy Practices at the point of application completion. Please familiarize yourself with these important documents.

Authorization for Disclosure of Protected Health Information Related to an Adverse Underwriting Decision

This optional form, when completed and signed by the applicant, provides the applicant's authorization to disclose the specific reasons for an adverse underwriting decision to his/her agent and/or to the agent's marketing organization. This form can be completed at the time of application, or at the time the adverse underwriting decision occurs.

Field Underwriting Process

- Check that the client is within the eligible issue ages (40-79), based on age nearest birthday.
- Use the Height/Weight Charts to help determine the proper rate class.
- Review the prescription drug guides. Certain medications indicate that your client has an uninsurable condition. Other medications disqualify your client from Preferred Plus rate class consideration. In any case, this guide will assist you when determining your client's impairments.
- Review the impairment guide in evaluating your client's insurability and appropriate rate class.
- Perform Field Underwriting - via personal observation and asking questions, determine if your client functions independently.
- Is your client able to perform, without assistance, the activities of daily living (ADLs): bathing, continence, eating, dressing, toileting and transferring?
- Does your client have any difficulty with the instrumental activities of daily living (IADLs) - housekeeping, laundry, shopping, ability to use the telephone, responsibility for taking medication, cooking and meal preparation, and the ability to handle personal finances?
- If your client exhibits any inability to perform ADLs or IADLs, this may indicate a functional or cognitive limitation, which is not an acceptable risk.

Rate Classes

EssentialLTC offers three rate classes for non-employer group applications: Preferred Plus, Preferred and Standard. Our expectation is that approximately 90% of all applicants approved for coverage will be issued at the Preferred Plus or Preferred rate. The remaining 10% will qualify for the Standard rate.

For approved Employer Groups, EssentialLTC may offer the Employer Group rate class based on state availability. The Employer Group rate class is an approve/deny rate class that will use a combination of the criteria for the other rate classes below. Applicants for the Employer Group rate class will not be eligible for other rate classes, unless minimum participation is not met for the Employer Group.

In order to maintain our excellent placement rate, we encourage all field reps to quote conservatively. If prospective clients are quoted at unrealistic premium rates, and the policy is issued at a higher premium rate, the chance of placing the policy is less likely. Please be assured that our underwriters will offer the best possible rate in each case.

Preferred Plus (All of the following must apply)

For very healthy, non-smoking applicants:

	Yes	No
Non-smoker for the last 24 months.	X	
Meets criteria for Preferred Plus on Height/Weight Chart.	X	
Consultation with a physician in the last 12 months.	X	
No history of treatment for a serious health condition. (such as heart or circulatory disorder, diabetes, rheumatoid arthritis, or cancer)	X	

- Applicant may be receiving regular treatment of a preventative nature only, for example:
 - Medications such as thyroid replacement, hormonal supplements, or digestive aids are acceptable.
 - High blood pressure that is kept in the normal range (140/90) with medication is acceptable, but cannot be in combination with other heart disorders.

Preferred (One or more of the following apply)

For otherwise healthy smokers, or non-smokers with weight problems or significant, stable health history under good control:

	Yes	No
Smoker otherwise in good health.	X	
Meets criteria for Preferred on Height/Weight Chart.	X	
Medical history of cardiac or circulatory disorder, depression, arthritis, or cancer with excellent stability and prognosis.	X	
Under regular treatment with prescription medications listed in the prescription drug guide for conditions not eligible for the Preferred Plus rate.	X	

Standard

For applicants with very significant medical problems due to health history, weight problems, smoking status or some combination of these factors, but whose medical problems are well-controlled and whose overall health status is stable.

	Yes	No
Under treatment for a serious health condition which requires close medical supervision. (such as rheumatoid arthritis, ulcerative colitis, or emphysema)	X	

History of a combination of serious conditions. (such as heart and lung disease, or rheumatoid arthritis with coronary artery disease)	X
Morbid obesity (see the Standard ratable range on Height/Weight Chart)	X

Co-Morbid Conditions

Conditions that are referred to as co-morbid mean that the health risk is compounded by the existence of the multiple disorders. Common health hazards such as diabetes, heart disease, smoking and obesity are particularly dangerous in combination. Any one of these is a threat to good health. Such conditions in combination are sure to erode an individual's physical well being over time. Other common conditions like arthritis and depression can be high risk for LTC in combination when either or both of these conditions are severe. Severity can only be established by a review of medical records. The medical records provide detailed information regarding symptoms and treatment, which allow the underwriter to most accurately evaluate the risk.

Most applicants with the co-morbid conditions listed below will not be insurable for LTCi coverage. If issued, applicants may be approved at the Standard rate. Also, coverage may be limited to exclude Home & Community Based Services, or longer Elimination Periods may be imposed.

Due to the complexity involved when considering the possible combinations of conditions, the degrees of severity, and the ages of the applicants, the following is intended to provide general guidance only.

Clearly Uninsurable Combinations

- Diabetes with cardiac problems or coronary artery disease
- Diabetes and current smoker
- Diabetes with typical diabetic complications such as neuropathy (nerve damage), retinopathy (visual deterioration), and/or nephropathy (declining kidney function)
- Diabetes and obesity
- Diabetes with excessive use of alcohol
- Coronary artery disease and current smoker
- Heart attack and current smoker
- Emphysema and current smoker
- Chronic asthma and current smoker
- Chronic obstructive pulmonary disease (COPD) and current smoker
- Chronic respiratory problems and current smoker

- Current smoker and obesity
- Current smoker and a history of internal cancer
- Current smoker with carotid artery disease
- Current smoker with chronic atrial fibrillation
- Current smoker with Barrett's Esophagus
- Current smoker with excessive use of alcohol
- Excessive use of alcohol with abnormal liver function test results
- Excessive use of alcohol, current smoker and obesity
- Excessive use of alcohol with fatty liver

Probable Uninsurable Combinations

- Arthritis with chronic pain and obesity
- Arthritis with chronic fatigue syndrome
- Arthritis with obesity and depression
- Depression with history of alcoholism
- Depression with history of drug abuse
- Depression with chronic fatigue syndrome
- Depression with orthopedic problems resulting in physical limitations
- Fibromyalgia with depression
- Fibromyalgia with chronic fatigue syndrome
- Fibromyalgia with obesity and depression
- Sleep apnea with obesity and current smoker
- Sleep apnea and asthma/COPD
- Sleep apnea with obesity and cardiac disorder

Adverse Decision Appeals Process

An adverse underwriting decision includes declined cases, rate class changes, and those cases where we are limiting coverage or making a change in any of the benefits or benefit amounts originally applied for. Any adverse underwriting decision involving a decline or modification to coverage is reviewed by underwriting management before the final decision is rendered.

“Why” Letter

Upon request, the LTCi Underwriting Service Department can furnish a letter of explanation to the applicant stating the specific reason(s) for the adverse

underwriting decision. In cases involving drugs, alcohol dependency, HIV infection, or sensitive psychiatric information, it may be necessary to send this letter to a physician designated by the applicant.

If after reviewing the letter of explanation, the applicant questions the health information on which the underwriting decision is based, the applicant should take the following steps:

- Consult with the appropriate physician concerning the health information upon which the decision was based.
- Consult with the producer to determine if the decision was consistent with the information provided in the Underwriting Guide.
- Consider the presence of multiple medical conditions, which together may have contributed to the underwriting decision on the basis of increased risk.

If the underwriting decision does not appear to be consistent with the Underwriting Guide or if the physician feels the information in the letter of explanation is not consistent with the applicant's true medical history, the underwriting decision may be formally appealed. Since the underwriting process is very thorough and underwriting decisions are frequently made after review by the Underwriting Management Team, appeals rarely result in changed underwriting decisions.

Appeal Procedure

Adverse underwriting decisions may be appealed as follows:

- Submit a letter from the physician explaining the factual differences concerning the applicant's health or present medical information that the LTCi underwriter was previously unaware of.
- Note that the physician must provide objective information, such as test results or other clinical findings, rather than opinions or testimonials. For example, a decline based on a diagnosis of Peripheral Neuropathy could be reconsidered upon presentation of nerve conduction test results that disprove the diagnosis. By contrast, a physician's letter simply praising the applicant's physical condition would not be sufficient to contest the underwriting decision.
- Submit the appeal letter with appropriate supportive objective information to the following address:

National Guardian Life Insurance Company (NGL)

Long Term Care Administrative Office

P.O. Box 4243

Woodland Hills, CA 91365-4243

Attn: Underwriting Service Department

A Senior Underwriter will review the new medical information and reconsider the original underwriting decision. Within 30 days of receipt of the appeal letter, the Senior Underwriter will notify the applicant in writing of the decision.

Height/Weight Chart

Male

Height	Minimum	Preferred +	Preferred	Standard	Decline
5 0	97	97-158	159-178	179-199	200
5 1	100	100-163	164-184	185-206	207
5 2	104	104-168	169-190	191-213	214
5 3	107	107-174	175-196	197-220	221
5 4	110	110-179	180-203	204-227	228
5 5	114	114-185	186-209	210-234	235
5 6	118	118-191	192-216	217-241	242
5 7	121	121-197	198-222	223-248	249
5 8	125	125-203	204-229	230-256	257
5 9	128	128-209	210-236	237-263	264
5 10	132	132-215	216-243	244-271	272
5 11	136	136-221	222-250	251-279	280
6 0	140	140-227	228-257	258-287	288
6 1	144	144-234	235-264	265-295	296
6 2	148	148-240	241-271	272-303	304
6 3	152	152-247	248-279	280-312	313
6 4	156	156-254	255-286	287-320	321
6 5	160	160-260	261-294	295-328	329
6 6	164	164-267	268-302	303-337	338
6 7	168	168-274	275-310	311-346	347
6 8	173	173-281	282-317	318-355	356
6 9	177	177-288	289-325	326-363	364
6 10	181	181-295	296-334	335-373	374

Height/Weight Chart

Female

Height	Minimum	Preferred +	Preferred	Standard	Decline
4 8	76	76-133	134-155	156-173	174
4 9	78	78-138	139-161	162-180	181
4 10	81	81-142	143-166	167-186	187
4 11	84	84-147	148-172	173-193	194
5 0	87	87-152	153-178	179-199	200
5 1	90	90-158	159-184	185-206	207
5 2	93	93-163	164-190	191-213	214
5 3	96	96-168	169-196	197-220	221
5 4	99	99-174	175-203	204-227	228
5 5	102	102-179	180-209	210-234	235
5 6	105	105-185	186-216	217-241	242
5 7	108	108-190	191-222	223-248	249
5 8	112	112-196	197-229	230-256	257
5 9	115	115-202	203-236	237-263	264
5 10	118	118-208	209-243	244-271	272
5 11	122	122-214	215-250	251-279	280
6 0	125	125-220	221-257	258-287	288
6 1	129	129-226	227-264	265-295	296
6 2	132	132-232	233-271	272-303	304
6 3	136	136-239	240-279	280-312	313
6 4	139	139-245	246-286	287-320	321
6 5	143	143-252	253-294	295-328	329
6 6	147	147-258	259-302	303-337	338

Impairment Guide

The following list of medical conditions is intended to give you a general idea of whether your client is insurable, and if so, whether they qualify as a Preferred Plus, Preferred or Standard risk.

Pref+ = Preferred Plus

Pref = Preferred

No HHC = No Home Health Care Coverage

Std = Standard

Dec = Decline

Abscess

A localized collection of pus in any part of the body.

resolved or 6 months after surgeryPref+

brain or abdominal present or surgery within 6 monthsDec

Acoustic Neuroma

A benign tumor of the auditory cranial nerve.

post surgeryPref+

presentDec

Addison's Disease

A severe hormonal deficiency of the adrenal glandDec

Adhesions

A band of scar tissue that binds two parts of bodily tissue together.

post surgeryPref+

ADL Deficits

Individuals who are unable to meet their everyday basic needs.

any mental or physical limitation in performing the activities of daily livingDec

Adult Day Care

.Dec

AIDS (Acquired Immunodeficiency Syndrome)

.Dec

Alcoholism

A disease marked by excessive consumption of and dependence on alcoholic drinks.

recovered more than 5 years, in good healthPref

recovered more than 3 years, in good healthStd

within 3 years or with relapsesDec

Allergies and Hay Fever

.....Pref+

Alzheimer's Disease

The deterioration of intellectual functionsDec

Amaurosis Fugax

A temporary, partial, or complete loss of visionDec

Amnesia (except Transient Global Amnesia)

Memory loss, sometimes including the memory of personal identityDec

Amnesia (Transient Global Amnesia)

Temporary sudden loss of long-term memory.

one episode, after 5 years with a complete neurological
work-up that is within normal limitsStd

Amputation

To cut off or remove, usually through surgery, a projecting body part.

due to trauma in the pastPref

due to diseaseDec

Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)

The degeneration of muscular activity within the brain and
the spinal cordDec

Anemia

A deficiency of red blood cells in the blood.

mildPref+

moderatePref

severe, or with complications, or defined as aplasticDec

Aneurysm

Abnormal expansion of a blood vessel.

abdominal, 1 year after surgery with good recoveryPref

cerebral, with or without surgeryDec

presentDec

Angina Pectoris

Severe pain and constriction in region of the heart.

controlled on medicationsPref

occasional episodes, or with history of myocardial infarction Pref/Std

not well controlledDec

smoker within 2 yearsDec

Angioplasty

Repair of a blood vessel with a balloon or through a surgical procedure.

after 6 months, with good results.....Pref

with stent, after 6 months, with good resultsPref

with history of myocardial infarction..... Pref/Std

with poor exercise tolerance or smoker within 2 years.....Dec

Ankylosing Spondylitis

Chronic inflammation of the spine and sacroiliac joints.

mild Pref+ /Pref

with physical limitations.....Dec

Anticardiolipin Antibody Syndrome (lupus anticoagulant)

An antibody response against phospholipid (a major component of the cell wall) leading to blood clots, stroke, heart attack and vague neurological symptoms.....Dec

Anxiety Disorder

A state of apprehension, uneasiness, and fear.

mild (occasional medication)Pref

moderate (regular or multiple medications) Pref/Std

severe and/or with functional impairment.....Dec

Aplastic Anemia

A failure of the bone marrow to properly form blood cellsDec

Arachnoid Cyst

Fluid filled sacs that occur on the arachnoid membrane of the brain.

after 5 years following removal, benign, no residuals Std

all othersDec

Arnold-Chiari Malformation

A condition in which the cerebellum portion of the brain protrudes into the spinal canal.....Dec

Arrhythmias (other than atrial fibrillation)

irregular heartbeat.....Pref

Arteriosclerosis

A narrowing and hardening of the arteries.

mildPref

moderate Std
severeDec

Arteriovenous Malformations

An abnormal collection of blood vessels.Dec

Arteritis

Inflammation of an artery.

1 year after recovery Pref/Std
presentDec

Arthritis (degenerative or osteoarthritis)

The breakdown and deterioration of cartilage in the joints.

mildPref+
moderate Pref/Std
severe but without physical limitations Std
with physical limitations or surgery anticipatedDec

Arthritis (rheumatoid)

A chronic systemic disease marked by inflammatory changes in the joints.

mild, controlled with non-steroidal medications. Pref/Std
moderate to severe, requiring multiple medications.Dec
with physical limitations or surgery anticipatedDec

Arthroscopy

Examination of or joint surgery using an arthroscope

after 3 months Pref+

Asbestosis

A respiratory disease caused by inhaling asbestos fibers that can lead to breathing problems and heart failure

.....Dec

Assisted Living

.....Dec

Asthma

A disease of the respiratory system characterized by difficulty of breathing.

mild, infrequent attacks.Pref+
moderate, controlled with medications (no steroids).Pref
severe, requiring multiple medications or steroids. Std/Dec
in combination with circulatory disease.Dec

smoking within 2 years	Dec
Asymmetric Septal Hypertrophy (ASH)	
A form of cardiomyopathy	Dec
Ataxia	
Defective muscular coordination	Dec
Atrial Fibrillation	
Severe, chaotic irregular heartbeat, which could lead to heart failure or stroke.	
history of, not on medication	Pref
currently on medication	Std/Dec
described as chronic	Dec
Atrophy (brain)	
deterioration or decrease in size of brain cells and tissues	Dec
Attention Deficit Disorder (ADD)/Attention Deficit Hyperactivity Disorder (ADHD)	
A persistent pattern of inattention and hyperactivity impulsivity that occurs more frequently or severely than is typical.	
stable, well controlled on medication	Pref
history of, not on medication	Pref
Autoimmune Disorders	
A person's immune system begins to attack its own body, creating antibodies against its own tissue	
	Dec
Avascular Necrosis	
A disease resulting from loss of blood supply to the bones causing death of bone tissue and bone collapse.	
mild to moderate	Pref
severe, or with complications, or requiring surgery	Dec
Back Disorder	
not disabling	Pref+
herniated disc (unoperated) or compression fracture	Pref
disabling or surgery needed	Dec
Barrett's Esophagus	
A condition of the esophagus in which the normal tissue changes into abnormal tissue caused by recurrent reflux of gastric juices.	
biopsy done within the last 2 years with favorable results	Pref/Std
all others	Dec

Basal Cell Skin Cancer

Damage to the skin from excessive sun exposurePref+

Bell's Palsy

Temporary paralysis of the facial muscles.

history of, complete recoveryPref+

with residual facial paralysisPref

Benign Prostatic Hypertrophy

An enlargement of the prostatePref+

Biliary Cirrhosis

A liver disease that slowly destroys the bile ducts in the liverDec

Bi-Polar Disorder

A severe behavioral disorder that causes severe changes in mood from depression to elation.Dec

Bladder Disease, Urinary

history of infection, complete recoveryPref+

chronic infections, without incontinencePref

with incontinence.Dec

Bladder Prolapse (cystocele)

The dropping or sagging of a woman's bladder due to the weakness of the bladder wall.

surgically repairedPref+

Blood Pressure, Elevated (check list for cardiac medications)

mild and no other cardiac conditionPref+

in combination with other cardiac condition.Pref/Std

not controlled.Dec

Bone Marrow Transplant

Treatment used to improve the chances of curing diseases such as leukemia, lymphoma, and immune deficiency diseasesDec

Braces

To support a part of the body in a certain position.

without ADL limitation.Std

with ADL limitationDec

Brain Impairments

Total or partial functional limitations of the brainDec

Brain Tumor

Abnormal growth in or on the brain.

- after 5 years following removal, benign, no residuals Std
- all others Dec

Breast Disorders

Any type of lump, swelling, cyst or mass that can be felt in the breast tissue.

- fibrocystic disease Pref+
- breast cancer with treatment See Cancer
- breast cancer present Dec

Bronchiectasis

Chronic expansion and destruction of the bronchi of the lungs, with secondary infection.

- asymptomatic, non-smoker, minimum 3 years since diagnosis with no periods of disability. Std
- all others Dec

Bronchitis

Acute or chronic inflammation of the bronchial tube.

- acute attack Pref+
- multiple attacks Pref
- chronic Std/Dec

Buerger's Disease (Thromboangiitis Obliterans)

A chronic, recurring, inflammatory vascular disease of the peripheral arteries and veins. Dec

Bypass Surgery (Heart)

A surgery that reroutes the blood supply by bypassing blocked arteries.

- after 6 months, with good results. Pref
- with history of myocardial infarction. Pref/Std
- with poor exercise tolerance post surgery. Dec
- smoker within 2 years Dec

Cancer

Unrestrained cell growth that can grow in any part of the body.

- early or moderate stage, 5 years since last treatment Pref+/Pref
- early stage, 2 years since last treatment Pref
- moderate stage, 2 years since last treatment Std

with metastasis or less than 2 years since last treatmentDec

Cancer (Lymphoma or Lung)

after 10 years since recovery with no recurrences. Std

less than 10 years since recoveryDec

cane useDec

Cardiac Arrest

The sudden cessation of functional circulation.

fully recovered, no residuals Pref/Std

with residuals or complications.Dec

Cardiomyopathy

A disease that damages the heart muscle so that it loses its ability to pump blood and can cause irregular heartbeats.Dec

Carotid Artery Disease

Constriction or narrowing of the arteries that supply the blood flow to the neck and brain.

mild, asymptomatic, or corrected by endarterectomy, no history of tia or stroke Pref

moderate, asymptomatic, or with other heart or circulatory disorder Std/Dec

severe; symptomatic or smoker within 2 yearsDec

Carpal Tunnel Syndrome

Enlarged tendons or ligaments in the wrist, caused by pressure on the median nerve.

no resulting disability. Pref+

surgery pending.Dec

Cataracts

A clouding of the lens or the eye, which obstructs the passage of light.

recovered after surgery Pref+

present, but not requiring surgery Pref+

surgery scheduled or anticipated.Dec

Catheter (current use; indwelling)

A tubular medical device for insertion into canals, vessels, or passageways to permit injection or withdrawal of fluidsDec

Cerebral Palsy

A disorder of movement and gait caused by brain damageDec

Cerebral Vascular Accident (CVA)

The blood supply to a part of the brain is interrupted by an ischemic stroke or by a hemorrhagic stroke.Dec

Charcot-Marie-Tooth Disease

A hereditary, progressive, neuromuscular disorder that primarily effects the feet, legs, and handsDec

Cholecystitis, Cholelithiasis (gallbladder)

A sudden inflammation of the gallbladder that causes severe pain.
after surgeryPref+
surgery anticipatedDec

Chronic Fatigue Syndrome

A prolonged persistent fatigue that can be incapacitating and/or debilitating.
mild, not affecting functional ability.Pref
moderateStd/Dec
severe, with functional limitations; use of steroids or narcotics.Dec

Chronic Obstructive Pulmonary Disease (COPD)

A severe disease of the lungs that obstructs the airways.
mildPref
moderateStd
severeDec
with smoking within the last yearDec

Cirrhosis, Liver

The gradual loss of liver function due to cell damage and internal scarringDec

Claudication

A temporary inadequate supply of oxygen to the muscles of the leg causing pain and limping.Dec

Cognitive Impairment

The inability to mentally function normally, reduction in memory, thinking, and learningDec

Colitis, Spastic

acute Inflammation of the large intestinePref+
chronic, recurringPref/Std
severe, disablingDec

Colitis, Ulcerative

Chronic inflammation and ulceration of the lining of the colon and rectum.

- mild Pref
- moderate Std
- severe Dec

Collagen Disease

Any disorder affecting the connective tissue, with rheumatic symptoms including muscle stiffness, soreness, and pain in the joints. Dec

Colostomy, Permanent

An opening of a portion of the colon through the abdominal wall.

- 2 years after surgery, no complications Pref
- with complications Dec

Concussion, multiple

The most common traumatic brain injury.

- Remote history, no residual affects. Pref
- With post-concussion syndrome Dec
- With intermittent or residual cognitive deficit. Dec

Confusion

Disturbance of consciousness and inability to distinguish, choose, or act decisively Dec

Congestive Heart Failure (CHF)

The heart's inability to maintain sufficient cardiac output to meet the body's needs.

- controlled with medications for 1 year. Std
- present Dec

Connective Tissue Disease

(see collagen disease) Dec

Coronary Artery Disease

A condition that reduces the blood flow through the coronary arteries to the heart muscle.

- mild Pref
- moderate, or with history of myocardial infarction Pref/Std
- severe, or with poor exercise tolerance Dec
- smoker within 2 years Dec

Crest Syndrome (see Scleroderma)

.....Dec

Creutzfeldt-Jakob Syndrome

A very rare degenerative condition of the brain, causing progressive dementia, blindness, and leading to death.Dec

Crohn's Disease

Inflammation and ulceration of the small intestine.

mildPref

moderateStd

severeDec

Cushing's Syndrome (due to pituitary, adrenal or ectopic tumors)

A hormonal disorder resulting from the overproduction of corticosteroid by the adrenal gland.

corrected by surgery, no complications or secondary disorders such as high blood pressure, osteoporosis or diabetes.Std

presentDec

Cystic Fibrosis

An inherited disease characterized by chronic lung infections and an inability to absorb fats or other nutrients from foodsDec

Cystitis

Inflammation of the urinary bladder.Pref+

Defibrillator Implanted

An electric device that applies shocks to the heart to convert the heart back into a normal rhythmDec

Degenerative Joint Disease

Degeneration of the joint surface resulting from wear and tear over the years.

mildPref

moderatePref

severe, but without physical limitations.Std

with physical limitations or surgery anticipatedDec

Dementia

A cognitive deficit including memory impairment.

all formsDec

Demyelinating Disease

Causing or characterized by the loss or destruction of myelin (the sheath around nerve fibers), such as multiple sclerosisDec

Depression

A mental disorder marked by sadness, inactivity, difficulty with thinking and concentration, feelings of helplessness and worthlessness.

mild (occasional medication)Pref
moderate (regular medication; multiple medications) Pref/Std
severeDec
with memory complaint.Dec

Dermatomyositis

An autoimmune disorder in which the muscles and skin become inflamed, causing weakness of the muscles and a skin rashDec

Diabetes Mellitus, insulin dependent

A chronic disease of carbohydrate metabolism in which the body makes little or no insulin, requiring daily injections of insulin to sustain life.Dec

Diabetes Mellitus, non-insulin dependent (diet or oral medications)

A chronic disease of carbohydrate metabolism, marked by high blood sugar and sugar in urine, resulting from inadequate production or use of insulin.

good control.Pref
fair control, overweight, or ex-smoker Std
poor control or with other serious health conditions, diabetic complications or smoker within 2 yearsDec

Dialysis

A procedure to remove the waste products from the blood and excess fluid from the body as a treatment for kidney failureDec

Disabled

Collecting Disability BenefitsDec

Discoid Lupus

A chronic skin condition characterized by inflammation and scarring type skin lesions which occur on the face, ears, scalp, and on other body areas, definite diagnosis, limited to skin with no other symptoms of LupusPref

Diverticulitis, Diverticulosis

Diverticulitis is inflammation and perforation of a diverticulum (an abnormal pouch or sac of the intestine), Diverticulosis is a condition where small sacs of the inner lining of the intestine are present.

- mild, well controlled by diet or medication.Pref+
- moderate, frequent flare-ups and/or bleeding.Pref
- surgery anticipatedDec

Down's Syndrome

A congenital condition characterized by moderate to severe mental retardation.Dec

Drug Dependency or Abuse

- after 5 years, in good healthPref
- after 3 years, in good healthStd
- within 3 years or with relapsesDec

Duodenal Ulcer

A peptic ulcer situated in the small intestines.

- history of, occasional medication.Pref+
- chronic, frequent flare-ups and/or bleedingPref
- surgery scheduledDec

Dupuytren's Contracture

A painless thickening and contracture of tissue beneath the skin on the palm of the hand.

- present or surgically corrected, no functional limitationsPref+
- surgery anticipated or scheduled.Dec

Eating Disorders (i.e., bulimia, binge eating, anorexia)

- stable with acceptable build (see chart) for 1 yearPref/Std
- outside of build chart parameters or non compliant with treatmentDec

Emphysema

A form of chronic obstructive pulmonary disease in which the tiny air sacs in the lungs are damaged by inflammation.

- mildStd
- moderateStd/Dec
- severe or with oxygen use.Dec
- with smoking in the last year.Dec

Endarterectomy (without stroke)

A surgical removal of the lining of a carotid artery when it becomes diseased or blocked with atherosclerotic plaque.

- after 6 months, no other circulatory disorderPref
- with other circulatory disorder or cardiac condition Std/Dec
- smoker within 2 yearsDec

Endocarditis

Inflammation of the inner lining of the heart.

- fully recovered, 1 episode, no residuals; rate will depend on severity of related heart disorder Pref/Std
- recurrentDec

Epilepsy (Seizure Disorder)

Transient neurological abnormalities caused by abnormal electric activity in the brain.

- 2 years after last seizure, good control on medication.Pref
- seizure within 2 years Std/Dec
- seizure within 1 year, poor control or cause unknownDec

Epstein-Barr Syndrome (confirmed diagnosis of infectious mononucleosis)

A herpes virus that causes infectious mononucleosis.

- 6 months after full recovery.Pref+
- less than 6 months after full recovery.Dec

Esophageal Varices

Twisted, expanded areas in the esophageal veins resulting from portal hypertension caused by advanced liver diseaseDec

Esophagitis

Inflammation of the esophagus.

- mild, well controlled by diet or medication.Pref+
- frequent flare-ups and/or bleedingPref

Factor V Leiden

The most common hereditary blood coagulation disorder in the U.S.

- incidental finding on lab work, never any symptomsPref+
- with a single event of blood clot, after 1 year, no medicationPref
- multiple events of blood clots or chronic medicationDec

Falls

- multiple within last 24 monthsDec
- due to dizziness, gait disturbance or TIA.Dec

Fatty Liver

Fat in the liver cells. Some causes are obesity, high triglycerides and alcohol use.

- stable Pref
- with complications. Std/Dec
- related to alcohol. Dec

Fibrocystic Breast Disease

- A benign breast lump characterized by cysts and thickening of the milk glandsPref+

Fibromyalgia

A chronic disorder of the muscles and related soft tissue including ligaments and tendons, characterized by muscle pain, fatigue, and sleep disturbances.

- mild, not affecting functional ability. Pref
- moderate Std/Dec
- severe, with functional limitations; use of steroids or narcotics. Dec

Fuch's Corneal Dystrophy

A gradual deterioration of one layer or another of the cornea, which causes clouding and blurred vision

- normal vision, not requiring surgery Pref
- normal vision with successful surgery. Pref
- multiple surgeries and/or deteriorating vision Dec

Gallbladder (cholecystitis, cholelithiasis)

Inflammation of the gallbladder and the formation of gallstones.

- post surgeryPref+

Gastric Bypass Surgery

Surgery to promote weight loss by reducing the size of the stomach and/or interrupting the digestive process.

- after 3 months, build within height/weight chart guidelines Pref/Std
- with complications post surgery. Dec
- with weight gain to obesity. Dec

Gastroesophageal Reflux Disease (GERD)

Regurgitation of gastric juices into the lower esophagus.

mild, well controlled by diet or medication.Pref+
severe, and or frequent flare-ups Pref/Std

Giant Cell Arteritis

Inflammation of an artery.

1 year after recovery Pref/Std
presentDec

Gilbert’s Disease (confirmed diagnosis)

An inherited disorder that affects the way bilirubin is processed by the liverPref+

Glaucoma

A group of eye diseases that cause damage to the optic nerve which lead to blindness.

mild to moderate visual impairmentPref
severe impairment affecting ADLsDec

Glomerulonephritis

Kidney disease characterized by inflammation of small blood vessels of the kidney.

resolved 6 months, no chronic kidney problemsPref
present, progressive, recurrent, or with renal failureDec

Goiter

An enlargement of the thyroid gland.

post surgery or post radioactive iodine treatment, benign, on thyroid replacementPref+
with malignancy, or toxic, within 5 years Std/Dec

Gout

Recurrent inflammation of the peripheral joints, which may become chronic and cause joint deformity.

mild, without physical limitationsPref+
moderate to severePref
with frequent flaresDec

Graves’ Disease

An autoimmune disease that causes over activity of the thyroid gland.

controlled by medicationPref
not adequately controlled.Dec

Guillian-Barre Syndrome

A disorder in which the body's immune system attacks the peripheral nerves, which are outside the brain and spinal cord.

- under 65 years old, 2 years past full recovery with no residuals Pref
- with residuals Std/Dec
- less than 2 years past full recovery, diagnosed at age 65 or over, or with relapses Dec

Handicapped Parking Tag

- Dec

Hashimoto's Thyroiditis

An inflammation of the thyroid gland, which frequently results in hypothyroidism (low thyroid).

- controlled by thyroid replacement therapy Pref+

Hazardous Occupation or Avocation

- Call to discuss if any doubt Dec

Headaches

Diffuse pain in different portions of the head, not confined to any nerve distribution area.

- occasional medication Pref+
- migraine, uncomplicated, controlled with regular medication Pref
- described as complicated Std/Dec

Heart Attack (after 6 months)

Insufficient blood supply to the heart muscle.

- stable and fully functional Pref
- with history of bypass surgery Pref/Std
- with chronic angina (chest pain) Std/Dec
- smoker within last 2 years Dec

Head Injury

Trauma to the scalp, skull or brain.

- Minor scalp injury with rapid recovery, no residual affects Pref +
- Mild traumatic brain injury with full recovery, after one year Pref
- Moderate to severe traumatic brain injury Dec
- Traumatic brain injury with residual cognitive, physical, or psychosocial impairment Dec

Heart Murmur

A sound produced as blood flows through the chambers and large vessels of the heart during the cardiac cycle of contraction and relaxation.

- functional, no medication requiredPref+
- organic, well controlled with medication.Pref
- causing physical limitations.Dec

Heart Valve Replacement

A surgery used to repair or replace diseased heart valves.

- good recovery 1-year post surgery.Pref
- with other cardiac disorder Std/Dec
- surgery scheduled or anticipated.Dec

Hemiplegia

Paralysis on one side of the body due to disruption of blood flow to the brain.Dec

Hemochromatosis/Hemosiderosis

A disorder that causes the body to absorb excess iron, which accumulates in the liver, pancreas, heart, and other organsDec

Hemophilia

An inherited disorder in which a person's blood lacks a certain protein important in forming blood clots, leading to excessive bleeding.Dec

Hepatitis (A, B & C)

An inflammation of the liver caused by viruses, bacteria, parasites, and toxic reactions to drugs, alcohol and chemicals.

- Hepatitis A, 6 months after full recoveryPref+
- Hepatitis B, 1 year after full recovery, normal liver enzymesPref
- Hepatitis C, with successful treatment.Pref
- active, any typeDec
- described as chronic, active or due to alcohol or drug useDec

Herniated Disc

A rupture of an intervertebral disc of the spine with a protrusion of the disc's core into the spinal canal.

- post surgery with good recoveryPref+
- present, no surgery planned, fully functionalPref
- present with physical limitations. Std, No HHC
- with history of disability within 5 years.Dec

surgery scheduled or needed.Dec

Hiatal Hernia

A portion of the stomach protrudes upward into the chest through an opening in the diaphragm.

mild, well controlled by diet or medication.Pref+

frequent flare-ups and/or bleedingPref

Hip Replacement

one or both hips, after 6 months, fully ambulatory, mild or no arthritis in other jointsPref

recovered after 6 months, with severe arthritis in other joints, but without physical limitations. Std/No HHC

surgery scheduled or needed or physical limitations.Dec

HIV+

Infection with the Human Immunodeficiency VirusDec

Hodgkin’s Lymphoma

A malignant growth of cells in the lymph system.

after 10 years since recovery with no recurrence Std

less than 10 years since full recoveryDec

Home Care Service

within 24 monthsDec

Huntington’s Disease

A genetic disease that involves the degeneration of the basal ganglia of the brainDec

Hydrocephalus

A disorder characterized by an excessive amount of cerebrospinal fluid under pressure within the skullDec

Hypercholesterolemia (High Cholesterol)

successfully treatedPref+

without treatment or unsuccessful treatment Pref/Std

in combination with heart disease Std/Dec

Hyperglycemia

an excessive amount of sugar in the blood.Pref

untreated meeting standards for diabetes Std/Dec

Hyperparathyroidism

The over activity of the parathyroid glands that leads to an abnormally elevated level of calcium in the blood.

surgically corrected	Pref
minimally elevated calcium levels, stable, closely monitored, no related disorders such as high blood pressure, impaired renal function, or bone demineralization	Pref/Std
all others	Dec

Hypertension

Abnormally high arterial blood pressure.

controlled with medication	Pref+
in combination with cardiac condition	Pref/Std
not controlled.	Dec

Hyperthyroidism

The over activity of the thyroid gland which results in the over production of thyroid hormone.

controlled by medication	Pref
not adequately controlled.	Dec

Hypothyroidism

The under activity of the thyroid gland which results in the under production of thyroid hormone.

Pref+

Hysterectomy

Surgical removal of the uterus.

non-malignant	Pref+
surgery needed	Dec

Ileostomy

The creation of a surgical passage through the abdominal wall into the ileum.

2 years after surgery, no complications	Std
less than 2 years after surgery or with complications	Dec

Incontinence, Fecal

The inability to control bowel movements.

caused by an intestinal disorder but self managed	Pref
resulting in permanent colostomy	Pref
caused by nerve damage or not self managed.	Dec
cause unknown.	Dec

Incontinence, Urinary

The loss of bladder control.

- stress or urge incontinencePref+
- with chronic urinary infectionsPref
- requiring self catheterization Std / No HHC
- due to diseaseDec
- cause unknown.Dec

Inner Ear Disorder

- mild (occasional medication) Pref+/Pref
- moderate (regular medication). Pref/Std
- severe Std/Dec

Intestinal Obstruction

A partial or complete blockage of the bowel that results in the failure of the intestinal contents to pass through.

- surgically corrected, no malignancyPref
- within 2 years; resulting in colostomy Std
- surgery scheduled or needed.Dec

Irritable Bowel Syndrome

A form of colitis, which is characterized by constipation and diarrhea.

- mildPref+
- frequent flare-ups and/or bleeding Pref/Std
- disablingDec

ITP (Idiopathic Thrombocytopenic Purpura)

A bleeding disorder that is caused by too few platelets in the bloodDec

Kidney Dialysis (see Dialysis)

.Dec

Kidney Failure

The build up of waste and toxins, which are not filtered out of the blood and start to accumulate in the tissuesDec

Kidney Infection

An infection of the kidney and the ducts that carry urine away from the kidney.

- treated and recovered.Pref+
- recurrent but well managed Pref/Std

chronic Std/Dec

Kidney Stones (Nephrolithiasis)

Small granular mass present in the kidney.

no current problemPref+

surgery neededDec

Kidney Transplant

A surgical procedure to implant a healthy kidney into a patient with kidney failure.

5 years after transplant, family donor, no episodes of rejection,
no complications Std

all othersDec

Knee Replacement

A surgery to replace a damaged knee joint with an artificial joint.

one or both knees, after 3 months, fully ambulatory, mild or
no arthritis in other joints Pref

recovered after 3 months, with severe arthritis in other joints,
but without physical limitations Std

surgery scheduled or needed or physical limitationsDec

Labyrinthitis

An inflammation of the fluid filled chambers in the inner ear that sense balance, resulting in vertigo.

mild (occasional medication) Pref+/Pref

moderate (regular medication) Pref/Std

severe Std/Dec

disablingDec

Lacunar Infarct

An area of tissue in the brain that undergoes death of cells following the cessation of blood supply, resulting from occlusion or stenosis of the supplying arteryDec

Lambert-Eaton Syndrome (Myasthenia Syndrome)

A condition marked by neuropathy and weakness of the limbsDec

Left Bundle Branch Block (LBBB)

A defect in the heart's electrical conduction system.

stable and no diagnosis of serious cardiac disease Pref

with diagnosis of cardiac diseaseDec

Leukemia (any type)

A group of bone marrow cancers in which white blood cells divide uncontrollably, affecting the production of normal white blood cells, red blood cells and plateletsDec

Lou Gehrig's Disease

(See Amyotrophic Lateral Sclerosis)Dec

Lung Cancer (see cancer)

after 10 years since recovery with no recurrences. Std
less than 10 years since full recovery or within 2 years smokerDec

Lupus (discoid)

A chronic skin condition characterized by inflammation and scarring type skin lesions which occur on the face, ears, scalp, and on other body areas.
definite diagnosis, limited to skin with no other symptoms of lupusPref

Lupus Erythematosus (SLE)

An autoimmune disease affecting many systems in the body including heart, lungs, and kidneysDec

Lyme's Disease

A bacterium that is transmitted by a tick and characterized by skin changes, flu like symptoms and joint inflammation.
Stage 1, early, localized infection, 3 months after full recoveryPref+
Stage 2 and 3, 3 months after full recovery, rate for residual symptoms.Pref/Dec
current or less than 3 months after full recovery - any stageDec
disablingDec

Lymphoma

A form of cancer, a malignant tumor of the lymphoid tissue.
after 10 years since full recovery with no recurrences. Std
less than 10 years since full recoveryDec

Macular Degeneration

A deterioration of the central portion of the retina, affecting central vision and visualization of fine details.
stable, without visual impairment.Pref
stable, mild visual impairmentPref/Std
progressive or with moderate to severe visual impairmentDec

Major Depression

A mental disorder marked by severe and long lasting feelings of sadness or related symptoms that impair a person's functioningDec

Manic Depression

(see Bi-Polar Disorder).Dec

Marfan's Syndrome

An inheritable disorder of connective tissue that affects the skeletal system, cardiovascular system, eyes, and skinDec

Medicaid Recipient

Disabled or due to low incomeDec

Melanoma

A malignant skin tumor containing dark pigment.

early stage or moderate stage after 5 years Pref+/Pref

early stage, after 2 years Pref

moderate stage, after 2 years. Std

advanced stage or recurrent.Dec

Memory Loss

A loss of the ability to memorize information or recall information stored in the brainDec

Meniere's Disease

An inner ear disorder, usually accompanied by varying degrees of hearing loss, ringing in the ears, and dizziness.

occasional medication. Pref+/Pref

regular medication. Pref/Std

severe or not controlled Std/Dec

disablingDec

Mental Retardation

A condition characterized by impaired intellectual function, which interferes with the ability to cope in everyday activitiesDec

Migraine Headaches

A severe, sometimes incapacitating headache, which can be accompanied by visual changes or stomach disturbances.

uncomplicated, controlled with occasional medication.Pref+

uncomplicated, controlled with regular medication. Pref/Std

described as complicated. Std/Dec

disablingDec

Mitral Valve Prolapse

A condition in which the mitral valve in the heart is deformed causing a degree of leakage and is characterized by a heart murmur and sometimes chest pain.

asymptomatic, no other cardiac conditionPref+

symptomatic, or with other cardiac conditionPref

surgery anticipatedDec

Monoclonal Gammopathy

A disorder of the blood in which most of the protein produced is from one antibody instead of from many.Dec

MRI/CT of Head with Atrophy

all cases.Dec

Multiple Myeloma

A malignant condition characterized by an uncontrolled reproduction and dysfunction of plasma cells in the bone marrowDec

Multiple Sclerosis

A progressive disease of the central nervous system in which the protective covering of nerve fibers in the brain or spinal cord is destroyedDec

Muscular Dystrophy

A slow, progressive disease characterized by degeneration of muscle fibersDec

Myasthenia Gravis

An autoimmune disorder in which the muscles become weak and tire easilyDec

Myasthenia Syndrome

(see Lambert-Eaton Syndrome)Dec

Myocardial Infarction (after 6 months)

Another term for heart attack, an injury to the heart muscle due to a loss of blood supply.

stable and fully functionalPref

with bypass surgeryPref/Std

with chronic angina (chest pain)Std/Dec

smoker within 2 yearsDec

Myocarditis

An inflammation of the heart muscle, which is due to a viral infection.

acute, full recovery, not related to any other health conditionPref+
with residual cardiac damage Pref/Std
disablingDec

Narcolepsy

A rare syndrome of recurrent attacks of sleep, sudden loss of muscle tone and sleep paralysis.

well-controlledPref
not controlled.Dec
disablingDec

Narcotic Use (chronic)

within 3 years (after 3 years, rate will depend on the status of the condition for which it was prescribed)Dec

Nephrolithiasis (see Kidney Stones)

no current problemPref+
surgery neededDec

Nephrosclerosis

A kidney disorder in which the smallest arteries in the kidneys are damagedDec

Neurofibromatosis

A genetic disorder of the nervous system that causes tumors to form on the nerves anywhere in the body at any timeDec

Neurogenic Bladder

A urinary problem in which there is abnormal emptying of the bladder with subsequent retention or incontinence of urineDec

Neuropathy, Peripheral

Pain, numbness, burning, or a loss of sensation in the hands and feet.

due to a herniated disc or nerve impingement.Pref
of uncertain cause, but stable and non-progressive. Std
due to diabetesDec
causing disabilityDec
progressing over timeDec

Nursing Home Confinement

within the last 2 yearsDec

Obsessive Compulsive Disorder (OCD)

A disorder characterized by repetitive thoughts and behaviors.

- stable, well controlled on medication Pref
- all others Dec

Organ Transplant (Kidney)

The replacement of a diseased organ with a healthy one.

- 5 years after transplant, family donor, no episodes of rejection, no complications Std
- all others Dec
- organ transplant (except kidney) Dec

Organic Brain Syndrome

A disturbance of mental functioning due to a physical cause

- as opposed to a psychological cause Dec

Osteomyelitis

An acute or chronic bone infection caused by bacteria.

- single bone and single attack, recovered after 6 months Pref
- multiple bones and attacks Dec

Osteoporosis

A reduction of bone mass, causing bones to become brittle, fragile, and susceptible to fractures.

- mild, on medication, t-score -2.5 or greater Pref
- moderate to severe, on medication Std/No HHC
- with fractures or spinal problems Dec

Oxygen use

- Dec

Pacemaker

An electrical device that can control the beating of the heart by a series of rhythmic electrical discharges.

- normal cardiac output, no other heart disorder Pref
- with other cardiac disorder Std/Dec

Paget's Disease

A disruption of normal bone formation causing the affected bones to weaken, thicken, and become deformed.

- pelvis only, not crippling Pref
- all others Dec

Pancreatitis

Inflammation of the pancreas.

- single episode, no residuals, complete recovery after 1 yearPref
- chronic or with multiple episodes or due to alcoholDec

Panic Disorder

Characterized by recurrent panic attacks (i.e., periods of intense fear and discomfort) on an unpredictable basis.

- controlled with medication or psychotherapy.Pref
- difficult to control or with prior hospitalization or disability.Dec

Paralysis

A complete or partial loss of controlled movement caused by an inability to contract one or more musclesDec

Parkinson's Disease

A chronic, progressive, nervous disease marked by tremor, muscular weakness, rigidity and peculiar gait.Dec

Pericarditis

A disorder caused by inflammation of the pericardium, which is the sac like covering of the heart.

- acute, full recovery, no other cardiac or related health condition.Pref
- with residual cardiac damageStd/Dec

Peripheral Neuropathy

(see Neuropathy, Peripheral)

Peripheral Vascular Disease

A disease of the blood vessels characterized by narrowing and hardening of the arteries that supply the legs and feet, causing a decrease in blood flow that can injure nerves and other tissues.Dec

Phlebitis

Painful inflammation of a vein.

- after 6 months, single attack, fully recoveredPref+
- edema but fully ambulatoryPref/Std
- requiring aid to ambulateDec
- within the last 6 months.Dec

Physical Therapy

within the last 6 months.Dec

disablingDec

Pick’s Disease

A rare degenerative brain illness that causes dementia and is marked by progressive impairment of intellect and judgmentDec

Pituitary tumor, benign

A tumor that is located in the pituitary gland of the brain.
present, stable on medicationPref
surgically removed, no residuals after 1 yearPref
all othersDec

Polio

A virus which invades the central nervous system marked by tremor, muscle pain, muscle weakness, stiffness, serious breathing problems, or death.
history of, with full function.Pref
history of, with mild residual impairment. Pref/Std
history of, with post polio syndromeDec

Polycystic Kidney Disease

An inherited disease characterized by the growth of numerous cysts filled with fluid in the kidneys.Dec

Polycystic Liver Disease

Many cysts in or on the liver affecting liver function.
asymptomatic, no kidney involvementPref
symptomatic, or kidney cysts alsoDec

Polycythemia

A blood disease with abnormal increase in red and white blood cells and plateletsDec

Polymyalgia Rheumatica

An inflammatory syndrome, which is marked by pain and stiffness in the muscles of the hips, thighs, shoulders and neck.
controlled with medications Pref/Std
not well controlled or with functional limitationsDec

Polyps

A tumor, which is commonly found in vascular organs such as the nose, uterus, colon, and rectum.
surgically removed, benign.Pref+
malignantsee Cancer

Post-Traumatic Stress Disorder (PTSD)

An anxiety disorder that can develop after exposure to a terrifying event or ordeal. Traumatic events that may trigger PTSD include violent personal assaults, natural or human-caused disasters, accidents or military combat (source National Institutes of Health-NIH)

controlled with medication or psychotherapy Pref
difficult to control or with disability Dec

Professional Athlete or Retired Pro-Athlete in High Impact Sport

Call to discuss individual sport if any doubt Dec

Prostate Disorders

prostatitis or benign prostate surgery Pref+
prostate cancer with surgery see Cancer
prostate cancer, present Dec

PSA, Elevated (Prostatic Specific Antigen)

An enzyme that is produced by the prostate gland that can be measured in the blood.

if proven benign by biopsy/ultrasound Pref+/Pref
if 8 or above and not proven benign Dec

Psoriatic Arthritis

Pain and swelling of joints with patches of scaly skin related to psoriasis.

mild to moderate Pref/Std
severe Std/Dec

Psychosis

A severe mental disorder in which the individual loses contact with reality. Dec

Pulmonary Embolism

A blockage in an artery in the lungs caused by a blood clot that travels through the blood vessels to the lungs.

one occurrence Pref
recurrent Pref/Std
requiring ongoing blood thinning Std/Dec

Pulmonary Fibrosis

Scarring or thickening of tissues deep in the lung usually resulting from previous lung inflammation such as pneumonia or tuberculosis Dec

Raynaud's Disease/Phenomenon

A condition in which the blood vessels constrict and the blood supply to the fingers, toes, and occasionally the ears and nose are reduced.

- mild, non-progressive Pref
- progressive Std/Dec

Reflex Sympathetic Dystrophy

A chronic pain condition that is the result of dysfunction in the central or peripheral nervous system.

- current. Dec

Renal Failure

A gradual and progressive loss of the ability of the kidneys to excrete waste, concentrate urine, and conserve electrolytes.

- acute, after 1 year, fully recovered, no residuals Pref
- chronic renal insufficiency Std/Dec
- current. Dec

Renal Insufficiency (not chronic)

Insufficient excretion of wastes by the kidneys.

- after 1 year, stable Pref
- in combination with diabetes Dec

Restless Leg Syndrome

A neurological disorder characterized by unpleasant sensations in the legs and an uncontrollable desire to move them.

- controlled on one medication Pref
- multiple medications or use of anti-Parkinson's medications Std/Dec

Retinal Artery Occlusion

A blockage of the main artery leading to the retina or one of its branches.

- after 2 years Std
- within 2 years or multiple episodes Dec

Retinitis Pigmentosa

A condition characterized by a degeneration of the rods and cones of the retina of the eye, which leads to blindness Dec

Retinopathy (Diabetic)

A disease of the retina due to diabetes that can cause decreased vision and blindness Dec

Rheumatoid Arthritis

A chronic systemic disease marked by inflammatory changes in the joints.

- mild, controlled with non-steroidal drugs Pref/Std
- moderate to severe, requiring multiple medications Std/Dec
- with functional limitations Dec

Sarcoidosis

A chronic multi-system disease of unknown cause characterized by inflammatory cells, called granulomas that can produce many different symptoms.

- no progression for at least 1 year, mild symptoms, no treatment, non-smoker. Pref
- affecting eyes or other organs, moderate symptoms that require treatment Std/Dec
- progressive or smoker. Dec

Schizophrenia

A mental disorder that makes it difficult to tell the difference between real and imagined experiences, to think logically, or to behave appropriately in social situations Dec

Scleroderma (CREST Syndrome)

An autoimmune disorder of the connective tissue, which is characterized by formation of scar tissue in the skin and organs of the body. Dec

Scoliosis

A crookedness or lateral curvature of the spine.

- mild Pref+/Pref
- moderate, but without physical limitations Pref/Std
- severe or with physical limitations Dec

Seizure Disorder (see Epilepsy)

Transient neurological abnormalities caused by abnormal electric activity in the brain.

- 2 years after last seizure, good control on medication. Pref
- seizure within 2 years. Std/Dec
- seizure within 1 year, poor control or cause unknown Dec

Self-Reported Memory Concerns

- current or within 5 years Dec

Shunts (Brain, Heart or Kidney)

A normal or abnormal passage by which bodily fluid is diverted from one channel, circulatory path, or part to anotherDec

Shy-Drager Syndrome

A degenerative disease characterized by progressive damage to the autonomic nervous system, muscle tremor, rigidity, and slow movementDec

Sickle Cell Anemia

A hereditary disorder in which the red blood cells contain an abnormal hemoglobin (protein carried by red cells), which results in blood cells shaped like sicklesDec

Sick Sinus Syndrome (SSS)

Disorder of the sinus node of the heart, which regulates the heartbeat.
pacemaker and normal cardiac output, no other heart disorderPref
without a pacemaker, but normal cardiac output Std
with cardiac disorder or reduced cardiac outputDec

Sjogren's Syndrome

A chronic disease in which white blood cells attack the moisture producing glands, but it is a systemic disease, affecting many organs and may cause fatigue.
mild, no limitationsPref
moderate, but fully functional. Std/No HHC
with disability or physical limitationsDec

Skin Cancer (not Melanoma)

Cancer that may arise on the surface of the body and form a small ulcer or pimple.
external, basal or squamous cell cancerPref+

Sleep Apnea

A breathing disorder characterized by brief interruptions of breathing during sleep.
mild or currently using CPAPPref
with cardiac disorder and/or overweight. Std
not well-controlled.Dec

Smoking (within last 2 years)

without medical problemsPref
with chronic upper respiratory infections Std/Dec

with diabetes, heart or lung disease	Dec
Social Security Disability Recipient	
Disabled	Dec
Spinal Stenosis	
A narrowing of the space in the spinal canal through which nerves run.	
mild, non-progressive	Pref
with successful surgery	Pref
with mild limitations.	Std/No HHC
all others	Std/Dec
severe or disabling.	Dec
Splenectomy	
Surgical removal of the spleen due to trauma or disease.	
fully recovered	Pref
with chronic infections.	Dec
Stent (Cardiac)	
A short or narrow metal plastic tube that is inserted into an artery or bile duct to keep a previously blocked passageway open.	
after 6 months, with good results.	Pref
procedure needed.	Dec
Stroke	
A loss of brain functions caused by a loss of blood circulation to areas of the brain	Dec
Subarachnoid Hemorrhage	
A disorder in which blood from a ruptured blood vessel spreads over the surface of the brain.	Dec
Subclavian Steal Syndrome	
A condition characterized by recurrent attacks of blurred or double vision, dizziness and loss of coordination caused by reduced blood flow to the base of the brain.	Dec
Subdural Hematoma	
A collection of blood between the surface of the brain and its outer covering.	
after 5 years, no residuals	Pref
after 2 years, no residuals	Std
within 2 years	Dec

Suicide Attempt

The unsuccessful act of ending one's own life.

all cases.Dec

Surgery Anticipated

all cases.Dec

Syncope

A temporary loss of consciousness such as fainting or passing out.

cause unknown.Dec

Temporal Arteritis

A chronic inflammation of large arteries, typically of the temporal artery, an artery on the side of the scalp.

1 year after recovery Pref/Std

presentDec

Temporomandibular Joint Syndrome (TMJ)

A dysfunction or alteration of the temporomandibular joint, which is the joint that allows jaw mobility.

mild to moderate.Pref

severe or disabling.Dec

Thalassemia Major

An inherited blood disease in which the hemoglobin is abnormal, which leads to a low production, and over destruction, of red blood cellsDec

Thalassemia Minor

An inherited disease of the red blood cells that is benign and produces mild anemia.Pref+

Thromboangiitis Obliterans (see Buerger's Disease)

A chronic, recurring, inflammatory vascular disease of the peripheral arteries and veins.Dec

Thrombocythemia

Elevated blood platelets.Dec

Thrombocytopenic Purpura

Low blood platelets.Dec

TIA (Transient Ischemic Attack)

A brief interruption of the blood supply to a part of the brainDec

Transverse Myelitis

A rare neurological disorder characterized by inflammation of the spinal cordDec

Traumatic Brain Injury

Brain dysfunction due to a violent blow to the head or body.

Mild TBI with full recovery, after one yearPref

Moderate to severe TBI, no time limitDec

TBI with residual cognitive, physical, or psychosocial impairmentDec

Tremors

Involuntary movements in the muscles of the hands, arms, and head, but can affect the legs.

classified as benign or familial, on medicationPref

classified as ParkinsonismDec

cause unknown.Dec

Ulcers (Duodenal or Peptic)

An erosion of the inner lining of the stomach usually caused by gastric acid and pepsin.

history of, occasional medicationPref+

chronic, frequent flare-ups and/or bleedingPref

surgery scheduledDec

Varicose Veins

Enlarged, twisted, painful superficial veins resulting from poorly functioning valves.

uncomplicated, without medicationPref+

medication required or with skin ulcersPref

with ambulatory restrictions or other complicationsDec

Vertebral Basilar Insufficiency

A condition in which blood flow to the vertebral arteries is restricted or insufficient.Dec

Vertigo

A type of dizziness that is characterized by the sensation of spinning.

controlled with medicationPref

multiple episodesStd/No HHC

not controlled.Dec

Von Willebrand's Disease

An inherited disorder of the blood, which leads to abnormal bleeding . . .Dec

Waldenstrom's Disease

Excessive production of red blood cells, white blood cells, and platelets in the bone marrowDec

Walker Use

.Dec

Wheelchair Use

.Dec

Wilson's Disease

An inherited disorder in which excessive amounts of copper accumulate in the body.Dec

Wolf-Parkinson-White Syndrome

An abnormal heart rhythm causing increased heart rate.
asymptomatic, no medication, and/or successfully treated
by radiofrequency ablation. Pref+ / Pref
episodes of tachycardia or treated with medication Pref

Prescription Drug Guide

In order to avoid devoting time and effort to cases which are not likely to be issued, we suggest that you familiarize yourself with the following prescription drugs. These drugs are used to treat conditions which are either uninsurable or ineligible for the Preferred Plus rate class.

Drugs Prescribed for Uninsurable

Conditions and Conditions Not Eligible for Preferred Plus Rates:

A

Medication	Condition	Action
Abilify	Anti-Psychotic	Decline
Acamrosate	Alcoholism	Decline
Acarbose	Diabetes	Rating
Actiq	Narcotic	Decline
Actonel	Osteoporosis	Rating
Adalat	Angina	Rating
Adderall	Attention Deficit Disorder	Rating
Adriamycin	Cancer	Decline
Advair	Respiratory	Rating
Aerobid	Respiratory	Rating
Afrezza	Diabetes	Decline
Agrylin	Thrombocytopenia	Decline
Akineton	Parkinson's Disease	Decline
Albuterol	Respiratory	Rating
Alcar	Dementia	Decline
Aldazine	Antipsychotic	Decline
Alkeran	Cancer	Decline
Alprazolam	Anxiety	Rating
Alupent	Respiratory	Rating
Amantadine	Parkinson's Disease	Decline
Amaryl	Diabetes	Rating
Amicas	Blood Disease	Rating
Aminophylline	Respiratory	Rating
Amitriptyline	Depression/Chronic Pain	Rating
Anexsia	Narcotic	Decline
Antabuse	Alcoholism	Decline

Antivert	Dizziness	Rating
Aptivus	HIV	Decline
Apokyn	Parkinson's Disease	Decline
Arava	Arthritis	Rating
Aricept	Dementia	Decline
Arimidex	Cancer	Decline
Arlidin	Cerebral Artery Disease	Decline
Artane	Parkinson's Disease	Decline
Asacol	Colitis	Rating
Asparaginase	Leukemia	Decline
Atamet	Parkinson's Disease	Decline
Atarax	Anxiety	Rating
Atepryl	Dementia, Parkinson's Disease	Decline
Ativan	Anxiety	Rating
Atrovent	Respiratory	Rating
Auranofin	Gold Therapy	Decline
Avonex	Multiple Sclerosis	Decline
Azathioprine	Multiple Sclerosis	Decline
Azmacort	Respiratory	Rating
Azt	HIV	Decline
Azulfidine	Rheumatoid Arthritis	Rating

B

<u>Medication</u>	<u>Condition</u>	<u>Action</u>
Baclofen	Multiple Sclerosis	Decline
Beclovent	Respiratory	Rating
Bendopa	Parkinson's Disease	Decline
Benztropine Mesylate	Parkinson's Disease	Decline
Betapace	Cardiac	Rating
Betaseron	Multiple Sclerosis	Decline
Bethanechol	Continence	Rating
Blenoxane	Cancer	Decline
Boniva	Osteoporosis	Rating
Brethine	Respiratory	Rating
Bricanyl	Respiratory	Rating
Bromocriptine	Parkinson's Disease	Decline
Brovana	Respiratory	Rating

Bulsufan	Cancer	Decline
Bupropion	Depression	Rating
Buspar	Anxiety	Rating
Byetta	Diabetes Mellitus	Rating

C

Medication	Condition	Action
Calan	Angina	Rating
Campral	Alcoholism	Decline
Carbidopa	Parkinson's Disease	Decline
Cardene	Angina	Rating
Cardilate	Cardiac	Rating
Cardioquin	Cardiac	Rating
Cardizem	Angina	Rating
Casodex	Cancer	Decline
Cee Nu	Cancer	Decline
Celebrex	Arthritis	Rating
Celestol	Respiratory	Rating
Celexa	Depression	Rating
Celontin	Anticonvulsant	Rating
Cerespan	Cerebral Artery Disease	Decline
Cerubidine	Cancer	Decline
Chantix	Smoking Cessation	Rating
Chlorambucil	Cancer	Decline
Chlorpromazine	Antipsychotic	Decline
Chlorpropamide	Diabetes	Rating
Choledyl	Respiratory	Rating
Cisplatin	Cancer	Decline
Cladribine	Leukemia, MS	Decline
Clonazepam	Anxiety	Rating
Clopidogrel	Blood Thinner	Rating
Clorazil	Antipsychotic	Decline
Clozapine	Antipsychotic	Decline
Cogentin	Parkinson's Disease	Decline
Cognex	Dementia	Decline
Combivent	Respiratory	Rating
Combivir	HIV	Decline

Concerta	Attention Deficit Disorder	Rating
Copaxone	Multiple Sclerosis	Decline
Cordarone	Cardiac	Rating
Cortisone	Respiratory	Rating
Coumadin	Blood Thinner	Rating
Cupramine	Arthritis	Rating
Cyclophosphamide	Cancer	Decline
Cycloserine	Alzheimer's Disease	Decline
Cyclospasmol	Cerebral Artery Disease	Decline
Cymbalta	Depression	Rating
Cytosin	Cancer	Decline

D

Medication	Condition	Action
Dantrium	Multiple Sclerosis	Decline
Dantrolene	Cerebral Palsy, MS	Decline
Daypro	Arthritis	Rating
Decadron	Respiratory	Rating
Depade	Alcoholism	Decline
Depakene	Anticonvulsant	Rating
Depakote	Anticonvulsant	Rating
Depo-Provera	Cancer	Decline
Deprynel	Dementia, Parkinson's Disease	Decline
Des	Cancer	Decline
Despiramine (Norpromin)	Depression	Rating
Desyrel	Depression	Rating
Diabeta	Diabetes	Rating
Diabinese	Diabetes	Rating
Diazepam	Anxiety	Rating
Didronel	Bone Degeneration	Rating
Diethylstilbestrol	Cancer	Decline
Digoxin	Cardiac	Rating
Dilantin	Anticonvulsant	Rating
Dilatrate	Cardiac	Rating
Dipyridamole	Blood Thinner	Rating
Disopyramide	Cardiac	Rating
Ditropan	Continenence	Rating

Docetaxel	Cancer	Decline
Donepezil	Dementia	Decline
Dopar	Parkinson's Disease	Decline
Doxorubicin	Cancer	Decline
Duvoid	Continence	Rating
Dymelor	Diabetes	Rating
Dynacirc	Angina	Rating

E

Medication	Condition	Action
Edrophonium Chloride	Myasthenia Gravis	Decline
Effexor	Depression	Rating
Elavil	Depression	Rating
Eldepryl	Parkinson's Disease	Decline
Emcyt	Cancer	Decline
Enbrel	Rheumatoid Arthritis	Rating
Enkaid	Cardiac	Rating
Epivir	Anti - HIV	Decline
Ergamisol	Cancer	Decline
Ergoloid	Dementia	Decline
Eskalith	Antipsychotic	Decline
Estramustine	Cancer	Decline
Etanercept	Rheumatoid Arthritis	Rating
Ethatab	Cerebral Artery Disease	Decline
Ethmozine	Cardiac	Rating
Ethopropazine	Parkinson's Disease	Decline
Eulexin	Cancer	Decline
Evista	Osteoporosis	Rating
Exelon	Dementia	Decline

F

Medication	Condition	Action
Felbatol	Anticonvulsant	Rating
Fluphenazine	Antipsychotic	Decline
Flovent	Respiratory	Rating
Fluoxetine	Depression	Rating

Flurouracil	Cancer	Decline
Flutamide	Cancer	Decline
Forteo	Osteoporosis	Rating
Fosamax	Osteoporosis	Rating
Fudr	Cancer	Decline

G

<u>Medication</u>	<u>Condition</u>	<u>Action</u>
Glatiramir Acetate	Multiple Sclerosis	Decline
Geodon	Schizophrenia	Decline
Gilenya	Multiple Sclerosis	Decline
Gleevic	Leukemia	Decline
Glimepiride	Diabetes	Rating
Glipizide	Diabetes	Rating
Glucophage	Diabetes	Rating
Glucotrol	Diabetes	Rating
Glyburide	Diabetes	Rating
Glynase	Diabetes	Rating
Glyset	Diabetes	Rating
Gold Compound	Gold Therapy	Decline
Goserelin Acetate	Cancer	Decline
Guanidine	Myasthenia Gravis	Decline

H

<u>Medication</u>	<u>Condition</u>	<u>Action</u>
Haldol	Antipsychotic	Decline
Haloperidol	Antipsychotic	Decline
Harvoni	Hepatitis C	Rating
Heparin	Blood Thinner	Rating
Hexalen	Cancer	Decline
Humalog	Diabetes	Decline
Humira	Rheumatoid Arthritis	Rating
Humulin	Diabetes	Decline
Hydergine	Dementia	Decline
Hydrea	Cancer	Decline
Hydrocodone	Narcotic	Decline

Hydrocortisone	Respiratory	Rating
Hydroxyurea	Cancer	Decline

I

Medication	Condition	Action
Imdur	Cardiac	Rating
Imuran	Myasthenia Gravis, MS	Decline
Inderal	Tremor	Rating
Insulin	Diabetes	Decline
Intal	Respiratory	Rating
Interferon	Multiple Sclerosis	Decline
Intron-A	Cancer	Decline
Invirase	HIV	Decline
Ismo	Cardiac	Rating
Isoptin	Angina	Rating
Isordil	Cardiac	Rating
Isosorbide	Cardiac	Rating

J

Medication	Condition	Action
Januvia	Diabetes	Rating

K

Medication	Condition	Action
Kemadrin	Parkinson's Disease	Decline
Kineret	Rheumatoid Arthritis	Rating
Klonopin	Anxiety	Rating

L

Medication	Condition	Action
Lamictal	Anticonvulsant	Rating
Lanoxicap	Cardiac	Rating
Lanoxin	Cardiac	Rating
Lantus	Diabetes	Decline

Lanzac	Antipsychotic	Decline
Laradopa	Parkinson's Disease	Decline
L-Dopa	Parkinson's Disease	Decline
Lente	Diabetes	Decline
Leukeran	Cancer	Decline
Leuprolide	Cancer	Decline
Leustatin Solution	Cancer	Decline
Levodopa	Parkinson's Disease	Decline
Lexapro	Depression	Rating
Librium	Anxiety	Rating
Limbrel	Osteoarthritis	Rating
Lioresal	Multiple Sclerosis	Decline
Lispro	Diabetes	Decline
Lithium	Antipsychotic	Decline
Lithobid	Antipsychotic	Decline
Lomustine	Cancer	Decline
Lorazepam	Anxiety	Rating
Lorcet	Narcotic	Decline
Lortab	Narcotic	Decline
Loxapine	Antipsychotic	Decline
Loxitane	Antipsychotic	Decline
Lupron	Cancer	Decline
Luvox	Depression	Rating
Lyrica	Anticonvulsant	Rating
Lysodren	Cancer	Decline

M

Medication	Condition	Action
Matulane	Cancer	Decline
Maxair	Respiratory	Rating
Meclizine	Dizziness	Rating
Medrol	Respiratory	Rating
Megace	Cancer	Decline
Megestrol	Cancer	Decline
Mellaril	Antipsychotic	Decline
Mentane	Dementia	Decline
Mephyton	Blood Disease	Rating

Mesantoin	Anticonvulsant	Rating
Mestinon	Myasthenia Gravis	Decline
Metaproterenol	Respiratory	Rating
Metformin	Diabetes	Rating
Methadone	Narcotic	Decline
Methotrexate	Arthritis	Rating
Memantine	Alzheimer's Disease	Decline
Metrofonate	Dementia	Decline
Mexitril	Cardiac	Rating
Micronase	Diabetes	Rating
Milontin	Anticonvulsant	Rating
Mirapex	Parkinson's Disease	Decline
Moban	Antipsychotic	Decline
Mobic	Arthritis	Rating
Molindone	Antipsychotic	Decline
Monoket	Cardiac	Rating
Myleran	Cancer	Decline
Myochrysine	Gold Therapy	Decline
Mysoline	Anticonvulsant	Rating
Mytelase	Myasthenia Gravis	Decline

N

Medication	Condition	Action
Namenda	Alzheimer's Disease	Decline
Naltrexone	Alcoholism	Decline
Naproxen	Arthritis	Rating
Nardil	Depression	Rating
Navane	Antipsychotic	Decline
Navelbine	Cancer	Decline
Neostigmine	Myasthenia Gravis	Decline
Neurontin	Anticonvulsant	Rating
Niloric	Dementia	Decline
Nipent	Cancer	Decline
Nitrobid	Cardiac	Rating
Nitrogard	Cardiac	Rating
Nitroglycerin	Cardiac	Rating
Nitrolingual	Cardiac	Rating

Nitrong	Cardiac	Rating
Nitrostat	Cardiac	Rating
Norpace	Cardiac	Rating
Norvasc	Angina	Rating
Novolin	Diabetes	Decline
Novolog	Diabetes	Decline
Novorapid	Diabetes	Decline

O

Medication	Condition	Action
Olanzapine	Antipsychotic	Decline
Olysio	Hepatitis C	Decline
Orap	Antipsychotic	Decline
Orinase	Diabetes	Rating
Oxybutynin	Continence	Rating
Oxycodone	Narcotic	Decline
Oxycontin	Narcotic	Decline

P

Medication	Condition	Action
Pamelor	Depression	Rating
Papaverine	Cerebral Artery Disease	Decline
Paradione	Anticonvulsant	Rating
Parlodel	Parkinson's Disease	Decline
Parsidol	Parkinson's Disease	Decline
Pavabid	Cerebral Artery Disease	Decline
Paxil	Depression	Rating
Peganone	Anticonvulsant	Rating
Penicillamine	Arthritis	Rating
Percocet	Narcotic	Decline
Percodan	Narcotic	Decline
Pergolide	Parkinson's Disease	Decline
Peritrate	Cardiac	Rating
Permax	Parkinson's Disease	Decline
Permitil	Antipsychotic	Decline
Perphenazine	Antipsychotic	Decline

Persantine	Blood Thinner	Rating
Pexeva	Depression	Rating
Phenobarbital	Anticonvulsant	Rating
Pimozide	Antipsychotic	Decline
Plaquenil	Arthritis	Rating
Platinol	Cancer	Decline
Plavix	Blood Thinner	Rating
Plenaxis	Cancer	Rating
Plendil	Angina	Rating
Pletal	Claudication	Decline
Prandin	Diabetes	Rating
Prednisone	Respiratory	Rating
Pristiq	Depression	Rating
Procan	Cardiac	Rating
Procarbazine	Cancer	Decline
Procardia	Angina	Rating
Prolixin	Antipsychotic	Decline
Promem	Alzheimer's Disease	Decline
Pronestyl	Cardiac	Rating
Prostigmin	Myasthenia Gravis	Decline
Proventil	Respiratory	Rating
Provigil	Narcolepsy	Rating
Prozac	Depression	Rating
Purinethol	Cancer	Decline
Pyridostigmine	Myasthenia Gravis	Decline

Q

Medication	Condition	Action
Quinidine	Cardiac	Rating

R

Medication	Condition	Action
Razadyne	Alzheimer's Disease	Decline
Rebetron	Hepatitis C	Decline
Regonal	Myasthenia Gravis	Decline
Relafen	Arthritis	Rating

Remeron	Depression	Rating
Remicade	Crohn's Disease	Rating
Remicade	Severe Arthritis	Rating
Reminyl	Dementia	Decline
Repaglinide	Diabetes	Rating
Requip	Parkinson's Disease	Decline
Retrovir	HIV	Decline
Revia	Alcoholism	Decline
Rezulin	Diabetes	Rating
Ridura	Gold Therapy	Decline
Rilutek	ALS	Decline
Riluzole	ALS	Decline
Risperdal	Antipsychotic	Decline
Risperidone	Antipsychotic	Decline
Ritalin	Attention Deficit Disorder	Rating
Rituxin	Cancer	Decline
Roferon-A	Cancer	Decline
Rythmol	Cardiac	Rating

S

Medication	Condition	Action
Sandimmune	Organ Transplant	Decline
Saquinavir	HIV	Decline
Selegiline	Dementia, Parkinson's Disease	Decline
Serafem	Depression	Rating
Serentil	Antipsychotic	Decline
Serevent	Respiratory	Rating
Serlect	Antipsychotic	Decline
Seroquel	Antipsychotic	Decline
Sertindole	Antipsychotic	Decline
Serzone	Depression	Rating
Simponi	Colitis	Rating
Sinemet	Parkinson's Disease	Decline
Sinequan	Depression	Rating
Singulair	Respiratory	Rating
Slo-Bid	Respiratory	Rating
Slo-Phyllin	Respiratory	Rating

Solatol	Cardiac	Rating
Solganol	Gold Therapy	Decline
Sorbitrate	Cardiac	Rating
Sparine	Antipsychotic	Decline
Stelazine	Antipsychotic	Decline
Stilphostrol	Cancer	Decline
Strattera	Attention Deficit Disorder	Rating
Symmetrel	Parkinson's Disease	Decline
Synapton	Dementia	Decline

T

Medication	Condition	Action
Tacrine	Dementia	Decline
Tambocor	Cardiac	Rating
Taractan	Antipsychotic	Decline
Tasmar	Parkinson's Disease	Decline
Taxol	Cancer	Decline
Taxotere	Cancer	Decline
Tegretol	Anticonvulsant	Rating
Tensilon	Myasthenia Gravis	Decline
Teslac	Cancer	Decline
Testolactone	Cancer	Decline
THA/Tacrine	Alzheimer's Disease	Decline
Theo-Dur	Respiratory	Rating
Theophylline	Respiratory	Rating
Thioguanine	Cancer	Decline
Thiordiazine	Antipsychotic	Decline
Thiothixene	Antipsychotic	Decline
Thorazine	Antipsychotic	Decline
Ticlid	Blood Thinner	Rating
Ticlopidine	Blood Thinner	Rating
Tilade	Respiratory	Rating
Tindal	Antipsychotic	Decline
Tofranil	Depression	Rating
Tolbutamide	Diabetes	Rating
Tolcapone	Parkinson's Disease	Decline
Tonocard	Cardiac	Rating

Topamax	Anticonvulsant	Rating
Tornolate	Respiratory	Rating
Trazodone	Depression	Rating
Trental	Circulatory	Rating
Trichlorfon	Dementia	Decline
Tridione	Anticonvulsant	Rating
Trifluoperazine	Antipsychotic	Decline
Trihexy	Parkinson's Disease	Decline
Trilafon	Antipsychotic	Decline
Tysabri	Multiple Sclerosis	Decline

U

Medication	Condition	Action
Ultram	Narcotic	Decline
Urecholine	Continence	Rating
Urso	Cirrhosis	Decline

V

Medication	Condition	Action
Valcrine Meletate	Alzheimer's Disease	Decline
Valium	Anxiety	Rating
Valproic Acid	Anticonvulsant	Rating
Vanceril	Respiratory	Rating
Vasocor	Angina	Rating
Vasodilan	Cerebral Artery Disease	Decline
Velban	Cancer	Decline
Ventolin	Respiratory	Rating
Vepesid	Cancer	Decline
Verapamil	Angina	Rating
Vercyte	Cancer	Decline
Verelan	Angina	Rating
Vicodin	Narcotic	Decline
Vinblastine	Cancer	Decline
Vincristine	Cancer	Decline
Voltaren	Arthritis	Rating

W

Medication	Condition	Action
Warfarin	Anti-Coagulant	Rating
Wellbutrin	Depression	Rating

X

Medication	Condition	Action
Xanax	Anxiety	Rating
Xopenex	Respiratory	Rating
Xyrem	Narcolepsy	Rating

Z

Medication	Condition	Action
Zarontin	Anticonvulsant	Rating
Zeldox	Antipsychotic	Decline
Zidovudine	HIV	Decline
Ziprasidone	Antipsychotic	Decline
Zoladex Implant	Cancer	Decline
Zoloft	Depression	Rating
Zyban	Depression	Rating
Zyprexa	Antipsychotic	Decline



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