

# Health Underwriting Guide

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P.O. Box 3160  
Omaha, Nebraska 68103-0160

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**Agent Information**  
**FOR AGENT USE ONLY**

## Introduction

### Welcome!

Thank you for choosing to sell our products. We have tried to design this guide to make your job easier. It provides you with the possible decisions available for the most common medical conditions, requiring underwriting action.

The purpose of the Underwriting Guide is to show the most probable course of action to be taken by the Home Office Underwriting Department with regard to a pre-existing health condition. It is intended as a **guide** only. There may be occasions when additional information is available to the underwriting staff that would require an underwriting decision other than specifically outlined in this guide. For this reason, the guide should not be interpreted as a guarantee of underwriting action on any specific case. The underwriter's discretion is the ultimate determining factor in issuance of coverage.

### Field Underwriting Responsibilities

Good Field Underwriting by agents is essential in serving the needs of the applicant and assuring the terms of the policy are carried out in an appropriate and timely manner. It is important that the field underwriter makes every effort to review the completeness of the application and to accurately document the answers provided by the applicant(s). (*See Major Medical application checklist on Page 4.*)

- Coverage cannot be guaranteed at the time the application is completed. If an applicant asks when coverage becomes effective, the agent should explain that issuance is dependent upon written approval by the Home Office underwriters.
- When the agent completes an application, each question on the application needs to be specifically asked of the applicant(s) and the answers recorded as given.
- It is never permissible for the writing agent to ask a general question with reference to health history and then on receiving a negative reply, answer "No" to all of the health questions on the application.
- Answers to the application health questions should not be obtained from a third party.
- Where an application is required to be signed by the agent, the appointed writing agent must sign the application in ink. In signing an application an agent not only shows representation as the writing agent, but also affirms that he has followed the Field Underwriting Responsibilities set out by the Company.
- It is not acceptable to answer questions with "dashes" or "ditto" marks.
- If a mistake is made on the application, line through the error and have the applicant initial the correction.
- All affirmative "Yes" answers to the application health questions must be explained in detail on the application along with the name and address of the treating or consulting physician(s). Answers on the application are considered to have been given by the applicant. The Underwriters accept the given answers as being full and complete and that the answers have not been only partially recorded or edited by the writing agent.
- Any special dating request for the policy should be included with the application with an explanation. Under no circumstances will a health policy be backdated.
- When a child(ren) considered for coverage does not live with the applicant the health history must be verified with the custodial parent as well as from the parent applying for coverage. Please provide an accurate telephone number for the custodial parent.
- Once the writing agent completes the application, the agent cannot disclose any confidential information except to the Home Office Underwriting Department.
- The writing agent should advise applicants that prior health history can result in a counter offer to their application and that the policy may be issued with exclusions and/or rated premiums. This is also noted in the AGREEMENT section of the application. That section also notes the company's right to void or rescind coverage after issue if there has been non-disclosure of material health history. Some states have different requirements for the manner in which the Company handles material health history disclosed at application time. It is the writing agent's responsibility to become familiar with related state law or to seek guidance from the agent's upline Manager.
- The policy provisions will determine the responsibilities or liabilities of the Company. An agent cannot and must not make any representations or promises regarding claims processing or interpretation of the policy.

## Major Medical Application Checklist

In Risk Selection, the rule of thumb to go by is that we vastly prefer too much information to too little. With that thought in mind, here are some things you can do to help expedite your applications through the underwriting process.

### **1. Application**

- All questions answered completely
- Complete details provided for all YES questions
- If quoted preferred rate, submit a completed Preferred Rating Questionnaire with application.
- Provide complete name, address and phone number for each doctor listed on the application, including the date of last visit, reason for visit and the results.
- Provide most recent blood pressure and cholesterol readings, if known.
- Provide all possible phone numbers where applicants can be reached for the interview and the best time for the interviewer to call.
- Any changes or alterations made on the application must be initialed by the applicant.
- All signatures and dates obtained from both the applicant and agent including those required on the HIPAA authorization

### **2. Forms**

- All state specific required forms completed and signed by agent and applicant
- Provide all necessary information for list bill cases.
- Method of payment information completed and all forms needed are attached

### **The Underwriting Process**

During the underwriting process, the underwriter evaluates each individual's medical history and takes appropriate action based on the severity and prognosis of the condition(s).

To expedite the underwriting process the enrollment application should be completed accurately and all medical disclosures should include the specific diagnosis, dates of treatment, medications prescribed and the results of treatment. Underwriting outcome will also vary in accordance with state requirements.

In an effort to provide better up-front risk selection, an underwriter may request medical records or a paramedical exam on an applicant. This will enable us to determine at the time of application, if the applicant has a pre-existing condition or any other medical condition that will require exclusions and/or rated premium.

No post dated checks will be accepted.

### **Medical Records/ Attending Physician Statement/ Paramedical Exams**

The underwriter will initiate the request for medical records and exams when applicable. These requirements may be requested for conditions noted as "IC", when no prior coverage has been in force or at underwriters discretion. We will handle costs associated for obtaining these requests up to a predetermined amount. You will be notified of this request through the application status on the website.

MIB/Rx Profile may be obtained as determined by Underwriting Department.

### **Driving Records**

Driving records may be obtained as determined by the underwriter.

### **Telephone Interview**

We use an interview Process to confirm the health information contained on an application. An interviewer may attempt to contact an applicant by phone within 24-48 hours of when the application is received at the home office. The call will take approximately 10 to 20 minutes per applicant. The interviewer will confirm the accuracy of the application, obtain any additional details that are needed and clarify any incomplete information. Important: Make sure you explain this process to your client and provide a copy of the application for your client to refer to during the verification call.

### **Tobacco Use**

An applicant must not have used tobacco in any form. This includes nicotine substitution or cessation products such as patch, chantex, nicotine gum, etc. within one year of the application date to qualify for Non-Tobacco User Rates. A certificate/policy issued with Tobacco User rates will not be considered for modification to Non-Tobacco User rates until the insured has gone one year without using any form of tobacco, or six months have elapsed from the certificate/policy effective date, whichever is longer. In other words, a certificate/policy issued with tobacco user rates must be in force at least six months before the Non-Tobacco User Rates will be considered. This rule also will apply to specific conditions/impairments adjusted because of tobacco use, such as bronchitis or emphysema.

Rating will not be removed if the policyholder has developed cardiovascular or lung related illness.

### **Declinations**

There are any number of reasons why an applicant may be declined for coverage.

1. If there is an existing condition/medical history identified as uninsurable, designated by RNA in the Health Underwriting Guidelines.
2. If any pending or recommended diagnostic workup, including tests, has not been completed and a final diagnosis has not been provided.
3. If any individual applicant requires a substandard rating exceeding 100%. This may vary according to state of residence.
4. If the applicant is disabled, receiving disability benefits or eligible for or on Medicare.
5. Any applicant that has pending or scheduled surgery or hospitalization.
6. If the number of actions needed on an applicant exceed 3-4 (depending on conditions)

### ***Michigan, Idaho, Minnesota, New Hampshire, Utah and KY Guidelines***

For these states, and any others added later that do not allow condition riders/waivers, or allow them for only a short period of time, the agent will need to consider most decisions to rider or waive the applicant as a DECLINE. Some conditions indicate if a rating can be used instead of a rider/waiver, and the agent can use a pre-underwriting call or review if they feel individual consideration is warranted.

### **Indiana Guidelines**

Indiana waivers are mandated for a period of no more than 10 years. Other special handling also applies.

### **Removal or Modification of an Elimination Rider/Rating**

All Elimination Riders can be reviewed after 2 years. However, the insured must send a written request for waiver or rating reconsideration. The insured will be responsible for the cost and procurement of any evidence of insurability deemed necessary by the underwriting department. This would include examinations, special medical tests and attending physician statements.

It is recognized that many health conditions can and do improve significantly with the passage of time and administration of proper care. Therefore, we will consider removal or modification of substandard ratings/riders for impairments of a less severe or non-chronic nature.

Impairments of a more chronic and serious nature generally will not qualify for rating modification or removal except under special circumstances. Such impairments as hypertension, cardiovascular disease, emphysema, arthritis

and epilepsy fall into this category. A special underwriting review should be requested to determine the possibility of such rating reconsideration.

### **Underwriting Actions Guide**

*The Underwriting Guide contains two columns of information:*

**Column One** — Shows the Impairment/Condition involved as well as a brief outline of the underwriting criteria pertaining to the length of treatment and severity of the condition. (An applicant who has not used tobacco in any form for at least two years is considered a “Non-Tobacco User”.)

**Column Two** — Indicates the probable underwriting action to be taken.

*The following is an explanation of the symbols shown in this guide.*

**STD** — Standard: The impairment/condition may be accepted on a standard basis.

**ER** — Elimination Rider: The condition or disorder must be eliminated from coverage

**IC** — Individual Consideration: The potential seriousness of the condition/impairment is such that consideration can be given only after all pertinent facts have been accumulated and evaluated. ***The agent should make every effort to provide medical documentation with the application.***

**PP** — Postpone: The risk will be considered only after the recovery period indicated.

**RFC** — Rate for Cause: The stated condition may be a symptom or result of a health condition that will require the underwriter to fully investigate to determine the underlying cause and rate accordingly, if possible.

**RNA** — Risk Not Acceptable: The person who has the stated health condition is not insurable. ***An application is not to be submitted on any applicant with this condition/impairment.***

**RMD**—Refer to Medical Director.

## Preferred Underwriting Guidelines

To qualify for Preferred rating consideration, an applicant must be an adult (between the ages of 18-60) and meet the parameters outlined in the Preferred Rating Questionnaire. The Questionnaire is considered part of the application for insurance, and must be included with the submitted application if the applicant is requesting Preferred status.

### Build Chart for Preferred Risks

**Guidelines** – To be eligible for Preferred Rates, the proposed insured and/or proposed insured spouse:

1. Must be between the ages of 18 and 60;
2. Must not have an added health exclusion rider or health rate-up;
3. Must fall within the applicable height/weight table; and
4. Must answer “no” to all questions on preferred questionnaire;

<u>Male</u>		<u>Female</u>	
Height	Weight	Height	Weight
5'0"	98-152	4'10"	90-138
5'1"	101-155	4'11"	92-140
5'2"	103-159	5'0"	94-143
5'3"	105-162	5'1"	96-146
5'4"	107-166	5'2"	98-150
5'5"	110-171	5'3"	101-153
5'6"	112-175	5'4"	104-158
5'7"	115-181	5'5"	107-163
5'8"	118-186	5'6"	109-168
5'9"	121-191	5'7"	112-173
5'10"	124-197	5'8"	115-178
5'11"	126-203	5'9"	117-185
6'0"	129-208	5'10"	119-192
6'1"	132-215	5'11"	122-197
6'2"	135-220	6'0"	123-202
6'3"	139-226	6'1"	126-207
6'4"	143-232	6'2"	130-213
6'5"	146-240	6'3"	134-219

## Health Insurance Build Charts

1. If there has been weight loss of more than 20 pounds within one year, divide the loss in half and add it to current weight before entering into the table.
2. A reduction in rating due to build will be considered once an insured loses enough to qualify for the lower rating and maintains the reduced weight for at least 6-12 months.
3. Underweight can be more serious than overweight. Keep in mind that in certain people, because of small physical stature, an underweight condition is normal and perfectly healthy.
4. Sudden weight loss without voluntary dieting is an ominous sign.
5. Certain conditions require an additional rating because of the enhanced morbidity risk, e.g., hypertension and overweight build.
6. The weight is in pounds.

Height		MALE						Height		FEMALE					
F E N C T H	I N C T H	20% for Weights less than	Avg. Weight	Percentage Increase in Premium				F E N C T H	I N C T H	20% for Weights less than	Avg. Weight	Percentage Increase in Premium			
				20%	40%	80% + ER	Decline					20%	40%	80% + ER	Decline
5	0	90	129	167-183	184-195	196-208	209+	4	8	75	107	148-163	164-173	174-184	185+
5	1	93	133	173-189	190-201	202-214	215+	4	9	77	110	153-168	169-178	179-189	190+
5	2	97	138	180-196	197-209	210-223	224+	4	10	79	113	157-172	173-182	183-194	195+
5	3	100	143	186-203	204-216	217-231	232+	4	11	81	115	160-175	176-185	186-198	199+
5	4	103	147	192-209	210-222	223-237	238+	5	0	83	118	164-180	181-191	192-203	204+
5	5	106	151	197-215	216-229	230-244	245+	5	1	85	121	169-185	186-196	197-208	209+
5	6	109	156	204-222	223-236	237-252	253+	5	2	87	124	173-189	190-201	202-214	215+
5	7	112	160	210-228	229-242	243-258	259+	5	3	90	128	179-196	197-207	208-220	221+
5	8	116	165	216-235	236-250	251-266	267+	5	4	92	131	183-200	201-212	213-226	227+
5	9	119	170	223-243	244-258	259-274	275+	5	5	94	134	188-205	206-217	218-231	232+
5	10	122	174	229-248	249-264	265-281	282+	5	6	96	137	192-210	211-222	223-236	237+
5	11	125	179	235-256	257-272	273-289	290+	5	7	99	141	198-216	217-229	230-243	244+
6	0	128	184	242-263	264-279	280-297	298+	5	8	102	145	204-222	223-235	236-250	251+
6	1	131	190	250-272	273-289	290-307	308+	5	9	105	150	211-230	231-244	245-259	260+
6	2	134	195	257-279	280-296	297-315	316+	5	10	107	153	215-235	236-248	249-264	265+
6	3	138	201	265-287	288-306	307-325	326+	5	11	111	159	224-244	245-258	259-274	275+
6	4	142	206	272-295	296-313	314-333	334+	6	0	115	164	231-252	253-267	268-283	284+
6	5	145	211	279-302	303-321	322-341	342+	6	1	118	168	237-258	259-273	274-290	291+
6	6	150	217	287-311	312-330	331-351	352+	6	2	120	172	243-264	265-280	281-297	298+
6	7	152	223	295-319	320-339	340-360	361+	6	3	123	176	249-271	272-286	287-303	304+
6	8	158	228	302-327	328-347	348-368	369+	6	4	127	181	256-278	279-295	296-312	313+

The Health Insurance Build Chart is a guide to the rating action American Republic Insurance Company will take regarding weight. The percentage increases assume that there are no other impairments present. If other impairments are found, the judgment of the underwriter will determine what action will be taken. Weights greater than those in the chart will render an applicant uninsurable for health coverage.

The Health Insurance Build Chart is for use only with insureds and dependents age 15 or over. Cases involving overweight dependents under age 15 will be considered individually by the underwriter in consultation with the Medical Director.

Premium increases because of weight will be reconsidered in accordance with the following guidelines:

1. If the increase is 20% or less, the certificate/policy must be in force at least six months.
2. If the increase is more than 20%, the certificate/policy must be in force at least one year.
3. In either case the weight loss must be maintained for more than six months. American Republic must be furnished, at the expense of the insured, a statement from a physician or testing facility showing the insured's current height and weight.

### Juvenile Build Charts

AGES 0 - 2			AGES 3 - 9			AGES 10 - 14		
HT. (In.)	MIN.	MAX.	HT. (In.)	MIN.	MAX.	HT. (In.)	MIN.	MAX.
24	8	23	30	18	40	46"	44	92
26	10	26	34	22	44	48"	54	108
28	13	31	38	26	54	54"	63	126
30	15	36	42	32	64	56"	74	144
32	18	40	46	38	78	58"	87	166
34	21	48	50	46	94	60"	100	186
36	23	45	54	56	111	64"	113	206
38	26	48	58	66	128	66"	126	228
40	29							

## Occupations Not Eligible for Health Insurance

**Note:** We will give individual consideration for health insurance coverage to people whose occupational duties include limited involvement in one of the occupations listed below.

- Asbestos/Toxic Chemical Workers
- Athletes — Professional
- Boxers, Prize Fighters
- Circus or Carnival Workers
- Drivers – Participating in racing, speed or endurance tests
- Enameling Factories (*Dusters, Mixers, Grinders, Laborers*)
- Explorers
- Explosives Workers or those handling, using or transporting explosives, including contractors
- Fireworks Manufacturers
- Fishermen – Offshore
- Horse Racing Personnel
- Livestock Breakers or Trainers
- Logging /Mill Workers
- Missionaries (*Outside U.S.*)
- Mining — Underground Workers
- Oil/Natural Gas, roughnecks, deck hands, including off-shore operations
- Pyrotechnists
- Rodeo Riders
- Structural Steel Workers

*\*The Underwriting Department reserves the right to decline other avocations or occupations not listed above.*

## Non-Medical Guidelines

Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Aviation</b>		<b>Felony Conviction</b>	
a) Crop-dusters or Stunt Flying.....	ER	a) One conviction within 3 years .....	RNA
b) Pilots, including Student Pilots and Instructors participating in non-hazardous personal or professional activities .....	STD	b) still imprisoned, jailed or on parole .....	RNA
		c) Not imprisoned, jailed or on parole .....	IC
		d) Multiple convictions .....	RNA
<b>Driving Record</b>		<i>Note:</i> Conviction involving, but not limited to, arson, bombing, counterfeiting, extortion, murder, fraud, narcotics, organized crime, and sexual assault <i>will not be considered, regardless of time frame.</i>	
Driving while under the influence, intoxicated or impaired		<b>Foreign Nationals</b>	
a) Single episode		a) Without permanent visa or citizenship .....	RNA
• Within 1 year.....	PP	b) Permanent visa	
• 1-2 years:		• In US less than 1 year.....	RNA
- > age 25.....	40%	• Over 1 year, insurable in all other aspects....	STD
- < age 25.....	IC/	c) If no permanent visa, in the US at least 2 years with Social Security card and drivers license ..	IC
• Over 2 years .....	STD		
b) Two or more episodes		<b>Foreign Travel</b>	
• Last within 3 years .....	RNA	a) Vacation or business travel, no establishment of residency in foreign country up to 5 times per year .....	STD
• Over 3 years .....	IC	b) Vacation or business travel greater than 5 times per year .....	IC
		b) Residency in foreign country, dependent on country's living conditions and political situation	
		• less than 5 months .....	STD
		• Over 5 months .....	RNA
<b>Drug Use</b>		<b>*Hazardous Avocations</b> or hobbies will require Elimination Riders. Such activities include, but are not limited to, hang-gliding, kayaking, scuba diving (below 100 ft.), motorcycle racing, auto racing, hazardous rodeo events, bungee jumping, mountain or rock climbing and competitive snowboarding/skiing.	
<i>Anabolic Steroids (Androgens)</i>		Typically, any form of motorized racing will require an Elimination Rider.	
Muscle Building "Steroids" .....			
	RNA		
<i>Marijuana</i>			
a) Admitted short-term experimental usage, no evidence of continued use, over 1 year ago, no criticism of habits, good work record, driving record and health history .....	STD		
b) Others.....	RNA		
<i>Prescription Drug Abuse</i>			
Excessive, abusive or habitual use of prescription drugs			
• Within 5 years .....	RNA		
• Over 5 years .....	IC		
<i>Use of Other Drugs of Abuse</i>			
• Within 7 years .....	RNA		
• Over 7 years .....	IC		

## Declinations

Applicants with any of these conditions will not qualify for coverage. This list is by no means complete since it would be impossible to list every condition. The ultimate decision regarding eligibility will be made by the underwriter.

Acromegaly	Hyperpituitarism
Addison's Disease	Hypoparathyroidism
Adrenal Insufficiency	Leukemia
AIDS	Lupus, Systemic
Alzheimer's Disease	Manic Depression
Amyotrophic Lateral Sclerosis (Lou Gehrigs Disease)	Marie-Strumpell Spondylitis
Angina Pectoris	Multiple Sclerosis
Angioplasty (Coronary)	Muscular Dystrophy
Ankylosing Rheumatoid Spondylitis	Myasthenia Gravis
Aplastic Anemia	Nephrotic Syndrome
Ascites	Neurogenic Bladder
Ataxia, Locomotor	Neuromyositis
Atherosclerosis	Organ Transplant
Autism (except where mandated by state)	Osteitis Fibrosa Cystica; Cystica Disseminata
Bipolar Disorder	Paget's Disease of the Bone
Buerger's Disease	Pancreatic Calcifications or Stones
Bypass, Coronary	Paralysis
Carotid Artery Occlusion	Paranoia
Cerebral Hemorrhage / Embolism / Thrombosis	Parkinson's Disease
Charcot-Marie Tooth Disease	Periarthritis Nodosa
Cirrhosis	Peripheral Neuritis
Claudication, Intermittent	Peripheral Vascular Disease
Chronic Fatigue Syndrome	Polycystic Kidney Disease
Congestive Heart Failure	Polycythemia
Coronary Artery Disease	Polyneuritis
Coronary Insufficiency	Psoriatic Arthritis
Cushing's Disease or Syndrome	Regional Enteritis
CVA	Reiter's Syndrome
Cystic Fibrosis	Renal Dialysis
Diabetes (except Gestational, see Pregnancy)	Renal Failure
Dwarfism	Renal Insufficiency
Esophageal Varices	Rheumatoid Arthritis
Factor Deficiencies (i.e. Factor VIII, IX, XI Deficiencies, etc.)	Schizophrenia
Fibrocystic Disease of the Pancreas	Scleroderma, all types
Heart Attack	Sickle Cell Anemia
Heart Disease	Sjorgen's Syndrome
Heart Stent	Still's Disease
Heart Valve Replacement	Stroke
Hemochromatosis	Tourette's Syndrome
Hemophilia A or B	Transient Ischemic Attack (TIA)
Hepatitis C	Turner's Syndrome
Human Immunodeficiency Virus (HIV)	Ulcerative Colitis
Hydrocephalus	

## Declinable Medications

Applicants with any of these medications will not qualify for coverage. This list is by no means complete since it would be impossible to list every medication. The ultimate decision regarding eligibility will be made by the underwriter.

<b>Medication</b>	<b>Indication</b>	<b>Medication</b>	<b>Indication</b>
Actos (Major Med only)	Diabetes	Lantus	Diabetes
Amaryl	Diabetes	Levodopa	Parkinson's Disease
Antabuse	Drug/Alcohol	Leukeran	Cancer
Aricept	Dementia/Alzheimers	Lithium	Psychosis
Artane	Parkinson's Disease	Memantine	Alzheimer's Disease
Asacol	Ulcerative Colitis	Metformin (Major Med only)	Diabetes
Avandia (Major Med only)	Diabetes	Methadone (ongoing use)	Drug Abuse
Avonex	Multiple Sclerosis	Methotrexate	Cancer/Rheumatoid Arthritis
AZT	HIV/AIDS	Methylprednisolone (ongoing use)	Steroid
Azulfidine	Ulcerative Colitis	Mirapex	Parkinson's Disease
Byetta	Diabetes	Morphine (ongoing use)	Severe Pain
Carbidopa	Parkinson's Disease	Namenda	Alzheimer's Disease
Cogentin	Parkinson's Disease	Nitro-Bid	Chest Pain
Copaxone	Multiple Sclerosis	Nitroglycerin	Chest Pain
Coumadin	Blood Thinner	Nitroquick	Chest Pain
Cytoxan	Cancer	Novolin	Diabetes
Enbrel	Rheumatoid Arthritis	Oxycontin (ongoing use)	Severe Pain
Exelon	Alzheimer's Disease	Permax	Parkinson's Disease
Femara	Breast Cancer	Plaquenil	Rheumatoid Arthritis
Forteo	Osteoporosis	Plavix	MI/Stroke
Gleevec	Cancer	Prednisone (ongoing use)	Steroid
Glipizide (Major Med only)	Diabetes	Razadyne	Alzheimers
Glucophage (Major Med only)	Diabetes	Remicade	Rheumatoid Arthritis/Crohn's Disease
Glucotrol (Major Med only)	Diabetes	Risperdal	Psychosis
Glucovance (Major Med only)	Diabetes	Seroquel	Psychosis
Glyburide (Major Med only)	Diabetes	Sinemet	Parkinson's Disease
Glyburide/Metformin (Major Med only)	Diabetes	Taclonex	Psoriasis
Heparin	Blood Thinner	Tamoxifen	Cancer
Herceptin	Breast Cancer	Vicodin (ongoing use)	Severe Pain
Humalog	Diabetes	Warfarin	Blood Thinner
Humira	Rheumatoid Arthritis	Xeloda	Colon & Breast Cancer
Humulin	Diabetes	Zoladex	Prostate Cancer
Januvia (Major Med only)	Diabetes		

## Common Medications/Therapeutic Use Reference

The following is a list of prescription drugs and common therapeutic use. These prescription drugs are not limited to the treatment of the therapeutic use indicated. This list is by no means complete since it would be impossible to list every medication.

Accupril.....	High Blood Pressure	Cartia.....	High Blood Pressure
Accutane .....	Acne	Catapres.....	High Blood Pressure
Acetaminophen/Codeine.....	Severe Pain	Cefzil.....	Infection
Aciphex .....	Ulcer Disease	Celebrex .....	Nonsteroidal Anti-inflammatory
Actonel.....	Osteoporosis	Celexa .....	Depression
Actos .....	Diabetes	Cephalexin .....	Infection
Adderall.....	Attention Deficit Disorder	Cipro .....	Infection
Advair Diskus .....	Asthma	Ciprofloxacin.....	Infection
Allegra.....	Allergies	Clarinex.....	Allergies
Allopurinol.....	Gout	Clonazepam.....	Seizures
Alphagan .....	Glaucoma	Clotrimazole.....	Asthma
Alprazolam.....	Anxiety	Combivent.....	Asthma
Altace .....	High Blood Pressure	Concerta.....	Attention Deficit Disorder
Amaryl.....	Diabetes	Coreg.....	Cardiovascular
Ambien.....	Insomnia	Coumadin.....	Blood Thinner
Amitriptyline.....	Depression/Fibromyalgia	Cozaar .....	High Blood Pressure
Amoxicillin .....	Infection	Crestor.....	Cholesterol
Amoxil .....	Infection	Cyclobenzaprine .....	Pain
Amphetamine Salts.....	Attention Deficit Disorder	Darvocet.....	Severe Pain
Apri.....	Contraceptive	Depakote .....	Seizures
Aricept.....	Diabetes	Detrol LA .....	Urinary Disorder
Atacand.....	High Blood Pressure	Dexedrine.....	Stimulant/Diet Pill
Atenolol.....	High Blood Pressure	Diazepam .....	Anxiety
Ativan.....	Anxiety	Diffucan.....	Fungal Infection
Atrovent.....	Asthma	Digitek.....	Arrhythmia's
Augmentin.....	Infection	Digoxin.....	Arrhythmia's
Avalide .....	High Blood Pressure	Dilantin .....	Convulsion/Seizures
Avandian.....	Diabetes	Diltiazem.....	High Blood Pressure
Avapro .....	High Blood Pressure	Diovan.....	High Blood Pressure
Avelox .....	Infection	Ditropan XL.....	Urinary Disorder
Aviane .....	Contraceptive	Doxazosin.....	High Blood Pressure
AZT.....	HIV/Aids	Doxycycline Hyclate.....	Infection
Bactroban.....	Infection	Duragesic .....	Severe Pain
Beconase AQ.....	Asthma	Effexor .....	Depression
Benazepril .....	High Blood Pressure	Elavil.....	Depression
Betamethasone.....	Steroidal Anti-inflammatory	Elidel.....	Skin Disorders
Bextra.....	Nonsteroidal Anti-inflammatory	Enalapril.....	High Blood Pressure
Biaxin.....	Infection	Estradiol.....	Hormonal Supplement
Bisoprolol.....	High Blood Pressure	Evista.....	Osteoporosis
Bupropion.....	Depression	Fentanyl.....	Severe Pain
Cardizem.....	Cardiovascular	Finasteride.....	Prostate/Urinary Disorder
Carisoprodol.....	Pain	Flomax .....	Protate/Urinary Disorder

Flonase .....	Allergies	Lotensin.....	High Blood Pressure
Flovent.....	Asthma	Lotrel.....	High Blood Pressure
Fluconazole.....	Fungal Infection	Low-Ogestrel .....	Contraceptive
Fluoxetine.....	Depression	Macrobid .....	Infection
Fosamax .....	Osteoporosis	Maxzide.....	High Blood Pressure
Fosinopril .....	High Blood Pressure	Metforian.....	Diabetes
Furosemide.....	Diuretic	Methylphenidate.....	Attention Deficit Disorder
Gemfibrozil .....	Cholesterol	Metoprolol.....	High Blood Pressure
Gleevec.....	Cancer	Mevacor.....	Cholesterol
Glipizide.....	Diabetes Mellitus	Miacalcin.....	Osteoporosis
Glucophage .....	Diabetes Mellitus	Microgestin Fe.....	Contraceptive
Glucotrol .....	Diabetes Mellitus	Mirtazapine .....	Depression
Glucovance.....	Diabetes Mellitus	Mobic .....	Pain
Glyburide .....	Diabetes Mellitus	Monopril .....	High Blood Pressure
Glyburide/metformin .....	Diabetes Mellitus	Nadolol.....	High Blood Pressure
Heparin.....	Blood Thinner	Naprosyn .....	Nonsteroidal Anti-inflammatory
Humalog.....	Diabetes Mellitus	Naproxen .....	Pain and Inflammatory
Humulin .....	Diabetes Mellitus	Nasacort AQ.....	Allergies
Hydrochlorothiazide .....	Diuretic	Nasonex.....	Allergies
Hydrocodone.....	Severe Pain	Necon .....	Contraceptive
Hyzaar.....	High Blood Pressure	Nexium.....	Esophagitis/GERD
Ibuprofen.....	Nonsteroidal Anti-inflammatory	Niaspan .....	Cholesterol
Imipramine .....	Depression	Nifediac CC .....	High Blood Pressure
Imitrex.....	Migraine	Nifedipine .....	High Blood Pressure
Inderal .....	Blood Pressure/Migraines	Nortriptyline.....	Depression
Indocin .....	Nonsteroidal Anti-inflammatory	Norvasc .....	High Blood Pressure
Insulin .....		Omeprazole .....	Ulcer Disease
Ipratropium .....	Asthma	Omnicef.....	Infection
Kariva.....	Contraceptive	Ortho Evra.....	Contraceptive
Klonopin .....	Seizures	Ortho Tri-Cyclen.....	Contraceptive
Klor-Con .....	Potassium Deficiency	Ortho-Novum.....	Contraceptive
Lamictal .....	Seizures/Pain	Oxycodone .....	Severe Pain
Lanoxin .....	Arrhythmia's	Oxycontin.....	Severe Pain
Lantus.....	Diabetes	Pamelor .....	Depression
Lasix.....	Diuretic	Paroxetine.....	Depression
Lescol.....	Cholesterol	Patanol.....	Eye Inflammation
Leukeran .....	Cancer	Paxil .....	Depression
Levaquin.....	Infection	Penicillin .....	Infection
Levothroid.....	Thyroid	Percocet.....	Severe Pain
Levothyroxine .....	Thyroid	Phenobarbital .....	Convulsions/Seizures
Levoxyl .....	Thyroid	Phenytoin .....	Seizures
Lexapro .....	Depression	Plendil .....	High Blood Pressure
Lipitor .....	Cholesterol	Potassium Chloride .....	Potassium Deficiency
Lisinopril.....	High Blood Pressure	Pravachol.....	Cholesterol
Lithium.....	Psychosis	Premarin.....	Hormonal Supplement
Lopid.....	Cholesterol	Prempro.....	Hormonal Supplement
Lopressor.....	High Blood Pressure	Prevacid.....	Ulcer Disease
Lorazepam.....	Anxiety	Prilosec.....	Ulcer Disease

Procardia .....	Arrhythmia's	Tramadol .....	Severe Pain
Promethazine.....	Allergies	Trazodone.....	Depression
Propoxyphene.....	Severe Pain	Triamterene/HCTZ.....	High Blood Pressure
Proscar.....	Prostate/Urinary Disorder	Tricor.....	Cholesterol
Protonix.....	Esophagitis/GERD	Trimox.....	Infection
Proventil.....	Asthma	Trivora-28.....	Contraceptive
Prozac.....	Depression	Tussionex.....	Cough and Cold
Pulmicort.....	Asthma	Ultracet.....	Severe Pain
Ranitidine.....	Ulcer Disease	Valacyclovir.....	Viral Infection
Remeron.....	Depression	Valium.....	Anxiety
Restoril.....	Insomnia	Valtrex.....	Viral Infection
Rhinocort Aqua.....	Allergies	Ventolin.....	Asthma
Ritalin.....	Attention Deficit Disorder	Verapamil.....	High Blood Pressure
Roxicet.....	Severe Pain	Viagra.....	Impotence
Seroquel.....	Psychosis	Wellbutrin.....	Anxiety/Depression
Singulair.....	Asthma	Xalatan.....	Glaucoma
Skelaxin.....	Pain and Inflammation	Xanax.....	Anxiety
Spirolactone.....	Diuretic	Yasmin 28.....	Contraceptive
Strattera.....	Attention Deficit Disorder	Zantac.....	Ulcer Disorder
Sulfamethoxazole.....	Infection	Zestril.....	High Blood Pressure
Synthroid.....	Thyroid	Zetia.....	Cholesterol
Tegretol.....	Convulsions	Zithromax.....	Infection
Temazepam.....	Insomnia	Zocor.....	Cholesterol
Terazosin.....	High Blood Pressure	Zoloft.....	Depression
Timolol.....	Glaucoma	Zovirax.....	Skin Infection
Timoptic.....	Glaucoma	Zyloprim.....	Gout
Tobradex.....	Eye Disorder	Zyprexa.....	Depression
Topamax.....	Seizures/Pain	Zyrtec.....	Allergies
Toprol.....	High Blood Pressure		

## Medical Underwriting Guidelines

Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Abdominal Complaints of Unknown Etiology</b>		<b>Alzheimer's Disease or Syndrome</b> .....	RNA
a) Single episode within 1 year.....	PP	<b>Amenorrhea</b> — <i>Absence of menstruation (see 'Uterine Disorders')</i>	
• Over 1 year, resolved.....	IC	<b>Amnesia</b> — <i>Loss of memory</i>	
<b>Abcess</b>		a) Cause known.....	RFC
a) Brain, liver, lung, pancreas, breast, other vital organs		b) Cause unknown.....	RNA
• Present, or within 6 mo. ....	RNA	<b>Amputation</b>	
• History of, complete recovery, over 6 mo. ...	IC	a) Major limbs.....	ER
b) Skin or subcutaneous structures		b) Others.....	IC
• Recovered.....	STD	<b>Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)</b> .....	RNA
• Others .....	IC	<b>Anal Fissure (see 'Hemorrhoids')</b>	
c) Bone		<b>Anemia</b> — <i>Deficiency of hemoglobin or of red blood cells</i>	
• Single attack within 1 year.....	ER	a) Aplastic, Sickle Cell .....	RNA
• >1 year.....	STD	b) Pernicious, no complicating factors.....	IC
<b>Acne</b> — <i>Inflammation of the oil-secreting glands</i>		c) Iron deficiency, confirmed diagnosis, present or treated	
Mild, uncomplicated, no RX medication .....	STD	• Mild .....	STD
Others, or medically treated.....	ER*	• Moderate .....	20%
*if not a policy exclusion		• Severe .....	RNA
<b>Addison's Disease</b> .....	RNA	d) Other anemias .....	IC
<b>Adhesions</b>		e) Sickle Cell Trait, definite diagnosis .....	STD
a) Present.....	ER	<b>Aneurysm</b> — <i>Abnormal dilation of artery or vein</i>	
b) Surgically corrected, within 3 years.....	ER	a) Present.....	RNA
Over 3 years .....	STD	b) All kinds, treated 0-1 years .....	RNA
d) Multiple surgeries .....	ER	c) > 1 years.....	IC/60%
<b>Adoption (see 'Pregnancy' for handling)</b>		<b>Angina Pectoris</b> .....	RNA
<b>AIDS, or HIV Positive Test Results</b> .....	RNA	<b>Angioplasty</b> .....	RNA
<b>Alcoholism (Including participation in AA)</b>		<b>Ankylosing Spondylitis</b> .....	RNA
a) Total abstinence less than 5 years* .....	RNA	<b>Anorexia Nervosa (see 'Eating Disorders')</b>	
b) 5-8 years of sobriety* .....	40%	<b>Anxiety (see 'Mental-Emotional Disorders')</b>	
c) 8-10 years of sobriety* .....	20%	<b>Aortic Stenosis, Insufficiency, Regurgitation (see 'Heart Murmur')</b>	
d) over 10 years of sobriety* .....	STD	<b>Appendicitis</b>	
*If treated on an inpatient basis, add two years to all categories.		a) Unoperated	
<b>Allergies (without asthma)</b>		• Within 2 years .....	ER
a) Seasonal, no more than six months per year, or asthma component including inhaler use ....	STD	• Over 2 years .....	STD
b) Daily use of prescription drugs or with asthmatic component .....	ER or 20%*	b) Operated, recovered .....	STD
c) Undergoing desensitization treatment within past two years.....	ER or 20%*		
*STD with \$2,500 deductible with no Rx benefit or generic-only benefit.			

For those conditions noted by "ER or Rating%", you have the option of choosing preference and noting on application for underwriting consideration

Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Arteriosclerosis</b> — <i>Hardening or degeneration of the arteries</i>		<b>Bartholin Gland Cyst</b>	
a) Aortic, incidental finding, asymptomatic .....	IC	a) Present.....	ER
b) Symptomatic or peripheral .....	RNA	<i>STD with \$2,500 or higher deductible</i>	
<b>Atherosclerosis</b> .....	RNA	b) Operated, recovered .....	STD
<b>Arthritis - Osteoarthritis, degenerative joint disease</b>		<b>Bell's Palsy</b> — <i>Paralysis of the muscles on one side of the face due to compression of the facial nerve</i>	
a) Asymptomatic, incidental x-ray findings only, characterized as mild, no treatment administered.....	STD	a) Present.....	ER
b) Generalized symptoms, multiple minor joints or more extensive treatment.....	ER	b) With residuals .....	ER
c.) Major joint involvement.....	ER	c) Single episode, complete recovery, no residuals .....	STD
d) Operated ( <i>joint replacement</i> ) .....	ER	d) Multiple episodes.....	IC
e) Rheumatoid arthritis .....	RNA	<b>Bipolar Disorder</b> .....	RNA
f.) Ankylosing spondylitis .....	RNA	<b>Blindness</b>	
g) Psoriatic arthritis.....	RNA	Traumatic or idiopathic, either or both eyes, well adjusted, self-sufficient, no active or progressive disease process, no surgery anticipated .....	IC
<b>Asbestosis (see 'Pneumoconiosis')</b>		<b>Blood Pressure, Elevated (see 'Hypertension')</b>	
<b>Asthma, Bronchial Asthma</b> – <i>Respiratory disorder</i>		<b>Bone Spurs</b> — <i>Benign outgrowth of bone</i>	
a) Mild, no medications or treatment, 2 years.....	STD	a) Asymptomatic, non-weight bearing joint .....	STD
b) Mild, exercise induced, occasional medication	ER or 20%*	b) Operated, recovered .....	STD
c) Moderate, on daily medication .....	ER or 40%*	c) Others.....	ER
d) Severe, multiple hospitalizations or ER visits .	RNA	<b>Brain Concussion</b>	
<b>NOTE: The above ratings apply to tobacco-free applicants only. Tobacco users will be rated in the next higher category.</b>		a) No surgery, no residuals, fully recovered	
*STD at \$5,000 deductible with no Rx benefit or generic-only benefit.		• within 6 months.....	PP
<b>Atrial Septal Defect</b> .....	IC	• Over 6 months.....	STD
<b>Attention Deficit Disorder (see 'Hyperactivity')</b>		b) Others, nervous system residuals.....	RMD
<b>Autism</b> .....	RNA	<b>Breast Disease (not including cancer)*</b>	
( <i>except for state mandates</i> )		a) Fibrocystic breast disease (Cystic Mastitis)	
<b>Back Sprain or Strain, including Whiplash</b>		• Mild — Asymptomatic, small cysts, diagnosis confirmed by mammogram and biopsy or aspiration .....	STD
a) Single episode, mild, not hospitalized, short duration within 6 months.....	ER or 20%	• Moderate and Severe — Symptomatic, multiple cysts, requiring medication and occasional biopsies. Diagnosis confirmed by mammogram and biopsy or aspiration....	ER
<i>STD with \$5/10,000 deductible</i>		b) Acute mastitis, single episode	
• Over 6 months.....	STD	• Fully recovered.....	STD
b) More severe, recurring, hospitalized,		• Recurrent.....	ER
• Last episode within 4 years .....	ER	<i>*Except for state mandated benefits</i>	
• Over 4 years .....	STD	<b>Breast Implants</b> .....	STD
<b>Barrett's Esophagus</b> .....	IC	<b>Bright's Disease</b> — ( <i>see 'Nephritis'</i> )	

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Bronchitis</b> — <i>Inflammation of the bronchial tubes</i>		<b>Internal</b>	
a) Acute, one or two mild episodes per year associated with URI, recovered.....	STD	a) Treated within 9 years.....	RNA
b) Chronic, multiple attacks per year		b) Over 9 years.....	IC
Mild, non smoker.....	ER or 40%	c) Carcinoma In Situ	
c) Moderate or severe.....	RNA	• Within 1 year.....	RNA
<b>NOTE: Tobacco users will be rated in the next higher category.</b>		• Over 1 year.....	IC
<b>Bulimia Nervosa</b> (see 'Eating Disorders')		d) Hodgkin's or Non-Hodgkin's Lymphoma.....	
<b>Bunions</b> (also Hammertoe)		• 1-10 years.....	RNA
a) Unoperated.....	ER	• > 10 years.....	RMD
b) Surgically corrected, no residuals.....	STD	e) Leukemia.....	RNA
<b>Burns</b>		<b>Cardiac Arrhythmia</b>	
a) 1st and 2nd degree.....	STD	All kinds.....	IC/ER
b) 3rd degree.....	ER	<b>Carpal Tunnel Syndrome</b> — <i>Compression of median nerve of the wrist</i>	
<b>Bursitis</b> — <i>Inflammation of the bursa</i>		a) Present.....	ER
a) Single episode, recovered		b) Recovered, 0-2 years.....	ER
• Within 1 year.....	ER	Thereafter, no residuals.....	STD
<i>STD with \$5/10,000 deductible</i>		<b>Cataract</b> — <i>Opacity of the lens in the eye</i>	
• Over 1 year.....	STD	a) Unoperated, or only one eye corrected.....	ER
b) Multiple episodes		b) Both eyes operated, recovered.....	STD
• Within 2 years.....	ER	c) With lens implant.....	STD
• Over 2 years.....	STD	<b>Celiac Sprue</b> .....	RNA
c) Chronic.....	ER	a) Present.....	RNA
<b>Cancer</b>		b) Recovered	
<b>Skin (basal cell or squamous cell)</b>		• Under age 3.....	RNA
a) Present.....	RNA	• Overage age 3 0-2years.....	RNA
b) Operated, single occurrence		• Over age 3 > 2 years.....	40%
• Within 2 years.....	ER/IC*	• > 5 years.....	STD
• Over 2 years.....	STD	<b>Cerebral Hemorrhage</b>	
c) Others - multiple occurrences,.....	IC	a) 0-5 years.....	RNA
*Possible standard if small and shallow.		b) 5 years.....	RMD
<b>Melanoma</b>		<b>Cerebral Palsy</b> — <i>Loss of voluntary muscle movement</i>	
a) Present.....	RNA	a) 0-20 years old.....	RNA
b) Operated, Clarks Level III or less		b) 20 and over, single limb affected, capable of self-support, no mental impairment.....	40%
• Within 5 years.....	RNA	c) All others.....	RNA
• Over 5 years.....	IC	<b>Cerebral Vascular Accident</b> .....	RNA
c) Melanoma in-situ 0-2 years.....	RNA	<b>Cervical Polyps</b>	
• 2-5 years.....	ER	a) Present.....	ER
• > 5 years.....	STD	b) Operated, recovered	
d) Clarks Level IV or V.....	RNA	• Pathology report benign, single episode.....	STD
		• Multiple episodes.....	ER

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Cervicitis or Cervical Erosion</b> — <i>Inflammation of the cervix</i>		<b>Coarctation of Aorta</b> .....	IC
a) Single episode, within 6 months.....	ER	a) Unoperated.....	RNA
b) Single episode, no residuals, over 6 months ...	STD	b) Operated over age 12 .....	RNA
c) Present or recurrent episodes within 3 years ...	ER	d) Operated under age 12 .....	RMD
d) No treatment or recurrence over 3 years.....	STD		
<b>Cesarean Section</b> — <i>Surgical procedure for delivery of a baby</i>		<b>Colitis</b> — <i>Inflammation of the large intestine</i>	
a) History of one or more C-sections, applicant under age 45.....	ER	a) Irritable bowel syndrome, spastic colitis or mucous colitis.	
b) Age 45 and older, or after normal pregnancy .. or sterilization procedure .....	STD	• Present.....	ER
		• fully recovered	
		- 0-3 years .....	ER
		- Over 3 years.....	STD
<b>Chiropractic Manipulation</b> – <i>Routine chiropractic alignment, adjustment or manipulations, no symptoms of or reference to back or spine disorders</i>		b) Ulcerative or Ischemic colitis, Crohn’s Disease 0-5 years .....	RNA
a) 12 visits or less within past year .....	STD	c) Ulcerative Colitis, Crohn’s Disease	
b) 13-20 visits.....	20% or ER*	• 5-10 years since last treatment or symptoms	IC/40% ER
c) > 20 visits.....	IC/ ER & 20%	• > 10 years since last treatment	STD/ ER
d) Over 1 year since last visit .....	STD		
* Will consider standard with \$2,500 deductible.		<b>Collagen Disease</b>	
<b>Charcot-Marie-Tooth Disease</b> .....	RNA	Systemic Lupus Erythematosus, Periarteritis Nodosa, Scleroderma.....	RNA
<b>Cholesterol (see ‘Hyperlipidemia’)</b>		<b>Colostomy</b>	
<b>Chronic Fatigue Syndrome</b>		a) Open.....	RFC/ IC/ER
• Present.....	RNA	b) Closed, no complications.....	RFC
• Complete recovery 0-5 years .....	RNA	c) Performed for cancer .....	RNA
• > 5 years.....	RMD		
<b>Chronic Obstructive Lung Disease (see ‘Emphysema’)</b>		<b>Condyloma (see ‘Sexually Transmitted Diseases’)</b>	
<b>Chronic Pain</b> .....	RNA	<b>Congenital Cardiac Defects</b> .....	IC
Ongoing use of prescription pain medication for period longer than 6 months		<b>Congenital Kidney Absence</b>	
<b>Cirrhosis</b> .....	RNA	a) Incidental discovery, no history of kidney or urinary tract disorders .....	STD
<b>Cleft Palate</b> — <i>Congenital abnormality of the roof of the mouth</i>		b) Recurring kidney or urinary tract disorders.....	RNA
a) Unoperated or under age 12.....	ER	c) Others.....	IC
b) Operated, recovered, no additional surgery planned or recommended, over age 12.....	STD	<b>Congestive Heart Failure</b> .....	RNA
<b>Club Foot</b> — <i>Congenital deformity of the foot</i>		<b>Corneal Ulcer</b>	
a) Unoperated or operated with residuals .....	ER	a) Present or within 1 year .....	ER
b) Operated, no residuals, no further surgery planned or recommended.....	STD	b) Recovered, no visual impairment > 1 year.....	STD
c) With residuals .....	ER	<b>Corneal Transplant</b>	
		• 0-5 years.....	ER
		• > 5 years.....	STD
		<b>Coronary Artery Disease</b>	
		Heart attack, angina pectoris, coronary insufficiency, myocardial infarction, myocardial ischemia, bypass or angioplasty .....	RNA

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Coronary By-Pass Surgery</b> .....	RNA	d) Glucose readings remain abnormal .....	RNA
<b>Coronary Insufficiency</b> .....	RNA	<b>Dilation and Curettage (see ‘Uterine Disorders’)</b>	
<b>Coronary Occlusion</b> .....	RNA	<b>Disc (Spinal) Herniated or Slipped</b>	
<b>Crohn’s Disease (Regional Ileitis) (see ‘Colitis-Ulcerative’)</b>		a) Single episode, recovered, no residuals	
<b>Crossed Eyes</b>		• Within 3 years .....	ER
a) Without correction .....	ER	• Over 3 years .....	STD
b) With successful correction and recovery		b) Others, including those with recurrence of symptoms or those with multiple surgeries .....	ER
• 0-1 year.....	IC		
• > 1 year.....	STD	<b>Bulging Disc - single</b>	
<b>Cystic Fibrosis</b> .....	RNA	a) 0-2 years.....	ER
<b>Cystitis (see ‘Urinary Tract Infection’)</b>		b) > 2 years.....	STD
<b>Cystocele (Including ‘Rectocele’) — Hernia of urinary bladder into the vagina or rectum</b>		<b>Dislocations</b>	
a) Present.....	ER	a) Hip (congenital)	
b) With surgical correction and recovery .....	STD	• Present.....	ER
<b>Cysts – Sebaceous, Ganglion, Pilonidal</b>		• operated 0-3 years .....	ER
a) Single Episode		• > 3 years .....	STD
• Present.....	ER*	• with residuals or prosthesis .....	ER
• Removed.....	STD	b) other joints	
b) Recurrent Episodes		• Last within 1 years - 1 episode.....	ER
• 0-2 years .....	ER	• Over 1 year .....	STD
• Over 2 years .....	STD	• Recurrent - 0-3 years.....	ER
<i>*Will consider standard with \$2,500 deductible.</i>		• Recurrent - > 3 years.....	STD
<b>Deafness — Total or partial, depending on age and cause</b>		<b>Diverticulosis</b>	
a) Slight or moderate.....	STD	a) Incidental finding.....	STD
b) Moderate or total.....	ER & RFC	b) Symptomatic .....	ER
<b>Degenerative Joint Disease (see ‘Arthritis’)</b>		<b>Diverticulitis</b>	
<b>Depression (see ‘Mental-Emotional Disorders’)</b>		a) Unoperated - present.....	ER
<b>Dermatitis (see ‘Skin Disorders’)</b>		b) 1 attack recovered 0-2 years and thereafter .....	STD
<b>Deviated Nasal Septum</b>		b) Operated, no residual diverticulosis, recovered, no colostomy or ileostomy 0-3 years .....	ER or 40%
a) Unoperated or operated < 6 months.....	ER	• > 3 years .....	STD
b) With surgical correction and recovery .....	STD	<b>Down’s Syndrome – Refer to Mentally Challenged</b>	
<b>Diabetes Insipidus</b> .....	RNA	Most cases (no cardiac or congenital anomalies)...	RMD
<b>Diabetes Mellitus</b> .....	RNA	<b>Duodenal Ulcer —Peptic ulcer located in the stomach, esophagus or intestine (see ‘Ulcer Disease’)</b>	
<b>Diabetes, Gestational — Deficiency of internal secretion of the pancreas during pregnancy. No history or current evidence of diabetes, current Glucose normal</b>		<b>Dupuytren’s Contracture (No associated conditions)</b>	
a) Within 6 mo. after pregnancy .....	PP	a) Unoperated.....	ER
b) 6 mo-5 years.....	40%	b) Surgically corrected 0-1 year.....	ER
c) Over 5 years .....	STD	• > 1 year.....	STD
		<b>Dysmenorrhea (see ‘Uterine Disorders’)</b>	

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Eczema (see 'Skin Disorders')</b>		• > 10 year no residuals .....	STD
<b>Eating Disorders</b>		<b>Endometritis — Infection of the lining of the uterus</b>	
a) Present or multiple episodes .....	RNA	a) Present.....	ER
b) Currently < age 20.....	RNA	b) 0-6 mo .....	RMD
b) Recovered, normal weight maintained, psycho-therapy discontinued		c) Over 6 mo, recovered.....	STD
• Within 3 years .....	RNA	<b>Epicondylitis (see 'Tendonitis')</b>	
• 3-5 years .....	60%	<b>Epididymitis (see 'Testicular Disorders')</b>	
• 5 years and up.....	STD	<b>Epilepsy</b>	
c) Others.....	RNA	a) Jacksonian, partial seizure	
<b>Electrocardiogram</b>		• Last attack 0-1 year .....	RNA
Abnormal.....	IC	• 1-5 years .....	40%*
<b>Emphysema (COPD) —Airway obstruction resulting from destruction of alveoli and bronchioles</b>		• > 5 years .....	STD
a) Incidental finding, asymptomatic, non-tobacco user .....	IC	b) Grand Mal, (Tonic-clonic), no residual impairment	
b) Mild non- smoker .....	IC*	• Age 0-16.....	RMD
c) moderate-severe or smoker.....	RNA	• Over 16	
<i>*If hypertension, diabetes or other chronic disease is also present - RNA</i>		- Last seizure within 1 years .....	RNA
<b>Encephalitis —Infectious or inflammatory disease of the brain</b>		- 1-5 years .....	ER or 40%*
a) Post infectious or viral, duration under 3 weeks, recovered, no residuals		- Over 5 years.....	ER or 20%*
• 0-6 mo .....	PP	c) Petit Mal (Absence Type)	
• > 6 mo .....	STD	• Last seizure within 1 year .....	RNA
b) Other types.....	IC	• 1-5 years since last seizure.....	ER or 20%*
<b>Endocarditis —Inflammation of the lining of the heart</b>		• Over 5 years .....	STD
a) Infectious, acute, no residual heart impairment, complete recovery		<b>Febrile Seizures</b>	
• Within 1 year.....	RNA	a) One attack within 0-1 year.....	PP
• 1- 3 years .....	60%	b) > 1 year .....	STD
• > 3 years .....	STD	c) 2 or more attacks within 0-1 year .....	PP
b) With residuals .....	RNA	• 1-5 years .....	ER
<b>Endometriosis —Endometrial tissue outside of the inner lining of the uterus</b>		• > 5 years .....	STD
a) Present.....	ER	<b>Esophageal Stricture</b>	
b) Total Hysterectomy, symptom and treatment free		a) Present or requiring periodic dilation .....	ER
• 0-6 months since treatment .....	ER	b) Recovered, no further dilation	
• > 6 months.....	STD	• Within 2 years .....	ER
c) Partial Hysterectomy			
• 0-2 years .....	ER		
• > 2 years no residuals .....	STD		
d) No hysterectomy, symptom and treatment free			
• 0-10 years .....	ER		

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
• Over 2 years .....	STD	• Complications or residuals .....	RNA
<b>Esophagitis, Esophageal Reflux (GERD) —</b> <i>Inflammation of the esophagus</i>		<b>Fractures (skull)</b>	
a) Mild attacks treated by non prescription medication.....	STD	a) No craniotomy, no bone depression, no intracranial hemorrhage, recovered, no residuals	
b) Frequent or chronic attacks or treated with prescription medication		• 0-6 months.....	PP
• Within 1 year.....	ER or 20%*	• Over 6 months.....	STD
• No attacks or treatment over 1 year.....	STD	b) With craniotomy, bone depression or intracranial hemorrhage, recovered, no residuals	
• Hiatal Hernia		• Within 2 years .....	PP
- Unoperated, symptomatic .....	ER or Rate 20%	• 2-5 years .....	40%
- Operated, fully recovered, no further attacks or GERD.....	STD	c) With complications or residuals.....	RMD
- Fully recovered, continuing attacks of GERD .....	ER*	<b>Fungus (see ‘Skin Disorders’)</b>	
*STD with \$5,000 deductible with no Rx benefit or generic-only benefit.		<b>Gallbladder Disease (Inflammation, Stones)</b>	
<b>Esotropia &amp; Exotropia (see ‘Crossed Eyes’)</b>		a) Unoperated.....	ER
<b>Fatty Liver.</b> .....	RFC	b) Operated, complete recovery .....	STD
<b>Fibrillation (see ‘Cardiac Arrhythmia’)</b>		<b>Gastric or Ileal Bypass, Gastri Banding &amp; Gastric Stapling — Surgical treatment of obesity</b>	
<b>Fibrocystic Breast Disease — Benign abnormal breast tissue (see ‘Breast Disease’)</b>		a) Within 5 years.....	RNA
<b>Fibromyalgia</b>		b) Over 5 years, no complications, good weight control, no cardiovascular impairment .....	IC
a) Mild		<b>Gastric Ulcer (see ‘Ulcer Disease’)</b>	
• Present.....	IC	<b>Gastritis — Inflammation of the stomach, ulcer ruled out</b>	
• Recovered,		a) mild attacks, not on medication .....	STD
- Within 2 years.....	40% or ER	b) Frequent, chronic, no evidence of alcohol abuse, no other complicating factors	
- Over 2 years.....	STD	• Cause known.....	RFC
b) Others		• Cause unknown, functional .....	20%
• Present.....	RNA	<b>GERD (see ‘Esophagitis’)</b>	
• Recovered,		<b>Glaucoma — Disease of the eyes</b>	
- Within 3 years.....	PP	Present .....	ER
- Over 3 years.....	STD	<b>Glomerulonephritis (see ‘Nephritis’)</b>	
<b>Fistula-in-ano (see ‘Hemorrhoids’)</b>		<b>Goiter — Enlarged thyroid (see ‘Hyperthyroidism’)</b>	
<b>Fractures (other than skull)</b>		<b>Gout — A metabolic disorder which usually affects males, involves an elevation of uric acid which can result in arthritis and kidney disorders, including kidney stones</b>	
a) 0-6 months .....	ER	a) Infrequent attacks, symptomatic, on meds, uncomplicated build and blood pressure not ratable, no other CVR impairments .....	ER
b) Over 6 months, no residuals or hardware .....	STD	b) Frequent attacks, with ratable build and blood pressure, or with other cardiovascular impairment.....	20-60%*
c) Residuals or hardware.....	ER for 5 years	*depending on Co-morbidity factors	
d) Vertebrae - recovered, no residuals		c) With repeated history of kidney stones.....	RNA
• Within 3 years .....	ER	d) Elevated uric acid only, asymptomatic, no	
• Over 3 years .....	STD		

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
medication.....	STD	recurrence .....	STD
<b>Guillain-Barre Syndrome</b> — <i>Disorder characterized by sudden onset of weakness and paralysis of limbs and face</i>		<b>Hepatitis</b> — <i>Inflammation of liver</i>	
a) Present.....	RNA	a) Type A and E — Single episode, recovered, duration less than 2 months, normal liver tests	
b) Recovered, definite diagnosis, no residuals		• Present or within 6 months.....	RNA
• 0-1 year.....	PP	• Over 6 months.....	STD
• > 1 year.....	STD	b) Hepatitis B 0-1 year.....	RNA
• with residuals .....	RMD	• > 1 year.....	IC
<b>Gynecomastia – male</b>		c) All others.....	RNA
a) Present, unoperated.....	ER	<b>Hernia (Inguinal, femoral, scrotal, umbilical, incisional, hiatal)</b> — <i>Protrusion of an organ or body structure through a weakness or defect in the wall of its normal confines</i>	
b) Operated, recovered .....	STD	a) Present.....	ER
<b>Hammertoes</b> — <i>Displacement of toes (see ‘Bunions’)</i>		b) With successful repair, no reoccurrence .....	STD
<b>Headaches</b>		<b>Hydrocele</b> — <i>Collection of fluid in serous sac (see ‘Testicular Disorders’)</i>	
a) Mild, occasional attacks, no Rx .....	STD	<b>Hydrocephalus</b> .....	RNA
b) Headaches other than migraines requiring Rx treatment		<b>Hydronephrosis</b>	
• Present or within 2 years .....	ER or 20%*-40%	a) Present.....	RNA
• Over 2 years .....	STD	b) Unilateral, cause corrected, full recovery, normal urinalysis	
c) Severe or frequent, fully evaluated and diagnosed as migraine or cluster headaches		• 0-3 months.....	PP
• Last episode, within 5 years .....	ER or 40%*	• 3 months- 2 years .....	20%
• Last episode, over 5 years .....	STD	• > 2 years .....	STD
d) Recent onset, no evaluation .....	PP	c) Bilateral, or congenital	
<i>*STD at \$5,000 deductible with no Rx benefit or generic-only benefit.</i>		• recovered > 2 years.....	RMD
<b>Heart Attack</b> .....	RNA	• Present.....	DEC
<b>Heart Disease</b> .....	RNA	<b>Hyperactivity, ADHD, ADD</b>	
<b>Heart Murmur</b> .....	IC	a) Controlled on medication, no behavioral problems, no psychotherapy .....	STD to 40%
<b>Heart Stent</b> .....	RNA	b) With psychotherapy, multiple drugs or	
<b>Heart Valve Replacement</b> .....	RNA		
<b>Hemophilia</b> .....	RNA		
<b>Hemorrhoids, Anal Fissure, Fistula</b>			
a) Mild, with minimal symptoms.....	STD		
b) Frequent medical attention required.....	ER		
c) With successful injection treatment or surgically corrected, with full recovery, no			

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
behavioral problems.....	DEC	symptoms.....	STD
<b>Hyperlipidemia*</b> – Rating possible for both condition (depending on control) and medication (whether prescribed or recommended)		<b>Hypoglycemia (No Diabetes)</b> – Low blood sugar	
<b>*Additional rating of 20% will also be applied if applicant is on medication for hyperlipidemia. Rider is also available instead of rating for medication.</b>		a) Functional, stabilized.....	STD
a) Cholesterol Reading Only		b) More severe, symptomatic and medical management	
• < 250 .....	STD	• Within 1 year .....	PP
• 250-275 .....	20%	• Over 1 year .....	STD
• 276-299 .....	40%	<b>Hypospadias – Epispadias</b>	
• > 300 .....	IC	a) Present.....	ER
b) Cholesterol/HDL Ratio		b) With successful surgical correction and full recovery 0-1 year .....	ER
• Ratio < 5.1 and Chol < 300 .....	STD	• > 1 year.....	STD
• Ratio > 5.1 and Chol > 300 .....	IC	<b>Hypothyroidism</b>	
c) Triglycerides – Fasting		a) Myxedema or cretinism .....	RNA
• < 300 .....	STD	b) Others, adequate medical control .....	STD
• 301-500 .....	20%	<b>Heitis (see ‘Colitis’)</b>	
• 501-750 .....	40% +	<b>Ileostomy (see ‘Colostomy’)</b>	
• > 750 .....	RNA	<b>Infertility – Male or Female</b>	
d) Co-Morbidity Factors – Any combination of 3 or more risk factors: Ratable Build; Tobacco User; Hypertension; Elevated Lipids.....	RNA	a) After female menopause, or with history of sterilization .....	STD
e) With other Cardiovascular impairments .....	RNA	b) Treatment within 1 year .....	PP
<b>Hypertension — (Essential) High Blood Pressure</b>		• > 1 year.....	ER
Under certain combinations of blood pressure control, treatment and deductible level of \$5,000, coverage could be issued STD.		(both male and female)	
a) Controlled readings:		• > 3 years .....	STD
• Diagnosed within 6 months.....	PP	(Treatment includes the following: Infertility drugs, IVF, artificial insemination or embryo implants.)	
• Diagnosed over 6 months ago .....	20%	<b>Insomnia.....</b>	IC
b) Average of readings exceeds 150/90.....	IC	<b>Irritable Bowel (see ‘Colitis’)</b>	
c) Uncontrolled or evidence of therapy abandonment.....	RNA	<b>ITP - Idiopathic Thrombocytopenic Purpura (see ‘Thrombocytopenia’)</b>	
d) Additional Considerations		<b>Keloids - Scar Tissue</b>	
• On medication for hyperlipidemia, or hyperlipidemia ratable, weight not ratable, non-tobacco user.....	sum ratings	a) Present.....	ER
• Ratable build of 80% - no treatment for hyperlipidemia - non-tobacco user.....	IC	b) With successful removal and recovery.....	STD
• Pulmonary or renal hypertension .....	RNA	<b>Keratoses, other benign skin lesions</b>	
e) diagnosed < age 30 .....	RMD	a) Present.....	ER
f) Any combination of 3 or more risk factors.....	RNA	b) With successful removal and recovery.....	STD
• ratable build • tobacco use		<b>Kidney Cyst</b>	
• hypertension • hyperlipidemia		a) Simple cyst	
<b>Hyperthyroidism</b>		• Present	
a) Goiter		- 1- 5 cysts.....	STD/ER
• Toxic, 0-1 year.....	RNA	- > 5 cysts.....	RMD
• Non-toxic, adequately treated > 1 year .....	ER	• Removed, complete recovery	
b) All forms, operated, recovered, no further		- Urinalysis normal .....	STD
		- Urinalysis abnormal.....	IC
		b) All others .....	IC
		c) Polycystic Kidneys or Medullary cystic disease.....	RNA

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Kidney Stone</b>		<b>Meniere's Disease</b> — <i>Internal ear disturbance</i>	
a) Single episode		Confirmed diagnosis, no evidence of central nervous or vascular system disorders,	
• Within 2 years .....	ER	a) Present.....	ER
• Over 2 years, normal HOS .....	STD	b) History of	
b) Recurrent, chronic, 2 or more episodes		• Within 2 years .....	ER
• Within 5 years .....	ER	• 2-5 years .....	ER or 60%
• Over 5 years since last episode .....	STD	• > 5 years .....	STD*
<b>Knee Disorders – cartilage or ligament tears</b>		<i>*With \$5,000 deductible.</i>	
a) Single occurrence, recovered		<b>Meningitis</b> — <i>Inflammation of brain/spinal membranes</i>	
• Present or within 2 years .....	ER	a) Present.....	RNA
• > 2 years .....	STD	b) Acute bacterial or viral types, recovered and return to normal activity, no residuals .....	STD
b) Multiple occurrences .....	IC	c) Others.....	IC
c) Repaired with screws or hardware		<b>Menorrhagia (see 'Uterine Disorders')</b>	
• 0-5 years .....	ER	<b>Mentally Challenged</b>	
• > 5 years .....	IC/STD	a) Ages 0-9.....	RMD
<b>Sprain or strain</b> – single occurrence recovered		b) Ages 9 and up .....	IC
a) 6 months.....	ER	<b>Mental-Emotional Disorders</b>	
b) Recovered > 6 months .....	STD	a) Mild or situational anxiety disorders or depression, no hospitalization, not under care of psychiatrist within 1 year.....	STD
<b>Kyphosis (see 'Spinal Deformity')</b>		b) Moderate .....	STD/40%
<b>Labyrinthitis</b> — <i>Inflammation of inner ear</i>		c) Severe anxiety disorders or depression, including bipolar disorder, manic depressive, and schizophrenia or hospitalizations.....	RNA
a) Present.....	PP	<b>Metrorrhagia</b> — <i>Dysfunctional uterine bleeding (see 'Uterine Disorders')</i>	
b) Single episode, treated, recovered		<b>Migraines (see 'Headaches')</b>	
• 0-1 years .....	ER	<b>Mitral Valve Prolapse</b> — <i>Deformed heart valve that fails to close properly</i>	
• > 1 years .....	STD	a) Asymptomatic, no medication, incidental findings, confirmed by echo.....	STD
c) Chronic, recurrent.....	RNA	b) Symptomatic, no other cardiovascular impairment, not confirmed by echo .....	20%
<b>Legg-Calve-Perthes Disease (see 'Osteochondritis')</b>		c) All others .....	IC
<b>Lipids (see 'Hyperlipidemia')</b>		<b>Moles (Benign) (see 'Keratosi')</b>	
<b>Lipoma (see 'Tumor')</b>		<b>Mucous Colitis (see 'Colitis')</b>	
<b>Liver Enlargement</b> .....	RFC	<b>Multiple Sclerosis</b> .....	RNA
<b>Liver Functions Tests</b>		<b>Muscular Atrophy</b> .....	RNA
Abnormal.....	IC	<b>Muscular Dystrophy</b> .....	RNA
<b>Lordosis (see 'Spinal Deformity')</b>			
<b>Lupus, Systemic</b> .....	RNA		
<b>Lyme's Disease</b> — <i>Infectious disease spread by ticks</i>			
a) Present.....	PP		
b) Others.....	IC		
<b>Macular or Retinal Degeneration</b> .....	IC		
<b>Major Depression</b> .....	IC		
<b>Manic Depression</b> .....	RNA		
<b>Mastitis, Cystic or Simple (see 'Breast Disease')</b>			
<b>Melanoma (see 'Cancer')</b>			

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Myasthenia Gravis</b> .....	RNA	d) Polyneuritis, multiple peripheral neuritis.....	RNA
<b>Myocardial Infarction</b> .....	RNA	<b>Obesity</b> — <i>Overweight (Consult Health Insurance Build Chart for appropriate rate increases.)</i>	
<b>Myocardial Ischemia</b> .....	RNA	<b>Obsessive Compulsion Disorder</b> (see ‘ <i>Mental-Emotional Disorders</i> ’)	
<b>Myositis</b> (see ‘ <i>Fibromyalgia</i> ’)		<b>Oophoritis</b> (see ‘ <i>Pelvic Inflammatory Disease</i> ’)	
<b>Narcolepsy</b> — <i>Uncontrollable tendency to deep sleep for short durations</i>		<b>Orchitis</b> (see ‘ <i>Testicular Disorders</i> ’)	
a) Last episode within 2 years or uncontrolled ....	RNA	<b>Osgood-Schlatter’s Disease</b> (see ‘ <i>Osteochondritis</i> ’)	
b) 2- 5 years, mild attacks .....	40% &	<b>Osteochondritis</b>	
ER		a) Present.....	ER
• > 5 years .....	20% &	b) With full recovery, no deformity	
ER		• Within 2 years .....	ER
*No rider needed if not applying for RX Benefit.		• Over 2 years .....	STD
<b>Nephrectomy</b> — <i>Kidney removal</i>		c) With residual deformity or crippling .....	ER
a) Removed due to trauma, benign tumor, congenital condition		<b>Osteomyelitis</b> — <i>Bone infection usually caused by bacteria</i>	
• Within 1 year .....	PP	a) Present.....	RNA
• Over 1 year .....	STD	b) Single episode, one bone, recovered	
b) Kidney Donor		• Within 2 years .....	ER
• < 1 year.....	RMD	• Over 2 years .....	STD
• > 1 year.....	STD	c) Recurrent Attacks	
c) Removed due to cancer, see ‘Cancer’		<i>Single bone involved, recovered</i>	
d) With cardiovascular disorders, CAD, hypertension.....	RNA	• Within 3 years since last attack .....	ER
e) Removed due to polycystic kidney disease.....	RNA	• > 3 years .....	STD
f) Urinalysis abnormal.....	RNA	<i>Multiple bones involved, recovered</i>	
<b>Nephritis</b> — <i>Inflammation of kidney</i>		• Within 2 years since last attack .....	RNA
a) Acute, one attack, complete recovery, urinalysis and blood pressure normal		• 2-5 years .....	ER+40%
• Within 1 year.....	ER	• Over 5 years.....	STD
• Over 1 year .....	STD	<b>Osteoporosis/Osteopenia</b> — <i>Bone mass is reduced to a level which is not adequate for mechanical support of the body</i>	
b) Two attacks, recovered, urinalysis and blood pressure normal		a) Osteopenia	
• Last episode within 2 years .....	PP	• No medication, asymptomatic.....	STD
• 2-5 years .....	ER or 60%	• On medication .....	ER or 20%*
• Over 5 years .....	STD	b) Osteoporosis .....	ER or 20%
c) Three or more attacks or chronic .....	RNA	c) Severe, with crippling or history of fractures ..	RNA
<b>Neuritis-Neuralgia</b>		*STD with >\$5,000 deductible and no RX or	
a) Present.....	RNA		
b) Single episode, mild, complete recovery			
• 0-6 months.....	PP		
• > 6 months.....	STD		
c) More severe, recurring or chronic			
• Last within 1 year.....	PP		
• 1-2 years .....	20%		
• Over 2 years .....	STD		

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
generic only benefit.		<b>Patent Ductus Arteriosus</b> .....	IC
<b>Otitis Media</b> — <i>Infection of the middle ear</i>		<b>Pelvic Inflammatory Disease</b>	
a) Acute, no more than 3 episodes per year, complete recovery within 1 month .....	STD	a) Acute, single episode, unoperated	
b) Recurrent, 3 or more episodes within 1 year, chronic or with tubes 0-2 years .....	ER	• 0-6 months .....	PP
• > 2 years .....	STD	• 6 months-2 years .....	ER
c) Tubes removed, no further attacks		• Over 2 years .....	STD
• Within 1 year .....	ER	b) Multiple episodes, chronic, unoperated	
• Over 1 year .....	STD	• Present .....	PP
		• Within 3 years, recovered .....	ER
		• Over 3 years .....	STD
<b>Otosclerosis</b> — <i>Formation of bony tissue within the inner ear resulting in progressive hearing impairment</i>		<b>Periarteritis Nodosa</b> .....	RNA
a) Unoperated .....	ER	<b>Pericarditis</b> — <i>Benign viral pericarditis</i>	
b) Operated, hearing successfully restored		a) Single episode, no other cardiovascular impairment	
• Within 1 year .....	ER	• Present or within 6 months .....	PP
• Over 1 year .....	STD	• 7 months-2 years .....	20%
		• Over 2 years .....	STD
<b>Ovarian Cyst (Benign)</b>		b) Constrictive or chronic .....	RNA
a) Present, unoperated, benign		<b>Peripheral Vascular Disease</b> .....	RNA
• 0-1 year .....	ER	<b>Pleurisy</b> — <i>Inflammation of a vein</i>	
• > 1 year since diagnosis, symptoms and treatment free .....	STD	a) Present, or currently on medication .....	RNA
b) History of complete recovery, no residuals, spontaneous disappearance .....	STD	b) Single episode, short duration, no other complicating factors, no current medication	
c) Operated, benign, with oophorectomy or removal of cyst only .....	STD	• Within 2 years .....	ER
d) Polycystic Ovarian Disease .....	ER	• Over 2 years .....	STD
		• Over 2 years .....	STD
		• Over 2 years .....	STD
<b>Pacemaker Recipients</b> .....	RFC	c) Multiple episodes, more severe .....	RNA
<b>Paget's Disease</b> .....	IC	<b>Pleurisy</b> — <i>Infection of pleura, the covering membrane of the lung and the lining membrane of the chest cavity. Usually acute, due to virus.</i>	
<b>Pancreatitis</b> — <i>Inflammation of the pancreas</i>		a) Acute, recovered, over 1 month .....	STD
a) Acute, single episode, no evidence of alcohol abuse, full recovery		b) recurrent; due to T.B. or other infection, with results of chest x-ray .....	IC
• Within 1 year .....	PP		
• 1-3 years .....	ER or 40%	<b>PMS</b>	
• Over 3 years .....	STD	a) Mild, non-disabling, no medications .....	STD
b) Recurrent, chronic or due to alcohol abuse .....	RNA	b) Others .....	IC
<b>Panic Attacks</b> (see 'Mental-Emotional Disorders')		<b>Pneumoconiosis (Silicosis, Asbestosis)</b> .....	RNA
<b>Pap Smear</b> (see 'Uterine Disorders')		<b>Pneumonia</b>	
<b>Paralysis</b> .....	RNA	a) Present .....	PP
<b>Paranoia</b> .....	RNA	b) Recovered single episode, no underlying disease or disorder	
<b>Parkinson's Disease</b> .....	RNA	• 0-3 months .....	IC
		• > 3 months .....	STD

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
c) Others.....	IC	• > 5 years .....	ER+ 20%
<b>Pneumothorax</b> — <i>Presence of air in the pleural cavity – impairs the vacuum needed and may cause a collapsed lung</i>		<b>Prostate Disorders</b>	
a) Present.....	RNA	a) Prostatitis, unoperated, single episode, recovered, normal urinalysis .....	STD
b) Traumatic or spontaneous, recovered .....	STD	• 2 or more episodes, chronic, - Last episode within 2 years .....	ER*
c) Recurrent		- > 2 years.....	STD
• 0-3 years .....	ER or 40%	b) Prostate enlargement, benign, no urinary symptoms.....	STD
• Over 3 years .....	STD	• With symptoms or medications.....	ER
<b>Poliomyelitis</b>		c) PSA test results greater than 4.0.....	IC
a) Present.....	RNA	*Can consider STD with > \$5,000 deductible and no RX benefit.	
b) Recovered with mild to moderate residuals.....	ER	<b>Psoriasis</b>	
c) Severe residuals .....	RNA	• Localized/controlled with topical medications	ER
<b>Polycythemia Vera</b> .....	RNA	• Injectibles.....	Decline
<b>Polyneuritis</b> .....	RNA	<b>Psoriatic Arthritis</b> .....	RNA
<b>Polyp, Papilloma (Larynx, Rectal, Nasal, Colon, Stomach, Urethra, Urinary, Bladder)</b>		<b>Psychoneurosis (see ‘Mental-Emotional Disorders’)</b>	
a) Present on Routine exam/asymptomatic, or benign and follow-up recommended > 1 year .....	STD	<b>Psychosis (see ‘Mental-Emotional Disorders’)</b>	
b) Symptomatic, or follow-up recommended in less than 1 year.....	ER	<b>Pulmonary Embolism</b>	
c) Multiple occurrences .....	ER	a) Present.....	RNA
<b>Pregnancy</b>		b) Otherwise.....	IC
When the applicant or any member of the family is either pregnant or in the process of adopting, hospital or major medical coverage will be postponed until the end of the pregnancy.		• 0-1 year.....	PP
<b>Premature Heart Beats</b> .....	IC	• > 1 year no longer under treatment .....	STD
<b>Proctitis, ulcerative</b>		<b>Pulmonic Stenosis.</b>	
a) Present or within 5 years.....	RNA	• < age 25 .....	DEC
b) Single episode, 5-10 years .....	ER + 40%	• Others .....	IC
• > 10 years .....	STD	<b>Pyelitis/Pyelonephritis</b>	
c) Recurrent, 2 or more episodes		a) Acute, single episode, normal urinalysis	
• Within 7 years .....	RNA	• Within 1 year .....	ER
• 8-12 years .....	ER+ 40%	• > 1 year.....	STD
• > 12 years .....	STD	b) More than one attack .....	IC
d) Operated, treated within 2 years .....	RNA	c) Chronic or urinalysis abnormal .....	RNA
• 2-5 years .....	ER+ 40%	<b>Pyloric Stenosis</b>	
		a) Operated, recovered .....	STD
		b) Unoperated.....	IC
		<b>Pylorospasm (see ‘Gastritis’)</b>	
		<b>Raynaud’s Disease</b>	
		a) Mild, not progressive or disabling, no atrophic changes, • Present or within 1 year.....	IC
		• > 1 year.....	STD
		b) With frequent consults or symptoms .....	ER
		<b>Raynaud’s Phenomenon</b> .....	RFC

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Rectocele</b> ( <i>see 'Cystocele'</i> )		<b>Schizophrenia</b> .....	RNA
<b>Regional Ileitis (Crohn's Disease)</b> ( <i>see 'Colitis-Ulcerative'</i> )		<b>Sciatica</b> — <i>Low back or leg pain caused by compression of a nerve</i>	
<b>Repetitive Motion Syndrome</b> ( <i>see 'Carpal Tunnel Syndrome'</i> )		a) Unoperated - recovered	
<b>Retinal Degeneration</b> ( <i>see 'Macular Degeneration'</i> )		• 0-3 years .....	ER
<b>Retinal Detachment</b>		• Over 3 years .....	STD
a) Unoperated.....	ER	b) Operated - recovered	
b) Operated		• 0-3 years .....	ER
• Within 2 years .....	ER	• > 3 years .....	STD
• > 2 years .....	STD	<b>Scleroderma</b> .....	RNA
<b>Rheumatic Fever</b>		<b>Scoliosis</b> — <i>Abnormal curvature of the spine</i> ( <i>see 'Spinal Deformities'</i> )	
a) Present.....	DEC	<b>Seborrhea</b> ( <i>see 'Skin Disorders'</i> )	
b) Single episode, recovered, no residuals		<b>Seizure Disorders</b> ( <i>see 'Epilepsy'</i> )	
• Within 6 months .....	PP	<b>Septal Heart Defects</b> .....	IC
• Over 6 months .....	STD	<b>Sexually Transmitted Diseases (No known infection with HIV)</b>	
c) Multiple episodes, recovered, no residuals		<b>Multiple Diseases</b> .....	RNA
• Within 1 year .....	PP	<b>Chlamydia</b>	
• 1-5 years since last episode .....	40%	a) Single Episode	
• Over 5 years .....	STD	• Within 6 months .....	PP
d) With Cardiac involvement .....	IC	• Over 6 months, no other STD, recovered	STD
<b>Rheumatoid Arthritis</b> .....	RNA	b) Multiple Episodes	
<b>Salpingitis</b> ( <i>see 'Pelvic Inflammatory Disease'</i> )		• Last episode within 3 years.....	PP
<b>Sarcoidosis</b> — <i>A disease of unknown etiology that may occur in any part of the body</i>		• Last episode over 3 years .....	STD
<b>Pulmonary</b>		<b>Genital Herpes</b>	
a) Current chest x-ray negative, no steroid treatment within one year, normal lung fields		a) Single Episode	
• Within 2 years since diagnosis .....	RNA	• Within 5 years .....	ER or 20%
• 1-2 years .....	40%	• Over 5 years, no outbreak/treatment .....	STD
• > 2 years .....	STD	b) Multiple Episodes .....	ER
b) Current chest x-ray positive, no steroid treatment, within one year, normal lung fields		<b>Gonorrhea</b>	
• Symptomatic or lesion not stabilized .....	RNA	a) Single Episode	
• Asymptomatic, lesion stabilized		• Present or within 1 year .....	RNA
- Within 2 years since diagnosis .....	RNA	• Over 1 year, no residuals .....	STD
- 2-5 years.....	40%	b) Multiple Episodes	
- Over 5 years .....	STD	• Within 5 years since last episode .....	RNA
c) Hypercalcemia present.....	RNA	• Over 5 years, no residuals .....	STD
d) With systemic involvement.....	RNA	<b>Venereal Warts, Condyloma</b>	
<b>Non-Pulmonary</b>		a) Single Episode	
a) Present or within 1 year .....	RNA	• Present or within 1 year .....	RNA
b) History of, recovered, no current medication		• Over 1 year, treated, no residuals .....	STD
• Within 5 years .....	40%	b) Multiple Episodes	
• Over 5 years .....	STD	• Within 1 year.....	PP
c) Others.....	RNA	• Over 1 year.....	ER
		<b>Syphilis</b>	

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
a) Present or under treatment .....	RNA	<b>Subarachnoid Hemorrhage,</b> .....	RNA
b) Others.....	IC		
<b>Silicosis (see 'Pneumoconiosis')</b>		<b>Suicide Attempts</b>	
<b>Sinusitis</b> — <i>Inflammation of a sinus, especially paranasal sinus</i>		a) One attempt, stable, no continuing medication or psychotherapy, no evidence of drugs or alcohol abuse	
a) Acute, no more than 3 episodes per year .....	STD	• Within 6 years .....	RNA
b) Chronic, or more than 3 episodes per year .....	ER or 20%	• > 6 years .....	IC
c) Surgery recommended .....	IC	b) multiple attempts .....	RNA
<b>Skin Condition</b>		<b>Symptoms of Undetermined Etiology</b> .....	RNA
a) Mild, infrequent episodes, no current Medications.....	STD	<b>Syncope</b> — <i>Fainting spells</i>	
b) Severe, frequent episodes.....	ER*	a) Single episode, cause unknown, adequate workup 1-3 episodes in 2 years	
*May be STD with \$5000 or greater deductible		• Within 1 year .....	RMD
<b>Sleep Apnea</b>		• 1-2 years .....	20%
a) Controlled, no cardiac disorders .....	ER	• Over 2 years .....	STD
b) More severe and/or associated with obesity (80% rating) .....	RNA	b) Cause known.....	RFC
<b>Spastic Colitis (see 'Colitis')</b>		c) Multiple episodes or indefinite diagnostic studies, more than 3 episodes in 2 years.....	RNA
<b>Spermatocoele (see 'Testicular Disorders')</b>		<b>Syphilis (see 'Sexually Transmitted Diseases')</b>	
<b>Spina Bifida, Spina Bifida Occulta</b>		<b>Tachycardia</b> — <i>Rapid pulse</i> .....	
a) Symptomatic or with myelocoele, meningocele, meningomyelocoele, or syringomyelocoele.....	RNA	IC	
b) Others.....	IC	<b>Temporomandibular Joint Dysfunction (TMJ)*</b> — <i>Improper function of the lower jaw and skull joint</i>	
<b>Spinal Deformities</b> — <i>Abnormal Curvature of the Spine</i>		a) Present.....	ER
a) Minimal		b) Recovered	
• Ages 0-15 .....	ER	• Within 3 years .....	ER
• 15 and up .....	IC/ER	• Over 3 years .....	STD
b) Mild, unoperated, asymptomatic		*Except for state Mandated Benefits	
• Ages 0-15 .....	ER	<b>Tendonitis - Tenosynovitis, Plantar Fasciitis</b>	
• 15 and up .....	IC/ER	a) Single episode, short duration	
c) Moderate, unoperated or with use of back brace.....	ER	• Within 1 year .....	ER*
d) Severe.....	RNA	• Over 1 year .....	STD
e) Surgery (stabilizing rods or fusion), recovered, no residuals .....	ER	b) Multiple episodes	
<b>Spondylolisthesis</b>		• Within 2 years .....	ER
a) Recovered, no residuals		• Over 2 years .....	STD
• 0-3 years .....	ER	c) Chronic .....	ER
• > 3 years .....	STD	*STD with \$5000 or > deductible possible	
b) Others.....	IC		
<b>Strabismus (see 'Crossed Eyes')</b>			
<b>Stroke</b>			
a) Most cases.....	RNA		
b) Due to Birth Control Pills .....	IC		

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Tennis Elbow</b> ( <i>see 'Tendonitis'</i> )		• > 1 year.....	STD
<b>Testicular Disorders</b>		<b>Triglycerides</b> ( <i>see 'Hyperlipidemia'</i> )	
<b>Orchitis, epididymitis</b>		<b>Tuberculosis - Non-Pulmonary</b> .....	IC
a) Present .....	ER	<b>Tuberculosis - Pulmonary</b>	
b) Acute single episode, recovered .....	STD	a) Positive test reaction, no disease present .....	STD
c) Recurring		b) All others .....	IC
• Last episode within 2 years .....	ER	<b>Tumor</b>	
• Over 2 years .....	STD	a) Cancerous – <i>see 'Cancer'</i>	
<b>Hydrocele, spermatocele, varicocele, undescended testicle</b>		b) Fatty Tumor/Lipoma	
a) Present.....	ER	• Present.....	ER
b) Operated, completely recovered.....	STD	• Removed.....	STD
<b>Thrombocytopenia</b> — <i>Abnormal decrease in number of blood platelets</i>		<b>Ulcer Disease (Gastric, Peptic or Duodenal)</b>	
a) Thrombocytopenia .....	IC	a) Unoperated, benign, acute, single episode, without complications	
b) ITP-Idiopathic Thrombocytopenia Purpura		• Within 2 years .....	ER
• Adult,unoperated.....	RNA	• Over 2 years.....	STD
• Childhood, acute 0-3 years .....	RNA	b) Recurrent, chronic without complications	
- > 3 years.....	STD	• 0-5 years .....	ER or 40%
• Operated, splenectomy, platelet count normal		• > 5 years .....	STD
- 0-1 year.....	RNA	c) Operated, benign (Gastrectomy, Vagotomy, Gastroenterostomy) recovered, no complications.....	IC
- 1-5 years .....	40%	<b>Undescended Testicle</b> ( <i>see 'Testicular Disorders'</i> )	
- Over 5 years.....	STD	<b>Urethral Stricture</b>	
<b>Thrombophlebitis</b> — <i>Inflammation of a vein associated with clot formation</i> ( <i>see 'Phlebitis'</i> )		a) Controlled by multiple dilations, currently treating .....	ER
<b>Tic Douloureux</b> ( <i>see 'Trigeminal Neuralgia'</i> )		b) Corrected by dilation or urethrotomy, no recurrence:	
<b>Thyroiditis</b>		• 0-2 years.....	ER
a) Hashimoto's		• 2-4 years .....	20%-40%
• Present, untreated.....	RNA	• >4 years .....	STD
• History of adequately treated .....	STD	<b>Ureteral Stricture</b>	
<b>Tonsil Disorders</b>		a) Due to stones.....	UW bladder or kidney stones
a) Single episode of tonsillitis, no ongoing enlargement of tonsils or adenoids .....	STD	b) Otherwise, present or taking medications to prevent infections.....	ER
b) More than one episode of tonsillitis in one year and/or enlargement of tonsils or adenoids .....	ER	c) Operated, no urinary tract infections or symptoms, normal urinalysis, off medications	
<b>Tourette's Syndrome</b> .....	RNA	• 0-3 years .....	ER
<b>Toxemia of Pregnancy</b> .....	ER	• >3 years .....	STD
<b>Transient Ischemic Attack</b> .....	RNA		
<b>Transplant</b>			
a) All cases except corneal.....	RNA		
b) Corneal transplant			
• Within 6 months .....	PP		
• Over 6 months .....	ER		
<b>Trigeminal Neuralgia - Tic Douloureux</b> — <i>Burst of pain along the trigeminal nerve</i>			
a) Present, unoperated.....	ER		
b) History of,operated, recovered			
• 0- 1 year.....	ER		

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Urinary Tract Infection</b>		<b>Vaginitis (Candidiasis, Moniliasis, Trichomoniasis)</b>	
a) Acute, single episode of short duration, complete recovery .....	STD	History of, recovered	
b) Chronic, 3 or more episodes per year		• One or two acute episodes.....	STD
• 0-2 years .....	ER	• Chronic or persistent	
• > 2 years .....	STD	- Last episode within 1 year .....	ER or 40%
		- Over 1 year .....	STD
<b>Uterine Disorders</b>		<b>Varicocele (see 'Testicular Disorders')</b>	
<b>Dysmenorrhea (Painful Menstruation)</b>		<b>Varicose Veins — Enlarged or swollen veins</b>	
a) Not controlled or workup contemplated .....	ER	<b>Lower extremities</b>	
b) Controlled with OTC or birth control .....	STD	a) Present, no edema or ulcer, asymptomatic.....	STD
<b>Amenorrhea, menorrhagia, metrorrhagia (abnormal, excessive or irregular bleeding)</b>		b) Present, requiring treatment including support hose .....	ER
a) Within 2 years, no hysterectomy performed....	ER	c) With ulcer or edema.....	RNA
b) Over 2 years .....	STD	d) History of edema or ulcer Complete recovery	
<b>Dilation and curettage (for any reason other than pregnancy termination).....</b>		• 0-6 months.....	PP
	RFC	• 6 months – 2 years.....	ER
<b>Uterine Fibroids</b>		• > 2 years .....	ER
a) Present, no menstrual problems .....	ER	<b>Chronic venous insufficiency.....</b>	
• With problems or growing in size .....	RMD	<b>Abdomen, thorax or esophagus.....</b>	
b) With hysterectomy fully recovered .....	STD	RNA	
c) Surgery, myomectomy or other, no hysterectomy		<b>Venereal Warts (see 'Sexually Transmitted Diseases')</b>	
• 0-2 years .....	ER	<b>Vertigo — Sensation of moving in space or objects revolving about oneself, sometimes referred to as dizziness or light headedness</b>	
• > 2 years .....	STD	a) Cause known.....	RFC
<b>Uterine Prolapse</b>		b) Cause unknown.....	RMD
a) Present.....	ER	<b>Whiplash (see 'Back Strain or Sprain')</b>	
b) Operated, no residuals.....	STD		
<b>Pap Smear</b>			
a) Class 1 or 2 .....	STD		
b) ASCUS or CIN 1 .....	ER		
• After 1 normal pap .....	STD		
c) Class 3.....	ER		
• After 2 normal paps.....	STD		
d) Class 4 - Carcinoma in Situ			
• 0-4 years .....	ER		
• > 4 years .....	STD		

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