

FIELD

UNDERWRITING

GUIDE

**BUILDING ON A STRONG
FOUNDATION WITH LONG
TERM CARE INSURANCE**



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

109244R1



TRANSAMERICA®



WE'RE HERE FOR YOUR CLIENTS — AND FOR YOU

With long term care insurance, your clients are better positioned to approach retirement with confidence, knowing there is a plan in place to handle a wide variety of long term care needs. And with Transamerica by your side, you're better positioned to plan your business with confidence, knowing that we'll be here to assist you every step of the way.

Our mission — and the purpose of this Field Underwriting Guide — is to help you build a successful, sustainable long term care insurance business. We do this by delivering superior products and exceptional customer service to you and your clients.

It all starts here, with the timely, knowledgeable underwriting provided by our highly skilled underwriting team. This work is based on the information you provide us in each application, as well as information collected by us through the underwriting process.

It's an unfortunate reality that we cannot insure all applicants, particularly those with chronic or progressive disorders that appear likely to result in functional or cognitive impairment. But be assured that we make every effort to provide the best offer whenever possible.

Questions? Please reach out to us by phone or email. We'll make sure you get the answers you need, when you need them.

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NEED SOME HELP?





WE'RE HERE FOR YOU

Relationships are at the core of living a healthy lifestyle, whether it's a relationship with family, friends, business partners, or clients. Creating a successful long term care insurance business is no different — it's all about building long-lasting relationships with your clients. The Field Underwriting Guide is designed to bring greater predictability to the underwriting process, so you can establish and maintain client relationships with the transparency and timeliness that lead to more policy placements.

To make this process as simple as possible, the guide will help you find solutions to the most common underwriting concerns, as well as provide a better understanding of our business, underwriting practices, and procedures. You'll find:

- Easy to understand underwriting evidence criteria
- Guidance on medical histories with a combination of conditions (co-morbidities)
- Guidance on stability periods and class ratings
- Listings of uninsurable medications and conditions

THE APPLICATION PROCESS

The application package contains the application as well as all other state required forms. Completing the following four steps will help ensure that your application is processed promptly:

- 1 Submit the most current state application, as well as all state required forms (personal worksheet, HIPAA, replacement Forms.)**
 - All forms must be received in the home office within 30 days of the date the application was signed
 - HIPAA and Medical Information Bureau (MIB) Authorization forms must be signed and dated on the date the application is signed before underwriting processing can begin
- 2 Complete the application in its entirety, including complete details for any questions answered “yes” in the medical sections.**
- 3 The modal premium payment or a minimum of two-months premium is required with all individual sales, except in California, which requires only a one-month premium.**
- 4 Upon receipt of your licensing application in our administrative office, your insurance agent/broker license, compliance with continuing education requirements, and appointment status will be verified.**

Please note: Field Underwriting guidelines are applicable as of the date of this edition and are subject to change without notice. We reserve the right to alter handling of specific situations at our discretion, regardless of the guidelines contained herein.

COMPLETING THE APPLICATION

HELPFUL HINTS

The Helpful Hints on the front of the application package provide a quick reference to those pages requiring a signature as well as the number of signatures required.

APPLICANT INFORMATION

Fully complete the personal information on the applicant. We need the applicant's telephone number so we can conduct a phone interview or arrange for a face-to-face assessment, depending upon age. The driver's license or passport information is necessary for anti-money laundering purposes.

HEALTH AND PERSONAL HISTORY

All questions must be answered. Please note that a "yes" answer to any of the questions requires that additional details be provided. Space is available to provide that information; however, an additional sheet may be attached if more space is needed. Any additional sheets must also be signed and dated by the applicant.

PLAN SELECTION

Complete this section in its entirety, as appropriate. This section should reflect only those benefits available in the state of issuance.

AGENT'S REPORT

The information you provide here gives our underwriters a more complete picture of the applicant. We ask that you answer these questions to the best of your ability and knowledge. The additional questions regarding long term care insurance policies you've sold the applicant are mandated by state laws. All such prior policies must be listed, regardless of any replacement, even if the policies have long since lapsed.

OTHER FORMS TO BE COMPLETED

Personal Worksheet

The insurance agent/producer must review the income and assets section of this form with the applicant. The applicant will be required to either:

- Complete the Personal Worksheet and indicate that his or her answers accurately describe his or her financial situation

OR

- Indicate that he or she chooses not to complete this information, but does wish to purchase coverage

HIPAA Authorization

The applicant must sign and date this form before the underwriting process can begin.



Notice about insurance fraud: Transamerica is committed to reducing fraud. You should make applicants aware that any person who facilitates fraud against an insurer, submits a false application, or files a claim containing a false or deceptive statement may be guilty of insurance fraud.





PREMIUM PAYMENT MODES AND OPTIONS

PREMIUM PAYMENT MODES

- Monthly bank draft
- Quarterly bank draft
- Semiannual bank draft
- Annual bank draft

The more often the applicant pays, the higher the premium cost per year.

PREMIUM PAYMENT OPTIONS

- Personal check
- Electronic funds transfer
 - For payment of initial premium as well as future recurring premiums
- Credit card authorization
 - For payment of initial premium, except in Arkansas, California, Maryland, North Carolina, New Jersey, Nevada, and New York

Cash or cash equivalents such as money orders and cashier's checks are not accepted.

For Agent Use Only. Not for Use With the Public

FIRST APPLICATION RULE

In the event that two applications are submitted for the same individual from two different insurance agents/producers, we will process the first application received by us in good order and will return the subsequent application to the submitting insurance agent/producer.

DELIVERY RECEIPT

A delivery receipt will be included with each issued policy. The delivery receipt must be signed, returned, and received in the administrative office within 30 days or the new policy will be mailed directly to the policy owner for signature. This procedure will ensure compliance with requirements under the IRS code which mandates that tax-qualified long term care policies be delivered to the policyholder within 30 days of approval.

SIGNATURES AND EFFECTIVE DATES

- The applicant must sign and date the application in all requested areas; we do not accept power of attorney signatures on any application
- Please print, as well as sign, your name on the application
- Policies will be effective the date the application is signed (issue date, not the approval date) and the initial premium is paid, unless alternate dating is requested on the application; however, if either date is the 29th, 30th, or the 31st of the month, the effective date will be the first of the following month

You must include your agent number (please consult your local agency or MA for assistance). If we cannot identify the writing insurance agent/producer, and determine that his/her license and continuing education credits are current, the case will not be issued and paid. The application and deposit will be returned directly to the applicant.



All applications must be received in the home office within 30 days of the signed date.

ADVANCED DATING

An advanced date may be requested, but only at the time of application and not to exceed 90 days. If a specific advanced date, which may include indicating upon approval, is requested, there will be no conditional coverage. In addition, the applicant's premium will be based upon their age as of the effective date of the policy.

BACK DATING

Back dating is allowed to accommodate recent age changes. We will permit such requests to a maximum of 30 days. In all cases, where backdating is allowed, back premiums must be paid upon placement. In addition, back dating is only permitted on individual long term care business. Backdating is not permitted on Worksite business. Backdating is not allowed on individuals that are age 80, for the purposes of saving age to 79.

Please refer to the language regarding Conditional Receipt, below, for all conditions governing when insurance becomes effective. Answers to questions on the application must be as of the date the application is completed.

CONDITIONAL RECEIPT

You must collect the premium with each application in order for Transamerica to initiate processing. When you do, be sure to provide the applicant with a copy of our Conditional Receipt. The amount received should equal the modal premium. In lieu of a full modal premium, the applicant must submit two months' premium. (In California, only one month's premium may be submitted with the application.)

UNDERWRITING PROCEDURES

- 1** The file is reviewed by the underwriting department and any necessary medical information will be requested.
- 2** Follow up correspondence for any outstanding underwriting evidence will be sent out periodically. A copy of the correspondence will go to the applicant as well as to the appropriate party indicated on the new business transmittal. Additionally, real time status is available for all outstanding underwriting evidence on www.taltec.com.
- 3** All requirements, medical records, and other forms and information must be received within 60 days of the application date. If not, the file will be closed as incomplete and the premium will be refunded directly to the applicant.
- 4** In the event an application is declined or issued other than as applied for, we will contact the appropriate party indicated on the new business transmittal directly, give the specific medical reason for that action and the source of that information to the extent permitted by law. For histories such as HIV/AIDS status, drug or alcohol abuse, and select significant mental nervous disorders such as schizophrenia, our adverse decision letters will reflect that the decision was based upon sensitive information. Additionally, we will send an advance copy of the adverse decision correspondence to the appropriate party indicated on the new business transmittal. In some cases, the underwriter will notify you that reconsideration may be possible after a waiting period. A letter with a detailed explanation of the adverse underwriting decision will be sent directly to the applicant along with any refund due.

CANCELLING APPLICATIONS DURING THE UNDERWRITING PROCESS

If your applicant wishes to cancel their pending application at any time during the underwriting process, they must submit a written request to do so. The written request must be signed and dated by the individual applicant only.

REOPENING OF AN APPLICATION

Applications will be closed as incomplete if we do not have all necessary evidence 60 days from the application date. If you wish to reopen an applicant's case, we require a new, fully completed application with a current date.

PREQUALIFICATION

Our Field Underwriting Guide cannot address every situation and circumstance that might arise. If you aren't able to find the information you need or if your applicant has a complicated history requiring guidance by a member of our underwriting team, we have two available prequalification opportunities to improve the predictability of your case.


In order to receive the best possible guidance, please provide the following information for prequalification:


- Age
- Gender
- Marital status
- Medications (name and dosage) and corresponding medical conditions, including age of onset

Please note that any prequalification response is only a tentative opinion based on the information provided.

When seeking prequalification, please keep in mind that the more information you can provide us about your client, the more accurate our response can be. As an example, here is the information for two applicants submitted for prequalification by different insurance agents/producers. Although the second applicant might be an equally good candidate as the first, we have little way of determining his or her insurability from the information given. A Standard to Decline recommendation is therefore the most likely outcome.

The following are examples of a scenario where we can provide a strong recommendations (high level of predictability) compared to an inquiry that would provide a wide range of recommendation (low predictability):

HIGH LEVEL OF PREDICTABILITY 
Age: 62
Height: 6'0"
Weight: 180 lbs
Type 2 diabetes
No tobacco
Onset age 59
Medications — 500 mg Metformin twice daily
HgA1c reading — 6.4
Blood pressure reading — 135/85
Cholesterol — 200
No complications
RECOMMENDATION: STANDARD

LOW LEVEL OF PREDICTABILITY 
Age: 68
Diabetes
Metformin and other pills
RECOMMENDATION: STANDARD TO DECLINE





PREPARING YOUR APPLICANT

We know that applicants often have many questions about what happens after their application has been completed and before a policy is issued. To answer as many of these questions as possible, we've created a brief brochure, "What Happens Next," to explain the underwriting process.

Written in a clear, friendly fashion, the brochure will help you manage your client's expectations of the underwriting process. We explain the basic steps involved, as well as the average length of time it takes to complete different phases. A well-prepared applicant will usually make it through the underwriting process faster.



To view "What Happens Next," go to www.taltec.com and select Order Supplies > Brochures.

PRIVACY AND HIPAA

Transamerica is committed to protecting the privacy of its customers and abiding by the rules and regulations set forth by the Health Insurance Portability and Accountability Act, which is often shortened to HIPAA. As Transamerica's business associate, you are also obligated under the law to maintain the privacy of the applicant's medical information.

HIPAA AUTHORIZATION

The HIPAA authorization form must be signed and dated by the applicant and submitted with the application. A properly completed authorization is necessary for medical evidence to be ordered; this also allows the application to be forwarded to our underwriting department. If the HIPAA authorization form is not properly signed and dated, or if the language of the HIPAA form is altered in any way, the application's processing will be delayed.

NOTICE OF SUMMARY OF RIGHTS

The Summary of Rights is enclosed with each adverse underwriting decision letter. This notice informs the applicant of their rights and how they can access their personal health information. An applicant can also obtain their personal health information by submitting a written request. All requests for information must be signed and dated by the applicant.

UNDERWRITING IMPAIRMENTS IN GENERAL

While the impairments included here are primarily medical, additional factors related to Activities of Daily Living (ADLS), Instrumental Activities of Daily Living (IADLS), and cognitive functioning have also been incorporated. Although the list of impairments is extensive, it does not include all possible conditions you may encounter. In addition, the underwriting determinations that are provided in these guides are based on individual impairments, while in the field you may encounter multiple impairments.

Least favorable outcomes are found in those cases that include:

- Incomplete health histories
- Inactive/sedentary lifestyles
- Severe medical concerns likely to cause long term periods of disability
- Medical conditions with partial recovery or poor control/response to treatment
- Poor functional or cognitive capacity
- Recent health condition detection or surgery (will consider minor out-patient surgery once completed and with a full recovery)
- Co-morbidity (i.e., health conditions that tend to complicate each other)

We will not accept applications or underwrite any individual or couple currently residing in or considering a continuing care retirement community.

Applications submitted on individuals who were previously declined by other carriers for long term care coverage will not be reviewed. These applications will be processed as a field decline and will be counted against your placement.

UNDERWRITING REQUIREMENTS

MEDICAL RECORDS (APS)

Medical records will be ordered through our approved vendors for all abbreviated applications and fully underwritten applications, regardless of the benefits applied for or the applicant's age. For simplified issue worksite applications, medical records may be ordered "for cause." If an applicant has not seen their physician in more than two years, we will request a face-to-face assessment to evaluate their current health state.

FACE-TO-FACE ASSESSMENT

For applicants age 70 and older, we will conduct a face-to-face assessment through an approved vendor. A face-to-face assessment is an evaluation where a trained assessor visits the applicant in his or her home. The assessment includes questions related to health history, general activity level, and functional ability regarding both IADLS and ADLS. Physical observations, as well as mobility and cognitive testing, are also included.

Occasionally, we may require such an assessment below age 70, at our discretion; we will inform you of such requests. Some situations where this may occur would be with individuals with a history of stroke; transient ischemic attack (TIA); amnesia; memory problems; brain surgery; hearing, significant vision, or mobility limitations; not having regular doctor's visits in the past two years; history of head injuries or concussions; or other issues triggering underwriting concerns.

The face-to-face assessment must be completed in the applicant's home. If the applicant is non-English speaking, please indicate this in the comments section of the application and include his or her primary language so advanced notice can be given to our vendor.

PHONE INTERVIEW

An interview is required for all applicants through age 69. This interview will ask more in-depth questions than those on the application. The phone interview consists of standardized medical questions and usually takes approximately 20-30 minutes, depending on the extent of the applicant's medical history. The questions will cover their medical history, medications, symptoms, general activity level, and functional ability regarding both instrumental and ADLS. For applicants between the ages of 60-69 or those with certain medical conditions, a brief memory exercise will also be included. It is therefore imperative that the applicant is free from interruptions when taking this important test.

Your client should be advised to expect a call or an email from one of our approved vendors to set up an appointment for his or her interview. Please indicate on the application the best time and telephone number for our vendor to contact your applicant. If you include the client's email address on the application, the vendor will commonly send an introductory email to the applicant with a link to schedule a time for his or her telephone interview at a time that is convenient. Remind your applicants that they will need to have their prescriptions available, as well as address information for their prescribing physicians.

If the applicant is non-English speaking, please indicate this in the comments section of the application and include his or her primary language so advanced notice can be provided to our vendor.

MEDICAL INFORMATION BUREAU, PRESCRIPTION DRUG, AND PUBLICALLY AVAILABLE INFORMATION

On all applicants, we may check the MIB and a prescription drug database. Publicly available information will also be used at the underwriter's discretion. These tools help us to make the most informed decision regarding the applicant's insurability. Because the authorizations in our application packet authorizes our access to this information, the applicant will not be required to assist with this process.

UNDERWRITING EVIDENCE

Age	MIB	Rx	Phone Interview	Phone Interview with Memory Exercise	Face-to-Face	APS
18-60	▪	▪	▪	For cause	For cause	▪
60-65	▪	▪	▪	▪	For cause	▪
66-69	▪	▪	▪	▪	For cause	▪
70-79	▪	▪	n/a	n/a	▪	▪

UNDERWRITING RISK CLASSIFICATIONS

- Preferred
- Class 1 (25% increase)*
- Standard
- Class 2 (50% increase)*

Unless the Field Underwriting Guide indicates to submit the application as a class 1 or 2, or if instructed to do so by an underwriter as part of a prequalification, we request all applications be submitted at standard rates. We will always issue at the best rate classification based upon the review of the health history.

RATINGS AND OTHER MODIFICATIONS

Every effort will be made to place the applicant in the best rating classification, regardless of the rate requested on the application. When the underwriting evidence indicates that a policy cannot be issued as applied for, rather than simply decline, we will give consideration to providing an alternate offer. In addition to standard premium rates, we may be able to offer coverage on a class 1 or class 2 basis with increases in premium.

When additional premium may not be the best option for underwriting, other alternatives may be offered, like a longer elimination period, a shorter maximum benefit period, and/or a reduced daily benefit amount. We will decline only where an alternate offer is not reasonably available.

In New York, the combination of underwriting risk classification discount and couples discount can't exceed 35%.

* Please see the maximum benefit ratings chart and limitations on riders available on class rated plans on page 19.

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MAXIMUM BENEFITS WITH RATINGS*

Rated Class	Additional Premium	Maximum Daily Benefit	Maximum Benefit Pool	Minimum Elimination Period
1	25%	\$150	\$275,000	90 days
2	50%	\$150	\$275,000	90 days

*Some states may have additional restrictions or limitations.

SHARED CARE RULES

- Spouses must apply for and be approved and issued with identical benefits to be eligible for this rider
- Couples must retain identical benefits throughout the life of the policy
- Shared care must be applied for at the time of application submission

LIMITATIONS ON CLASS RATINGS

The following benefits/riders are not available on class rated policies:

- Waiver of premium rider — home care and adult day care
- Waiver of premium rider — cash benefit
- Return of premium to age 67 endorsement
- Accident benefit to age 67 endorsement
- Joint waiver of premium
- Elimination period credit rider
- Return of premium upon death rider

COUPLES DISCOUNT

Discounts are provided for couples who maintain a shared residence for at least two years.

Couples discount amounts vary by policy type and have policy-specific requirements. For *TransCare® II*, spouse/partner policies must have like benefits. For *TransCare® III*, spouse/couple policies can differ. When spouse/partners apply for either the shared care or joint waiver of premium rider, the benefits of the policy will need to match in order to receive the couples discount. For *TransCare III*, there is one exception — if one applicant is 70 or over and one is under 70, the younger may have the tailored benefit increase option (BIO) and the other person must have step-rated BIO or compound BIO to maintain the couples discount. In that situation, they would still be considered matching benefits.

A reduced discount is available for a spouse/partner when only one spouse applies for coverage or whenever both spouses apply and one is declined for coverage.

In New York, the combination of the underwriting risk classification discount and couples discount can't exceed 35%.

In Montana, a companion is a legal spouse or an adult not related by blood to the applicant who:

- (1) resides with the applicant on a continuous basis and shares the same address, living expenses, rent, and/or mortgage; and
- (2) has exchanged powers of attorney, or has designated his or her companion as the primary beneficiary under his or her will and/or testamentary trust.

UNDERWRITING CONSIDERATIONS

The underwriting of long term care insurance involves consideration of medical evidence, functional performance, and cognition.

Each of these factors is critical in the risk selection process. The sources for this information may include the application, medical records, a phone interview, a face-to-face assessment, and/or any other evidence required by the underwriter, depending on age and health history (see Underwriting Requirements).

Medical evidence is simply any findings, current or by history, that relate to the physical or mental health of the proposed insured.

Functional performance includes such things as independence in ADLS and IADLS, and other indicators that the applicant is active and functionally unimpaired (see Definitions & Abbreviations).

Cognition relates to one’s awareness and perception, as well as the ability to understand and reason. While early stages of cognitive impairment may be difficult to detect, it is a critical element in the underwriting for long term care insurance. Such impairments tend to be progressive and may be indicative of Alzheimer’s or other types of dementia.

ADLS refer to those basic daily tasks necessary to maintain a person’s well-being. These include: transferring, continence, bathing, toileting, dressing, and eating. Limitations in the ability to perform ADLS are a strong predictor of subsequent long term care need.



IADLS refer to those activities that require higher levels of functional ability than ADLS.

These include:

Ability to handle one’s finances	Ability to use the telephone	Taking one’s medications
Housekeeping	Food preparation	Laundry
Shopping		

Limitations in the ability to perform IADLS are a strong predictor of future long term care need.

ADDITIONAL CASE CONSIDERATION

It is not always possible to include all the variations of a given impairment that the underwriter must consider in order to determine the most appropriate risk classification. In long term care insurance underwriting, certain combinations of impairments are more significant than others. Thus, we look at the relationship between the different conditions in determining the ultimate risk classification. For example, several otherwise standard class impairments may warrant a substandard rate offer. Where two impairments could exacerbate each other, such as diabetes and coronary artery disease, the risk may be uninsurable.

Consider asking your applicant a few additional questions:

- Have you been asked or has it been suggested that you restrict or discontinue any activities or hobbies within the last 12 months?
- Has there been any recent change in your health history in the last 12 months (either positive or negative), including new or additional medications not required last year, or the reduction or discontinuing of medications?
- Have you recently or regularly not taken medications as prescribed by your physician?
- Have you had or been asked to have any specialized testing (other than age appropriate screenings) that you have not completed? What was the test(s) and why was it requested?
- Are you currently participating in any type of physical or occupational therapy? If so, what and why?
- Any planned or recommended surgery? If so, what is planned or recommended?
- What was your height and weight when you last saw your physician? Has your weight gone up or down since that appointment?
- Have you ever applied for or received any type of disability? If so, for what condition or reason? When did the disability begin and end? Have you returned to work? If so, what date did you return? If not, why not?
- Have you ever been given an adverse decision on any health or life insurance application, for example, declined coverage, increased rates, or any limitation in coverage? What was the reason for the decision given to you by the insurance company?





PREFERRED CRITERIA

- Build must be within the preferred range on our build chart and stable for the past 12 months
- Demonstrated control of medical conditions
- No tobacco or nicotine use of any kind within the last 24 months, including occasional cigar or pipe use or vaping; this also includes tobacco chewing, dipping, pouches, and nicotine patches
- No mobility risk factors (i.e., falls, osteoporosis, significant arthritis, back disorders, etc.)
- No cardiovascular/cerebrovascular events (atrial fibrillation, cerebral vascular accident, TIA, myocardial infarction, hypertension*) or conditions
- No use of any assistive devices, disability history, or handicapped placard
- Regular medical follow-up (minimum once every two years)
- No history of diabetes

We will consider mild hypertension at preferred rates as long as the average 12 month blood pressure readings are < 140/85 with no other underlying heart disease, no history of heart surgery, no structural heart defects, no rhythm disorders, no stroke/TIA history, etc. All applicants should be quoted using standard rates.

Throughout the medical impairments section of the underwriting guide, a “” next to standard will indicate medical impairments or situations that may be preferred if there is no other health history or impairment and the applicant’s build fits within the preferred range below.**

BUILD CHART

The weights indicated under each heading on the next page denote the minimum and maximum weight that will be considered.

1. Medical records will be required on those weights that are over the standard where the medical impairment is marked with a “*.”
2. Applicants with complications or co-morbidities in addition to a weight above standard will be at least class rated but could be declined for coverage.
3. Applicants above the maximum class rated or below the preferred weight will be declined for coverage (see below for diabetic applicants).
4. Those applicants with diabetes and build that are within our “Standard” weight chart requirements will normally be considered for a Class 1 rate. Diabetics whose build falls within our “Class 1” weight chart requirements will be considered for a Class 2 rating. Those with diabetes and weights above our “Class 1” weight chart limits are uninsurable.

Height	Preferred*	Standard*	Class Rated*
4'8"	85-156	157-189	190-200
4'9"	88-162	163-193	194-204
4'10"	91-167	168-197	198-208
4'11"	94-173	174-201	202-212
5'0"	97-179	180-205	206-216
5'1"	100-185	186-210	211-221
5'2"	104-191	192-214	215-225
5'3"	107-197	198-219	220-232
5'4"	110-204	205-225	226-237
5'5"	114-210	211-231	232-243
5'6"	118-216	217-237	237-250
5'7"	121-223	224-243	244-257
5'8"	125-230	231-250	251-262
5'9"	128-236	237-257	258-269
5'10"	132-243	244-264	265-278
5'11"	136-250	251-271	272-287
6'0"	140-258	259-279	280-292
6'1"	144-265	266-287	288-299
6'2"	148-272	273-295	296-308
6'3"	152-279	280-303	304-317
6'4"	156-287	288-311	312-325
6'5"	160-295	296-319	320-334
6'6"	164-303	304-326	327-345

GLOSSARY OF MEDICAL CONDITIONS

We understand your time — and every application — is valuable. With that in mind, the following glossary of medical conditions is provided to assist you in the application process. Familiarizing yourself with these conditions and the degree to which they may affect underwriting may help you focus your time on those situations that are most likely to result in placed business. Predictability is important, and taking additional time to know your clients' conditions and asking the appropriate questions could help you in determining the viability of their applications. This additional level of understanding allows you to set proper expectations with your clients and to increase the percentage of approved applications submitted.

The need for medical records is necessary when evaluating many of the medical conditions that follow. In order to help you know when we will order medical records, we denote this by an "*" next to the specific condition or degree of the condition. This will also help you to set expectations with your client as to the overall time it might take to get their application through the underwriting process.

* Please see build chart notes on page 22.

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
<p>Acoustic Neuroma: A benign tumor of the auditory nerve — <i>a face-to-face assessment may be required</i></p> <ul style="list-style-type: none"> ▪ Has the neuroma been removed? Date(s)? ▪ Is the applicant taking any medication or receiving physical therapy? Name(s)? ▪ Has the applicant had problems with balance or falls? Details? ▪ Has there been any seizure activity? Date of last seizure? 	
Surgically removed, completed recovery with no seizures or residuals other than hearing loss, greater than 12 months	Standard
Otherwise, or if still present or not entirely removed	Decline
<p>Acromegaly: A chronic metabolic disorder that results in gradual enlargement of body tissues including the bones of the face, jaw, hands, feet, and skull</p>	Decline
<p>Actinic Keratosis: A pre-malignant lesion of the skin</p>	Standard**
<p>Addison's Disease: An endocrine or hormone disorder which occurs when the adrenal glands do not produce enough of the hormone cortisol or aldosterone</p>	
Stable, well controlled, no complications, under treatment < 40 mg hydrocortisone, greater than 12 months	Standard
<p>Activities of Daily Living (ADLS): Those basic daily tasks necessary to maintain a person's well being; bathing, continence, eating, dressing, toileting, or transferring</p>	Decline
<p>Attention Deficit Disorder/Attention Defecit Hyperactivity Disorder (ADD/ADHD): Stable for one year, no cognitive concerns, fully active, no disability, no psychotic medications</p>	Standard
Otherwise	Decline
<p>Adult Day Care Services: All cases</p>	Decline
<p>Acquired Immune Deficiency Syndrome (AIDS): A disease of the immune system that fails to fight infection</p>	Decline
<p>Alcoholism or Other Substance Abuse or Dependency (including abuse of subscription narcotic medications): A chronic illness marked by consumption of alcohol or other chemical substances at a level that interferes with physical or mental health, social, family, or occupational responsibilities:</p> <ul style="list-style-type: none"> ▪ How long has the applicant been abstinent? ▪ Has the applicant ever had a relapse? Date(s)? ▪ Has the applicant ever received any outpatient therapy or belong to a support group? ▪ Has the applicant ever had any liver problems (cirrhosis, fatty liver, abnormal liver functions)? Details? ▪ Does the applicant drink four or more alcoholic beverages a day? Has the applicant's doctor recommended the applicant to reduce the consumption of alcohol or any other substance? 	

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Abstinence over three years with no residuals	Standard
If one prior relapse, abstinence for five years since relapse with no residuals	Standard
If abstinent for less than three years, with history of residuals or two or more prior relapses	Decline
Allergies: An acquired, abnormal immune response to a substance that does not normally cause a reaction in most people	Standard**
Alzheimer's Disease: A slowly progressive form of dementia	Decline
<p>Amaurosis Fugax: A temporary loss of vision in one eye due to insufficient blood flow to the retina</p> <ul style="list-style-type: none"> ▪ Date of episode? ▪ Has there been more than one episode? Details? ▪ Has any diagnostic testing been performed (carotid studies, MRI/CT of brain)? Details and/or results? ▪ Have there been any residual vision problems? ▪ Does the applicant have any history of diabetes, heart, or circulatory problems? Details? 	
Single episode only, at least 24 months ago, no residuals, no history of diabetes, cardiovascular, or circulatory disease	Standard
Otherwise or with complications	Decline
<p>Amputation: Removal of a limb, part, or organ</p> <ul style="list-style-type: none"> ▪ Location of amputation? ▪ Date of amputation? ▪ What caused the amputation? ▪ Is the applicant disabled or do they experience any limitations? Details? ▪ Does the applicant use any type of assistive device? If yes, type and frequency 	
Finger(s), toe(s), or single limb only due to trauma or congenital reasons, no complications, fully functional with no assistance, fully adapted and independent	Class 1
Single hand, arm, or foot below the ankle, no assistance devices beyond single prosthesis, due to trauma or congenital, no complications, fully functional with no assistance, fully adapted, and independent	Class 1
Multiple amputations other than fingers and/or toes, or amputation of leg(s), or otherwise any amputations due to disease (such as diabetes or vascular disease, for example)	Decline
Amyotrophic Lateral Sclerosis (ALS)/Lou Gehrig's Disease: A disorder causing progressive loss of control of voluntary muscles due to the destruction of nerves in the brain and spinal cord	Decline

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
<p>Anemia: A blood disorder characterized by the decreased ability of the red blood cells to provide adequate oxygen supplies to body tissues</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ What type of anemia does applicant have? ▪ Is the applicant taking any medications? Name(s)? ▪ Has the applicant received any transfusions? Date(s)? ▪ Has the applicant been hospitalized? Date and/or details? 	
Mild iron, B12, or folate deficiency anemia, no underlying chronic disease, well controlled, hemoglobin values at or exceeding 10.5	Standard
Chronically abnormal blood studies, hemoglobin < 10.5, weakness or fatigue	Decline
Current treatment with steroids, blood transfusions, immunosuppressant, or treated with bone marrow or stem cell transplant	Decline
Currently under evaluation for anemia with abnormal lab values without known cause	Postpone Six Months
Due to disease	Refer to Disease
<p>Aneurysm: A bulge in the wall of the artery</p> <ul style="list-style-type: none"> ▪ Where is the aneurysm located (abdominal-aorta, cerebral, thoracic, other)? ▪ Was the aneurysm surgically repaired? Date? ▪ If present, what is the size in centimeters? ▪ Has the aneurysm grown? Details on growth and how long has it been present? ▪ Any history of diabetes, heart, or circulatory problems? Details? 	
Abdominal (AAA) operated, stable, no residual > six months	Standard
Abdominal (AAA) unoperated, stable, 3.0 cm or smaller, stable for three years with no changes	Standard
Abdominal (AAA) unoperated, stable, 3.1-4.0 cm, stable for five years with no changes	Class 2
Abdominal (AAA) 4.1 cm or greater with complications or with residuals following surgical repair	Decline
Thoracic operated, no residual, > greater than six months ago	Standard
Thoracic (ascending, arch, or descending thoracic) unoperated, or otherwise	Decline
Cerebral, surgically repaired more than two years ago with complete recovery, no residuals (cognitive test will be required regardless of age)	Standard
Cerebral, previous rupture, or unoperated or otherwise	Decline
<p>Angina: Pain, discomfort, or pressure localized in the chest that is caused by an insufficient supply of blood to the heart muscle</p>	See CAD

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Angioma of Brainstem/Cavernous Angioma	Decline
Angioplasty: Procedure used to widen vessels narrowed by stenosis or occlusions	See CAD
<p>Ankylosing Spondylitis: A chronic inflammatory disease that affects the joints between the vertebrae of the spine, and the joints between the spine and the pelvis that eventually cause the affected vertebrae to fuse and grow together</p> <ul style="list-style-type: none"> • Date of diagnosis? • Dose the applicant experience any pain? Please describe • Is the applicant taking any medication? Name(s)? • Has the applicant undergone any back surgery? Date(s)/Details? • Has the applicant undergone any physical therapy or injections? Details? Does the applicant have any history of diabetes, heart, or circulatory problems? Details? 	
Asymptomatic, inactive, no limitations, non-disabling, treated with occasional anti-inflammation	Standard
Symptomatic, with kyphosis, respiratory compromise, spinal fractures, mobility problems, multiple falls, or otherwise	Decline
Anorexia Nervosa: An eating disorder associated with a distorted body image and marked fasting	
Treatment and release from care > 24 months ago	See Depression
Current or with any resulting complications	Decline
Anxiety: A feeling of apprehension or fear that lingers	
Mild, situational, non-limiting, single maintenance medication or medication use as needed on episodic basis, no related hospitalizations with no other mental health disorders	Standard
Moderate to severe requiring multiple medications, ongoing, or history of hospitalizations, coexisting mental health disorders, or disruption of daily life	Decline
Aortic Insufficiency/Aortic Stenosis: Defective functioning of the aortic valve, with incomplete closure resulting in aortic regurgitation	
Operated, full recovery, asymptomatic, stable, no complications > three months ago	Standard
Unoperated > 12 months ago, mild with no dizziness or syncope and asymptomatic, murmur no greater than Grade 2	Standard
Otherwise	Decline
Aphagia: Inability or refusal to swallow	Decline
Aphasia: Partial or total loss of the ability to articulate ideas or comprehend spoken or written language, resulting from damage to the brain caused by injury or disease	Decline

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Apraxia: Disorder of the central nervous system caused by brain damage and characterized by impaired ability to carry out purposeful muscular movements	Decline
Appendectomy: A surgical removal of the appendix	Standard**
Arnold-Chari Malformation: Condition where the lower part of the brain pushes down on the spinal canal	Decline
Arrhythmia: Any change from the normal sequence of electrical impulses in the heart	
Premature atrial contractions (PAC) — with no history of supraventricular tachycardia	Standard
Premature ventricular contractions (PVC) — mild, less than three PVCs per minute on EKG testing	Standard
Supraventricular tachycardia (SVT) — mild, single episode	Standard
Supraventricular tachycardia (SVT) — no more than two episodes per year, last episode greater than six months ago with normal echocardiogram	Standard
Premature ventricular contractions (PVC) — With ventricular tachycardia	Decline
Supraventricular tachycardia (SVT) — more than two episodes per year	Decline
Ventricular tachycardia — within three months	Decline
Sick sinus syndrome — see sick sinus syndrome	
Arteriovenous Malformation (AVM): A large tangle of dilated blood vessels with rapid flow and early draining veins that may occur in many parts of the body	
Successfully eliminated (surgically, embolization, or radiation), no residual complications, complete recovery, > 12 months, any location besides the brain	Standard
Present AVM any location, or any history of AVM of the brain	Decline
Arteritis (cranial, temporal, giant cell): Inflammation of an artery	
Asymptomatic, stable, treatment free < 12 months	Postpone
Asymptomatic, stable, treatment free, no limitations or restrictions > 12 months	Standard
Symptomatic or requiring treatment	Decline
Arthritis: Inflammation of a joint	See Specific Type

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Aseptic Necrosis: A condition resulting from the temporary or permanent loss of blood supply to the bones	
Surgically repaired, no limitations, non-disabling, and no evidence of disease > six months	Standard
Unoperated	Decline
Asperger Syndrome: A complex developmental disability	Decline
Assisted Living Facility: A residential facility for people who need assistance with ADLS but wish to live as independently as possible for as long as possible; current or within the last 12 months	Decline
Asthma: A respiratory disease marked by attacks of breathing difficulty, wheezing, and coughing <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Is asthma seasonal or requires treatment year around? ▪ Is applicant taking any medication/inhalers? Name(s)? ▪ Have pulmonary function tests been performed? Date/results (FEV1 & FVC %)? ▪ Has the applicant ever used oxygen or steroids? Frequency? ▪ Does the applicant have any other respiratory disorder? Date(s)/details? 	
Seasonal, no limitations, well controlled, on short-term treatment, no other respiratory disorders, non-tobacco user	Standard**
Mild, less than six attacks per year, no steroids, no COPD, non-tobacco user	Standard
Mild, less than six attacks per year, occasional nebulizer use, no steroids, no COPD, FVC = or > 70%, no tobacco use of any form	Class 1
Moderate, six to 10 attacks per year, use of bronchodilators, oral or inhaled steroid use for acute episodes only, no COPD or hospitalization, no tobacco, FVC = or > 70%	Class 1
Moderate, six to 10 attacks per year, use of bronchodilators, steroid use for acute episodes only, no COPD or hospitalization, tobacco user	Decline
Severe (other than described above), oral or inhales steroids, functionality limited, regular nebulizer use, with or without tobacco of any form in the last 36 months, FVC < 70%	Decline
Ataxia: Defective muscular coordination that manifests when voluntary muscular movements are attempted	Decline
Atrial Fibrillation: A rapid, irregular, heart rhythm (includes PAT, PAC, SVT) <ul style="list-style-type: none"> ▪ Is the applicant taking any medication? Name(s)? ▪ Has the applicant ever been hospitalized for a heart or circulatory problem? Date(s)/details? ▪ Has the applicant ever required cardioversion? Dates(s)/results? ▪ Does the applicant experience any symptoms of palpitations, chest pain, or dizziness? Details? ▪ Does the applicant have any history of diabetes, heart, or circulatory problems? Details? 	

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
New onset, < six months	Postpone Six Months
Single episode only > six months ago, no known coronary artery disease, congestive heart failure, diabetes, heart attack, myocardial infarction, cerebral vascular accident, stroke or TIA	Standard
Recurrent/chronic episodes, infrequent, short duration, no complications, and currently under treatment with use of blood thinner (such as, but not limited to Coumadin or Pradaxa) > 12 months	Standard
Multiple cardioversions, uncontrolled or symptomatic, no current treatment, or in combination with any of the following: blood pressure readings averaging greater than 146/86, valve problems, heart disease, diabetes, stroke/TIA/CVA, congestive heart failure, or current tobacco use	Decline
Atrial Flutter: An irregularity of the heartbeat in which the contractions of the atrium exceed in number those of the ventricle	See Atrial Fibrillation
Atrophy (Brain): A decrease in size or wasting of the brain	
Evidence of white matter changes, small vessel disease, ischemic changes, microvascular changes, infarcts, mild cerebral, or cerebellar atrophy, or with evidence of neurological symptoms	Decline
<p>Attention Deficit Disorder (ADD): A condition characterized by a developmentally inappropriate level of attention, concentration, activity, and distractibility</p> <ul style="list-style-type: none"> • Date of diagnosis? • Is the applicant currently taking any medication? Name(s)? • Does the applicant have any history of depression, anxiety, or other mental illness disorders? Details? • Is the applicant disabled or do they experience any limitations in activities or in the workplace? Details? 	
Well controlled, compliant with medication, active lifestyle with no limitations, non-disabling, > three months	Standard**
Autism: A developmental disorder that impairs the ability to interact and communicate	Decline
Bariatric Surgery: Surgical alterations of the stomach including (gastric bypass, stapling, banding, sleeve)	
Asymptomatic, fully recovered, weight stabilized, no complications, > six months ago	Standard
With complications, wasting syndrome, or otherwise	Decline
Barrett's Esophagus: A condition in which the lining of the esophagus changes from its normal lining to a type that is usually found in the intestines	
No dysplasia or low grade dysplasia with documented follow up indicating no progression	Standard
With high-grade dysplasia or in combination with excessive alcohol use	Decline

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Basal Cell Skin Cancer: A slow growing malignant neoplasm that arises from the basal layer of the skin	Standard**
Bell's Palsy: A mood disorder characterized by mood swings from mania (exaggerated feelings of well-being) to depression	
If resolved and fully recovered	Standard**
<p>Bipolar/Manic Disorder: A mood disorder characterized by mood swings from mania (exaggerated feelings of well-being) to depression</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Is the applicant taking any medication? Name(s)? ▪ Has the applicant ever been hospitalized or treated in a facility for any type of mental illness? Date(s)/details? ▪ Has the applicant ever received any electroconvulsive shock therapy? ▪ Does the applicant have any history of depression, anxiety, or other mental illness disorders? Details? ▪ Is the applicant disabled or do they experience any limitations in activities or in the workplace? Details? 	
Stable, controlled, fully functional with no restrictions or limitations on activities or work and > three years	Class 1
Otherwise, with electroconvulsive therapy (ECT) history, multiple hospitalizations, or on three or more mood medications or anti-psychotics	Decline
Blindness: The condition of lacking visual perception due to physiological or neurological factors — <i>a face-to-face assessment may be required, medical records will be required if within 24 months</i>	
Congenital, traumatic, macular degeneration, fully functional with no limitations, no falls nor accidents, at least 12 months blindness acclimation	Standard
Functionally impaired, including any deficits in IADLs and/or ADLs, or less than 12 months blindness acclimation	Decline
Braces: An orthopedic appliance used to support, align, or hold a bodily part in the correct position	
No disability, fully functional in ADLs and IADLs, not secondary to any other significant medical condition	Standard
Functional impairment, disability or otherwise	Decline
<p>Bronchiectasis: A respiratory disorder with abnormal destruction and widening of the large airways</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Is the applicant taking any medication/inhalers? Name(s) ▪ Date of last flare? ▪ Have pulmonary function tests been performed? Date/results (FEV1 and FVC percent)? ▪ Has the applicant ever used oxygen or steroids? Frequency? ▪ Has the applicant been hospitalized for a respiratory disorder? Date(s)/details? ▪ Has the applicant smoked within the last 12 months? 	

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Mild, asymptomatic, treatment free	Standard
No tobacco, no COPD, no associated disability, > one year ago	Class 1
Otherwise	Decline
Bronchitis (Chronic): An inflammation of the bronchi, the main air passages in the lungs, which persists for a long period and/or repeatedly recurs	Refer to COPD
Buerger's Disease: A chronic circulatory disease that leads to obstruction of the blood vessels of the hands and feet	Decline
Bulimia: An illness of uncontrolled episodes of overeating, usually followed by self-induced vomiting, within the last 10 years	Decline
Bunion: Defined when a big toe angles toward the second toe, resulting in inflammation and pain	Standard**
Bursitis: An acute or chronic inflammation of the fluid-filled sac (bursa) that lies between tendon and skin or between tendon and bone	Standard**
Bypass, CABG: A surgical procedure to create an alternative passage to divert the flow of blood, or circumvent an obstructed or diseased heart	See Carotid Artery Disease
COVID-19 Virus: A Respiratory borne virus caused by a coronavirus called SARS-CoV-2 that can spread from person to person. Severity of illness can range from mild or asymptomatic disease, to severe or death. Individuals with underlying medical conditions are more likely to develop more serious complications from the COVID-19 illness.	
Confirmed positive COVID-19 test in persons with no other known medical conditions, 60 days out from confirmed recovery and/or negative COVID follow-up test, no residual from the virus, no tobacco.	Standard
COVID-19 exposure or confirmed positive COVID-19 test in persons with no other known medical conditions, non-tobacco users	Post Pone for 60 days from the date of confirmed recovery or negative COVID-19 test results
Confirmed positive COVID-19 history in persons that already had underlying medical conditions (including but not limited to, respiratory, cardiac conditions, hypertension, diabetes, neurological, liver or kidney impairment.). <i>Please also check the guide for the other underlying condition to assure that the underlying condition itself is insurable.</i>	2 year postponement
Confirmed positive COVID-19 history in persons with significant residual fibrosis of the lungs or other systemic residuals (including but not limited to cardiac, liver, kidney, neurological) from the COVID illness not yet resolved.	Decline

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
<p>Cancer: Uncontrolled growth of abnormal cells which have mutated from normal tissue — <i>medical records required if within three years</i></p>	
<p>Internal cancer, melanoma, leukemia or lymphoma, date of last treatment greater than six months ago, stage/grade 1 or 2, no residuals, no metastasis, or recurrence and released from physician's care</p>	Standard
<p>Brain tumor (benign or malignant) > two years since treatment, stage and grade 1 or 2, no residuals, and release from care with no metastasis (will require a face-to-face assessment)</p>	Class 1
<p>Prostate cancer — if prostate cancer surgically removed, follow internal cancer guidelines; if prostate cancer still present and being watched, age 72 and above, stable PSA (under age 72 with prostate cancer present uninsurable)</p>	IC
<p>History of recurrence, stages higher than 2, metastasis, residual complications, or otherwise</p>	Decline
<p>Cane: A device used to assist with stability, gait, and balance</p>	
<p>Occasional cane use with no functional limitations, or stability problems, not secondary to any other significant medical condition</p>	Standard
<p>Three pronged or quad cane use</p>	Decline
<p>Cardiomyopathy: A disorder affecting the heart muscle, which usually results in inadequate heart pumping</p> <ul style="list-style-type: none"> • Date of diagnosis? • Is the applicant taking any medication? Name(s)? • Has the applicant ever had congestive heart failure or other heart disorder? Date(s)/details? • Has an echocardiogram been done? Date/ejection fraction? • Does the applicant have shortness of breath, fatigue, or weakness? Details? • Is the applicant disabled or do they experience any limitations in activities or in the workplace? Details? 	
<p>> One year ago, ischemic, no evidence of congestive heart failure, stable with good follow up (if secondary, underlying cause must be removed with reversal of cardiomyopathy), EF > 45%, and Functional Class I or II (see Coronary Artery Disease)</p>	Standard
<p>Otherwise, less than one year, non-ischemic (restrictive, dilated, or hypertrophic cardiomyopathies)</p>	Decline

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
<p>Carotid Artery Disease: A circulatory condition characterized by narrowing or stenosis of the carotid artery in the neck</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Is the applicant taking any medication? Name(s)? ▪ Has the applicant experienced any dizziness, visual disturbances or weakness? ▪ Has there been any history of TIA or stroke? ▪ What were the results (percent of stenosis) of the last carotid study? Date? ▪ Does the applicant have diabetes? ▪ Has the applicant used tobacco within the past 36 months? ▪ Does the applicant have any heart or other circulatory problems? Details? 	
Asymptomatic, no prior stroke or TIA, no diabetes or heart disease, operated (endarterectomy) > three months ago, no tobacco use	Standard
Symptomatic, unoperated, tobacco user, or stenosis greater than 60%, or otherwise	Decline
<p>Carotid Bruit: A murmur heard in the carotid artery in the neck</p>	See Carotid Artery Disease
<p>Catheter (urinary): A soft plastic or rubber tube that is inserted into the bladder to drain urine</p>	
Short-term intermittent catheter, no limitations, non-disabling, independently managed, no underlying neurological disease, > three months	Standard
Indwelling, with restrictions or limitations or otherwise	Decline
<p>Cataract: A cloudy opaque area in the lens of the eye</p>	
No visual impairment	Standard**
Surgery anticipated/recommended, no visual impairment	Standard**
<p>Cerebral Palsy: A group of disorders characterized by loss of movement or loss of other nerve functions</p>	Decline
<p>Cerebral Vascular Accident (CVA): Occurs when the blood supply to any part of the brain is interrupted, resulting in the death and loss of brain function and tissue vessels of the hands and feet</p>	See Stroke
<p>Cerebral Vascular Disease: A vascular disease of the brain, including abnormalities of the vessels, blood flow, or quality of flow</p>	
Evidence of white matter changes, small vessel disease, ischemic changes, microvascular changes, infarcts	Decline
With history of amaurosis fugax, retinal artery occlusion, transient ischemic attack, or significant carotid stenosis	Decline

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Chair Lift: Current use	Decline
Charcot-Marie Tooth: A slowly progressive disorder that results in wasting of muscle	Decline
Cholecystectomy: Surgical removal of the gallbladder	Standard**
Cholecystitis: Inflammation of the gallbladder	Standard**
Cholelithiasis: The presence of gallstones in the gallbladder	Standard**
Chronic Fatigue Syndrome: A condition of excessive fatigue, cognitive impairment, and other varied symptoms; the cause is unknown and it may last months or years, causing severe disability — <i>a face-to-face assessment may be required</i>	
Asymptomatic or mild and ongoing but no limitations, functional in IADLs and ADLs for > 12 months with no history of disability	Class 1
Symptomatic, limitations, disabling, or treated with narcotics or steroids	Decline
<p>Chronic Obstructive Pulmonary Disease: A respiratory disease process that decreases the ability of the lungs to perform ventilation</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Is applicant taking any medication/inhalers? Name(s)? ▪ Date of last flare? ▪ Have pulmonary function tests been performed? Date/results (FEV1 and FVC percent)? ▪ Has the applicant ever used oxygen or steroids? Frequency? ▪ Does the applicant have any other respiratory disorder? Date(s)/details? ▪ Has the applicant used tobacco within the last 36 months? 	
Mild, non-progressive, occasional oral or inhaled steroid use, no limitations, no tobacco of any form within the last 36 months, no oxygen use, FVC > or = 70%	Standard
Tobacco use of any form within the last 36 months, mild, non-progressive, no oral steroids, no limitations, stable for at least 2 years, FVC > or = 70%	Class 2
Severe regular oral steroids, functionality limited, FVC < 70%, tobacco use of any form within the last 36 months	Decline
Cirrhosis: A chronic liver disease where the liver is scarred and no longer functions properly	Decline
Cirrhosis (Primary Biliary Cirrhosis): An inflammation of the bile ducts resulting in narrowing and obstruction of the flow of bile, causing damage to the liver cells	
Stable, liver function tests within normal limits, non-progressive, no fibrosis, > three years	Class 2

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Colitis: Inflammation of the large intestine (includes irritable, spastic, and functional)	
Well controlled, stable, with onset > six months ago	Standard**
Colostomy/Ileostomy: Surgical construction of an artificial excretory opening	
Temporary, reversed, and fully healed, > six months ago with no restrictions or limitations	Standard
Permanent, fully adapted to use without need for assistance, > six months ago	Class 1
Otherwise	Decline
Compression Fracture: A fracture caused by the compression of one bone, typically in the spine	
Single compression fracture without osteoporosis with no functional limitations or restrictions	Standard
Multiple compression fractures with osteopenia or osteoporosis, or with functional limitations or restrictions	Decline
Concussion: Also called a traumatic brain injury — a brain injury caused by a blow to the head or violent shaking of the head and body. There are functional changes in how the brain works; however, no structural damage may be seen on standard imaging tests	
Single mild concussion, or traumatic brain injury, resolved for at least 12 months, favorable cognitive screen,* no residuals	Standard
Two mild concussions or traumatic brain injury resolved for at least 12 months, no hospitalization, not related to falls or instability, favorable cognitive screen,* no residuals	Standard/ Class 1
More than two mild concussions, ceased activity which resulted in the injury, no residuals, more than five years ago with favorable cognitive screen*	IC
Severe concussion(s), or multiple moderate concussions, unresolved, with residuals	Decline
Post-Concussion syndrome — resolved at least two years with no residuals and favorable cognitive screen*	Standard/ Class 1
Post-Concussion syndrome with no medical documentation, with residuals, or without full recovery for at least two years	Decline
* Cognitive screen may be administered either via telephone interview or face-to-face assessment based on the applicant's history	
Confusion: Not being aware of or oriented to time, place or person — a face-to-face assessment may be required	
Asymptomatic, now resolved with normal neuropsychological workup, > 24 months	Standard

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Current or etiology/cause unknown	Decline
Normal neuropsychological workup with abnormal MRI/CT	Decline
<p>Congestive Heart Failure: A condition where the heart loses its ability to pump blood efficiently</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? Is the congestive heart failure ongoing? ▪ Is the applicant taking any medications? Name(s)? ▪ Has the applicant ever been diagnosed with cardiomyopathy or any other heart disorder? Details? ▪ Does the applicant have any respiratory disorders? Details? ▪ Does the applicant experience shortness of breath or swelling of the lower extremities? Details? ▪ Have there been any hospitalizations due to congestive heart failure? ▪ What is the applicant's ejection fraction (if known)? 	
Single event, resolved greater than six months, ejection fraction > or = 50%, treatment free, no co-morbid conditions	Standard
< Six months, unstable, Functional Class III or IV or in combination with COPD, emphysema, cardiomyopathy, diabetes, stroke, or atrial fibrillation, ejection fraction < 50%	Decline
<p>Continuing Care Retirement Communities (CCRC): A residential community which provides several levels of housing and services for older people, ranging from independent living units to nursing homes</p>	Decline
<p>Cor Pulmonale: Enlargement or failure of the right ventricle due to pulmonary hypertension</p>	Decline
<p>Coronary Artery Disease (CAD)/Heart Disease: Narrowing of the coronary arteries that supply blood to the heart</p>	
<p>Functional Class I: Patients with cardiac disease but without limitations in physical activity; they do not experience undue fatigue, palpitations, dyspnea, or angina</p>	
<p>Functional Class II: Patients with cardiac disease resulting in slight limitations of physical activity; comfortable at rest, though ordinary physical activity may result in fatigue, palpitations, dyspnea, or anginal pain</p>	
<p>Functional Class III: Patients with cardiac disease which results in marked limitations of physical activity; comfortable at rest, but less than ordinary physical activity causes fatigue, palpitation, dyspnea, or angina</p>	
<p>Functional Class IV: Patients with cardiac disease that results in inability to carry on any physical activity without discomfort; symptoms of cardiac insufficiency, or of angina, may be present even at rest; discomfort is increased with any physical activity</p>	
Coronary bypass or angioplasty within three months	Postpone
Coronary bypass or angioplasty > three months ago, stable with no complications, no further cardiac symptoms, fitting the Functional Class I or II criteria above, with no co-morbidities	Standard

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Mild (Functional Class I-II) with tobacco use within the last three years	Class 2
Functional Class III and IV heart disease (see descriptions above), with tobacco use within three years or complications*	Decline
* <i>Complications and co-morbid may include but are not limited to diabetes, stroke (CVA/TIA), emphysema (COPD), high blood pressure, kidney disease, peripheral vascular disease (PVD), neuropathy, nephropathy, or retinopathy</i>	
CREST Syndrome: A diffuse connective tissue disease characterized by changes in the skin, blood vessels, skeletal muscles, and internal organs	Decline
Crohn's Disease: A chronic inflammatory disease that can affect any part of the gastrointestinal tract <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Is the applicant taking any medication? Name(s)/dosage? ▪ Date of last flare? ▪ Has the applicant ever been hospitalized or had surgery performed (colostomy, colectomy)? Date(s)/details? ▪ Is the applicant disabled or experience any limitations? Details? ▪ Does the applicant experience problems with continence? 	
Newly diagnosed < six months	Postpone
Asymptomatic and treatment free, well controlled operated (single surgery only, no multiple procedures), with no complications nor limitations	Standard
Well controlled on stable medications (no steroids nor immunosuppressants), no more than one hospitalization, no related weight changes nor malnutrition	Class 1
Multiple or frequent flares, multiple surgeries with significant weight loss, regular steroid use, or fecal incontinence	Decline
Crutches: Current use	Decline
Cystic Fibrosis: An inherited disease that affects the respiratory and digestive system	Decline
Cystitis: An infection or inflammation of the urinary bladder or urethra	Standard**
Defibrillator: A device used to treat life-threatening arrhythmias; it continually tracks a person's heart rate, and can correct an abnormally fast heart beat with a defibrillator shock and/or antitachycardia pacing	Decline
Deep Vein Thrombosis (DVT): A condition where there is a blood clot in a deep vein <ul style="list-style-type: none"> ▪ Date of the event ▪ Is the applicant on any medication? Name(s)? ▪ Has the applicant been hospitalized? Date(s)? ▪ How many total clots/embolisms has the applicant had? Date(s)? ▪ Has the applicant had a Greenfield Filter implanted? Date? ▪ Does the applicant have any circulatory or respiratory disorders? ▪ Is the applicant disabled or experience any limitations in activities or work? 	

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Less than < six months since event	Postpone
Single episode, complete recovery, no underlying blood disorder, or limitations > six months; no co-morbidities such as diabetes or circulatory disorders, no tobacco use	Standard
Multiple events, complications or limitations, with a Greenfield or other filter type, tobacco use, or with other underlying blood disorder (such as but not limited to polycythemia vera or Factor V Leiden)	Decline
Degenerative Disc Disease: The gradual deterioration of the disc between the vertebrae	See Osteoarthritis
Degenerative Joint Disease: A chronic musculoskeletal disease causing deterioration of the joint cartilage and the formation of new bone at the margins of the joints	See Osteoarthritis
Dementia: Cognitive deficit, including memory impairment	Decline
<p>Depression: A mental disorder marked by altered mood — <i>a face-to-face assessment may be required</i></p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Is the applicant taking any medication? Name(s)? ▪ Has this been diagnosed as situational? ▪ Has the applicant been hospitalized for depression, anxiety, or other mental illness? Date(s)/details? ▪ Has the applicant ever received electroconvulsive shock therapy? ▪ Does the applicant have any history of anxiety or other mental illness disorders? Details? 	
Situational in nature, no use of antipsychotic medications, stable with no restrictions, or functional limitations	Standard**
Mild includes generalized anxiety disorder, requiring minimal medications or psychotherapy, no antipsychotic medications, no related periods of confinement, or disability, > six months ago	Standard
Moderate, single episode only, may include short period of confinement over three years ago, well-adjusted with no electroconvulsive therapy, no further treatment required other than maintenance medication, and no antipsychotic medications	Class 1
Multiple hospitalizations, restrictions or limitations, electroconvulsive therapy, or unstable	Decline
<p>Diabetes: A lifelong disease of high blood sugar caused by too little insulin, resistance to insulin, or both</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ What type of diabetes does the applicant have (Type I, Type II)? ▪ What medications is the applicant taking? (Please note that we do not accept insulin use.) ▪ What is the applicant's height and weight? (Please see the notes on diabetes and build in our build chart section.) ▪ Does the applicant have any history of circulatory or heart disorder? Details? ▪ Does the applicant use tobacco? ▪ What was the applicant's most recent glycohemoglobin A1c reading? Date? ▪ Does the applicant have any history of neuropathy (numbness, pain, or tingling of the extremities), nephropathy (kidney complications), or retinopathy (visual complications)? Details? ▪ Has the applicant had any amputations? Details? 	

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Non-insulin dependent/Type II diabetic, onset at least 12 months ago, well controlled by diet, oral medication, or other non-insulin medication, no tobacco or complications,* build in preferred weight column on our build chart, age of onset 31 or above, HgA1c less than 8.0% (Note: diabetics with build that is in the Standard Column will be class 1 at best.)	Standard
Non-insulin dependent/Type II diabetes, onset at least 12 months ago, well controlled by diet, oral medication, or other non-insulin medication, no tobacco or complications,* build in class rates column on our build chart, onset age 31 or older, or HgA1c at or less than 8% or tobacco within the last 36 months	Class 2
Type 1 diabetic, juvenile, with any insulin use within three years, or uncontrolled, with complications, build above our class 1 column on our build chart, with tobacco within the last three years or otherwise	Decline
* <i>Complications include, but are not limited to: atrial fibrillation, coronary artery disease (CAD, heart attack, angina), cerebrovascular disease (stroke/CVA/TIA), peripheral vascular disease (PVD), kidney disease, nephropathy, neuropathy, and retinopathy</i>	
Dialysis: All cases	Postpone
Disorientation: All cases	Standard
Diverticulitis: An inflammation of an abnormal pouch in the intestinal wall, usually found in the colon	
Well controlled, asymptomatic, diet, or medication managed	Standard**
Surgically corrected, complete recovery and release from care, no subsequent flares, and no colostomy required	Standard
Flare(s) requiring no more than one hospitalization in the last three years, complete recovery, last flare greater than three months ago	Standard
Diverticulosis: An asymptomatic, abnormal pouch in the intestinal wall	Standard**
Down Syndrome: A chromosome abnormality resulting in moderate to severe mental retardation and other abnormalities	Decline
Drug or Substance Abuse/Dependency: Use of any habit-forming or illegal drug or substance for purposes other than those for which it is normally intended, or in a manner or quantities other than directed	
Over three years, no residual, no relapse	Standard
Within three years or with ongoing use or relapse	Decline
Dupuytren's Contracture: A painless thickening and contracture of tissue beneath the skin on the palm of the hand	Standard**
Dwarfism: Abnormally short stature with abnormal body proportions, caused by a deficiency of growth hormone	Decline
Dyspepsia: Imperfect or painful digestion	Standard**

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Dystonia: Involuntary movements and prolonged muscle contractions that result in twisting body motions, tremors, and abnormal posture	Decline
Ehlers-Danlos Syndrome: An inherited disorder of the elastic connective tissue	Decline
Emphysema: A lung disease which involves damage to the air sacs in the lung	
Mild, non-progressive, occasional oral steroid use, no limitations, no tobacco within the last 36 months, no oxygen use	Standard
Tobacco within the last 36 months, mild, non-progressive, no oral steroids, no limitations, stable for at least two years	Class 2
Severe, regular use of oral steroids, limited functionality, tobacco use within the last 36 months	Decline
Endarterectomy: Surgical excision of the inner lining of an artery that is clogged with atherosclerotic build up	See Carotid Artery Disease
Epstein-Barr: The virus responsible for infectious mononucleosis and is associated with the development of non-Hodgkin's lymphoma in patients with immune compromise	
Complete recovery, no residuals or complications, > 24 months	Standard
Esophagitis: Inflammation of the esophagus	Standard**
Esophageal Varices: A dilation of an esophageal vein	Decline
Epilepsy: A disorder of the central nervous system characterized by periodic loss of consciousness with or without convulsions	
Absence, Jacksonian, petit mal or simple partial with last attack > 12 months ago	Standard
Grand mal, well controlled with last attack > three years	Standard
Grand mal, last attack > 12 months, but < three years	Class 1
Otherwise	Decline
Factor V Leiden: An inherited mutation in factor V that causes a hypercoagulability disorder	
With no history of clots and currently on anticoagulation therapy	Class 1
With history of clots(s), or not on anticoagulation therapy or otherwise	Decline
Falls: To come down freely under the influence of gravity — medical records may be required if within two years	
One fall, > six months ago, no other under underlying risk factors	Standard
Multiple falls (three or more within the last 24 months), or single fall < six months	Decline

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Fatty Liver: An accumulation of fat within the liver cells	
Asymptomatic, treatment-free, normal liver function tests	Standard
Abnormal liver function tests or regular alcohol use	Decline
Feeding Tube: A medical device used to provide nutrition in individuals who cannot do so via the normal oral route	Decline
Fibromyalgia: Chronic pain in muscles and soft tissue surrounding joints	
Well controlled, mild, stable for at least six months without history of hospitalizations, no disability, no loss of work, no pain medications stronger than NSAIDS	Standard
Well controlled, mild to moderate, stable for at least six months without history of hospitalizations, no disability or loss of work, stable maintenance medications (which may include depression medications), no narcotics, no ongoing trigger point injections	Class 1
Severe or all others	Decline
Forgetfulness: Inability to remember something previously known or learned — <i>a face-to-face assessment may be required</i>	
Single episode greater than 24 months ago, no further concerns, fully resolved with a normal neuropsychological work-up;* a face-to-face assessment may be required as part of underwriting requirements	Standard
Multiple episodes or any number of episodes within 24 months, etiology unknown, no work-up, or otherwise	Decline
* <i>Neuropsychological workup — neuropsychological tests evaluate functioning in a number of areas including: intelligence, executive functions (such as planning, abstraction, conceptualization), attention, memory, language, perception, sensorimotor functions, motivation, mood state and emotion, quality of life, and personality styles conducted and evaluated by a neuropsychologist or trained, skilled psychometrist</i>	
Fractures: Sudden breaking of bone <ul style="list-style-type: none"> ▪ What was the date of the fracture(s)? ▪ What bone(s) were affected? ▪ What was the cause of the fracture(s)? (If the fracture was from a fall, please see Falls.) ▪ Does the applicant have any history of osteoporosis? T-score/date? ▪ Has the applicant fully recovered from the fracture and been released from care? ▪ Does the applicant use any type of assistive device (cane, walker, etc.)? Details? ▪ Is the applicant disabled or do they experience any limitations in activities or in the workplace? Details? 	
Single fracture, > three months, full recovery no residuals	Standard
Multiple traumatic fractures, > six months, no complicated factors such as osteopenia/osteoporosis, fully recovered and released from care	Standard
With complications or with a history of osteopenia/osteoporosis	Decline

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Gallstones: Calcium deposits formed in the gallbladder or bile duct	Standard**
Glaucoma: A condition of increased pressure inside the eye	
No visual impairment	Standard
Otherwise	See Blindness
Glomerulonephritis: A group of kidney diseases caused by inflammation of the internal kidney structures <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Was condition diagnosed as acute or chronic? Details? ▪ What type of treatment did the applicant receive? Details? ▪ Has the applicant ever undergone dialysis? Date? ▪ Has the applicant ever been hospitalized for kidney problems? Date(s)/details? ▪ What were the results of the last blood workup (creatinine, BUN)? Date(s)/details? 	
Acute in nature, > six months, complete recovery, normal kidney function tests, no kidney damage	Standard
Chronic, abnormal kidney function tests, or treated with dialysis	Decline
Glucose Intolerance: A state of blood sugar control that is abnormal but not diagnosed as diabetes	See diabetes
Goiter: Enlargement of the thyroid gland that is not associated with inflammation or cancer	Standard**
Gout: A disease marked by uric acid deposits in the joints, causing painful arthritis especially in the joints of the feet and legs	
Well controlled with minimal symptoms	Standard**
Severe or with multiple flares, disabling causing limitations, or inability to do activities	Decline
Greenfield Filter: A multi-strutted vena cava filter for preventing pulmonary embolism and deep vein thrombosis	Decline
Guillian-Barre Syndrome: A disorder involving progressive muscle weakness or paralysis	
Full recovery, no residuals or recurrence, > six months	Standard
Chronic in nature, relapsing, residual weakness, muscle atrophy, or otherwise	Decline

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Heart Attack: Sudden interruption or insufficiency of the supply of blood to the heart, typically resulting from occlusion or obstruction of a coronary artery	See Coronary Artery Disease
Heart Murmur: An abnormal sound in the heart beat	
Asymptomatic, considered functional or benign, non-progressive	Standard
Heart Valve Disease: The heart valves can malfunction either by leaking or by failing to open adequately; either problem can interfere with the heart's ability to pump blood <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Is the applicant taking any medication? Name(s)? ▪ Has the applicant ever been hospitalized for a heart or circulatory disorder? Date(s)/details? ▪ Has valvular surgery been performed? Date(s)/details? ▪ When was the last echocardiogram performed? Details? ▪ Does the applicant experience shortness of breath or limitations in activities or exercise? Details? 	
Mild, asymptomatic, grade I-II, treatment free	Standard
Single valve replaced, > six months ago, fully functional, no co-morbidities or complications (such as diabetes, stroke/TIA/CVA)	Class 1
Double valve replacement, > six months ago, in combination with mild hypertension and tobacco use, no additional complications or co-morbidities	Class 2
Otherwise	Decline
Hemochromatosis: A genetic disease that results in excess iron deposits throughout the body	
New onset or abnormal blood studies within the last 12 months	Postpone for One Year
Asymptomatic, stable blood studies for at least 12 months, ferritin normal with treatment (50-100 ng/ml), no more than four phlebotomies per year, TS% — transferrin-iron saturation percentage less than 50%	Standard with Maximum Daily Benefit \$150/\$275,000 Maximum Pool of Money
With complications, any co-morbid conditions, organ or joint involvement, abnormal blood studies, or otherwise	Decline
Hepatitis: An inflammation of the liver <ul style="list-style-type: none"> ▪ What type of Hepatitis? ▪ What type of treatment has the applicant received? Date(s)/details? ▪ Has the applicant ever been hospitalized? Date(s)/details? ▪ What were the results of the last blood workup? Date? ▪ Does the applicant use alcohol? Frequency/amount? ▪ What was the cause of the hepatitis? Is the cause ongoing? 	

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Type A, acute episode, fully resolved, > three months	Standard
Type B, acute episode, > 12 months ago, or resolved with normal liver function tests	Standard
Chronic Type B, greater than 12 months ago, normal liver functions, with Hepatitis B e-antigen (HBeAg) negative, no known liver damage and DNA PCR undetectable, completely resolved, full recovery	Standard
Chronic B history, carrier status only, known for greater than 12 months, (HBeAg) **negative, normal liver functions, no known liver damage, DNA PCR <2000IU/ml (**Note: The "e" antigen versus the "s" antigen noted above is an important difference; please check with the applicant before submitting the application)	Class 1
Chronic Type B, active disease, under current treatment, or otherwise	Decline
Hepatitis C, 10 years after treated with Interferon, Ribavirin, Pegylated Interferon with negative VIRAL RNA, NL LFT	Class 1
Hepatitis C, two years after treated with Interferon, Ribavirin, Pegylated Interferon with negative VIRAL RNA, NL LFT	Class 2
Hepatitis C, newer therapies — treated with Harvoni, Solvandi, or a comparable medication and undetectable, initial Fibrosis, Fibrosure, or stage no worse than F1/stage 1 > six months	Standard
Hepatitis C, newer therapies such as above, undetectable, but initial Fibrosis, Fibrosure, or Stage no worse than F2/stage 2 > six months	Class 2
All Types — current Fibrosis > 2 *will always consider the source of the infection and any risk factors that may have complicated or contributed to or are still present or recently involved (within five years)	Decline
All other types D, E (active or chronic), F2 (fibrosis), or under current treatment	Decline
Herniated Disc: A disc that, due to injury or disease, bulges outside its normal area, causing pain and limiting function	See Osteoarthritis
Hodgkin's Disease: A malignancy found in the lymph nodes, spleen, liver, and bone marrow	See Cancer
Home Health Care Services: Current or within 12 months	Decline
Human Immunodeficiency Virus (HIV): The virus that affects the immune system and causes the disease known as AIDS	Decline

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Huntington's Chorea: An inherited condition characterized by abnormal body movements, dementia, and psychiatric problems	Decline
Hydrocephalus: A disorder associated with excessive fluid in the brain	Decline
Hypertension: Higher than normal blood pressure <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Is the applicant taking any medication? Name(s)? ▪ What are the applicant's average blood pressure readings? ▪ Has the applicant ever been hospitalized for hypertension or hypertensive complications? Date(s)/details? ▪ Does the applicant have any other heart or circulatory problems? Details? ▪ Does the applicant have any kidney problems? Details? 	
Average six month blood pressure readings < 140/85	Standard**
Mild, stage 1 average 140-159/90-99	Standard
Moderate, stage 2 average 160-179/100-109	Class 2
Severe, > 180/> 110, or with renal involvement or other complications	Decline
Hyperthyroidism: An imbalance in metabolism that occurs from overproduction of thyroid hormones	
Hyperactive, with or without goiter, nodular or multi-nodular, well controlled and stable, > six months	Standard
Control not established	Postpone
Hypothyroidism: A condition in which the thyroid gland fails to produce enough thyroid hormone	
Hypoactive, no history of myxedema, with or without goiter or nodules, well controlled, > three months ago	Standard**
With history of myxedema, fully resolved, no history of coma or psychosis, on replacement therapy, > six months ago	Standard**
Idiopathic Thrombocytopenic Purpura: A bleeding disorder characterized by low platelet counts resulting from platelet destruction by the immune system <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ What type of treatment has the applicant received? Date(s)/details? ▪ Is the applicant taking any steroids? Dosage? ▪ Has the applicant ever had a splenectomy? Date? ▪ Has the applicant ever been hospitalized for a blood related disorder? Date(s)/details? ▪ What was the applicant's last platelet count? 	
With splenectomy, > 12 months, full recovery, normal platelet levels, no residuals and no ongoing corticosteroid use	Standard

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
With splenectomy, > 12 months, full recovery, platelet levels above 100,000, no residuals with continued steroid use < 10 mg	Class 1
Without surgery, single episode greater than 12 months ago, normal blood studies, full recovery	Standard
Without surgery, single episode greater than 12 months ago, normal blood studies or greater than two episodes	Class 2
Without surgery, two or more episodes with corticosteroid use, or otherwise	Decline
<p>Incontinence: The inability to retain urine or feces</p> <ul style="list-style-type: none"> ▪ Type of incontinence (stress, urge urinary, bowel) ▪ Is the applicant taking any medication? Name(s)? ▪ Has the applicant undergone surgery? Date(s)? ▪ Has the applicant been advised to have surgery? Details? ▪ Does the applicant require the use of protective undergarments? Details? 	
Stress or urgency only (urinary), well-controlled, self-managed, minimal leakage on exertion, > 12 months	Standard
If related to disease	See Specific Disease
Bowel	Decline
<p>Intermittent Claudication: Pain and cramping in the calf muscles aggravated by walking and caused by an insufficient supply of blood</p>	Refer to Peripheral Arterial Disease
<p>Interstitial Cystitis: A condition causing recurring discomfort or pain in the bladder and surrounding pelvic region</p>	
Successfully treated with oral medication, no limitations	Standard
Otherwise	Decline
<p>Irritable Bowel Disease: A condition of abnormally increased, spontaneous movement of the small and large intestine</p>	See Colitis

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Joint Replacement: The replacement of a joint — <i>a face-to-face assessment may be required</i>	
Treatment free, no assistive devices, > three months for knee, > six months for other weight bearing joint (such as hip)	Standard
Currently receiving physical therapy, not released from care, limited activity or use of assistive devices	Decline
Kidney Disease, Chronic: A condition which occurs when one suffers from gradual loss of kidney function	
Stage 1 and 2, no diabetes, blood pressure average less than 140/85, with near normal kidney function tests with GFR 60 or above, stable for at least 12 months	Standard
Stage 3 or above, or any stage in combination with diabetes, blood pressure readings greater than 145/85, or with history of dialysis within the last three years	Decline
Kidney Failure: Failure of the kidney to perform its essential functions	Decline
Kyphosis: Abnormal curvature of the spine	See Osteoporosis
Labyrinthitis: An ear disorder involving inflammation of the canals of the inner ear resulting in dizziness	
Fully functional, mild, no limitations, no falls or accidents > six months	Standard
Recent diagnosis less than six months ago, requiring hospitalization, with falls or accidents, or possible neurological system involvement	Decline
Leukemia: A malignancy of the blood forming cells in the bone marrow	
Chronic lymphocytic leukemia (CLL) — current age 65 and above, in remission, low stage — Rai 0 or 1, Binet A, no metastasis to organs, single period of treatment over six months, normal blood levels	Standard
Chronic lymphocytic leukemia (CLL) — Age 65 or above Rai 2, Binet B, no metastasis to organs, single period of treatment over six months, normal blood levels	Class 2, 2 Year Benefit, 90 Day Elimination Period
Chronic lymphocytic leukemia (CLL) — Under age 65, or current treatment or multiple episodes out of remission, metastasis, above Rai 2 or Binet B	Decline
All other types such as Hairy Cell, AML, CML, all others	Decline
Leukopenia: A low level of white blood cell count, which may interfere with the ability to fight infection	
Stable, WBC > 2.5, without recurrent infections or decreased ability to fight infection	Standard

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
<p>Lupus (Discoid): A chronic disease of the skin characterized by remissions and exacerbations of a scaling, red, macular rash</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Has a skin biopsy been performed? Details? ▪ Is the applicant taking any medication? Name(s)? 	
No treatment necessary, no flare ups, > 24 months since initial onset	Standard
New onset < 24 months	Postpone
<p>Lupus (Systemic Lupus Erythematosus): A chronic inflammatory auto-immune disorder that may affect organ systems including the skin, joints, and internal organs</p>	Decline
<p>Lyme Disease: A multi-system disorder caused by bacteria transmitted by a tick</p>	
Asymptomatic, single occurrence, no residuals, no neurological or cardiac involvement, treatment free for six months or greater	Standard
Two occurrences, no residuals, no neurological or cardiac involvement, treatment free, at least three years ago	Class 1
Symptomatic, with residuals or neurological or cardiac involvement, three or more occurrences, or otherwise	Decline
<p>Lymphoma: A usually malignant lymphoid tumor or growth exertion, > 12 months</p>	See Cancer
<p>Macular Degeneration: A disorder that affects the macula causing decreased visual acuity and possible loss of central vision</p>	See Blindness
<p>Major Depression: A recurrent emotional state characterized by feelings of persistent sadness, worthlessness, loss of hope, and loss of interest in usual activities</p>	See Depression
<p>Marfan Syndrome: A hereditary disorder of the connective tissue that affects the skeletal system, cardiovascular system, eyes, and skin</p>	Decline
<p>Memory Loss: The inability to remember or recall bits of information or behavioral skills</p>	
More than two years ago with cognitive impairment ruled out and with no history of head trauma, no CVA/Stroke/TIA, normal MRI and CT of the brain, and with normal neuropsychological workup — <i>face-to-face required</i>	Standard
Current, etiology unknown, or otherwise	Decline
<p>Meniere's Disease: A disorder of the inner ear characterized by abnormal sensation of movement, loss of hearing in one or both ears, or noises or ringing</p>	
Fully functional, mild, no limitations, > six months	Standard
Recent diagnosis, hospitalization, or neurological systems	Postpone

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Meningioma: A tumor of the protective lining of the brain and spinal cord which is usually benign, some may be malignant (if malignant see Cancer)	
Completely removed, benign, no residuals, no recurrences > 24 months, a face-to-face assessment will be required	Class 1
Current or unoperated, or partial tumor remains, or any residuals	Decline
Mental Retardation: Below average general intellectual function with associated deficits in behavior that occurs before age 18	Decline
Migraine(s): A disorder involving repeated or recurrent headaches, associated with temporary changes in the diameter of the blood vessels in the head	
Infrequent, non-debilitating, no restrictions or limitations	Standard**
Medically managed with multiple medications with no restrictions or limitations	Standard
Migraine with temporary blindness, aphasia, or paresthesia with > two episodes within the last 24 months, with evidence of chronic ischemic changes to the brain indicated on an MRI, with small vessel disease or otherwise	Decline
Mitral Valve Prolapse: A heart disorder in which the mitral heart valve does not close properly allowing blood to leak into the left atrium	
Asymptomatic or currently being treated	Standard
Mixed Connective Tissue Disease: An overlap of three connective tissue disease (SLE, Scleroderma, and Polymyositis)	Decline
Multiple Myeloma: A cancer of the bone	Decline
Multiple Sclerosis: A disorder of the central nervous system involving decreased nerve function associated with the formation of scars on the covering of nerve cells	Decline
Muscular Dystrophy: A group of disorders characterized by chronic muscle weakness of voluntary muscles	Decline
Myasthenia Gravis: A disorder characterized by chronic muscle weakness of voluntary muscles	
Ocular only, stable, > 12 months, steroids not to exceed 10 mg	Class 1
Otherwise	Decline
Mycosis Fungoides: A cutaneous form of T-cell lymphoma	Decline
Myelofibrosis: A bone marrow disorder disrupting the normal production of blood	Decline

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Narcolepsy: A sleep disorder associated with uncontrollable sleepiness and frequent daytime sleeping	
> 12 months since diagnosis, well controlled, non-progressive use	Standard
Recently diagnosed or otherwise	Postpone
Nephrectomy: Removal of a kidney	
Kidney due to benign disorder, infection, trauma, or a donor, fully recovered, normal kidney function tests and no co-morbidities that may impact remaining kidney health, greater than six months	Standard
Kidney removed due to cancer, fully recovered, normal kidney function	See Cancer
In combination with co-morbidities that may impact single kidney health (such as diabetes, heart disease, hypertension, peripheral vascular disease), abnormal kidney functions, or less than six months from recovery and release from physician	Decline
Nephritis: Inflammation of the kidneys	
Onset or diagnosis within 12 months	Postpone
Onset or diagnosis > 12 months, resolved with normal kidney functions	Standard
Neurogenic Bladder: A urinary bladder problem in which there is abnormal emptying of the bladder; it may empty spontaneously or may not empty at all	Decline
Neuropathy: A disease of the nerves <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ What is the cause of neuropathy? ▪ Is the applicant taking any medication? Name(s)? ▪ Does the applicant have diabetes, circulatory, or back problems, or history of significant alcohol use? ▪ Does the applicant use any assistive devices? 	
Mild, non-limiting, no history of diabetes, no significant alcohol use	Standard
Related to diabetes, alcohol use, significant circulatory disorder, or otherwise	Decline
Nursing Home Confinement: Current or within 12 months	Decline
Optic Neuritis/Retrobulbar Neuritis: Inflammation of the optic nerve	
Cause known	Refer to Cause
Cause unknown, one attack, full recovery > six months ago	Standard

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Cause unknown, two or more attacks, full recovery, no other evidence of demyelinating disease within one to three years	Class 1
Cause unknown, two or more attacks, full recovery, no other evidence of demyelinating disease > three years	Standard
Otherwise, or in combination with demyelinating disease	Decline
Organic Brain Syndrome: Any of a large group of acute and chronic mental disorders associated with brain damage or impaired cerebral function	Decline
<p>Osteoarthritis: A chronic musculoskeletal disease causing deterioration of the joint cartilage and the formation of new bone at the margins of the joint</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Is the applicant taking any medication? Name(s)? ▪ What joints are affected? ▪ What is the severity (mild, moderate, severe)? ▪ Has the applicant received any steroid injections? Details? ▪ Has there been use of narcotic pain medications or devices to control pain (such as but not limited to a TENS unit, Spinal Cord Stimulator, or Chronic Pain Diffuser (or intrathecal pump))? Details? ▪ Any use of assistive devices? Details? ▪ Does the applicant experience shortness of breath or limitations in activities or exercise? Details? 	
Mild, no limiting disability, treated with aspirin or nonsteroidal anti-inflammatory drugs, occasional pain	Standard
Moderate, occasional mild limitations, chronic pain, AM stiffness, occasional corticosteroids not to exceed 10 mg	Class 1
Severe, treatment with > 10 mg corticosteroids or DMARDs, functional limitations or use of assistive or implanted pain devices (such as TENS unit or other chronic pain diffuser)	Decline
Osteomyelitis: An acute or chronic bone infection	
Acute, due to vascular insufficiency, fully recovered	Standard
Present, chronic or otherwise	Decline
Osteopenia: Lower than normal bone density with T scores between -1.0 and -2.5	
Stable or improving T scores better than -2.5, no fractures or other musculoskeletal concerns, with preventative treatment	Standard
With multiple fractures, multiple falls, chronic pain, or functional limitations	Decline

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <small>**possible preferred</small>
<p>Osteoporosis: The progressive loss of bone density with T scores at -2.5 or lower</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Is the applicant taking any medication? Name(s)? ▪ What were the T-scores of the last bone density study? Date/details? ▪ Has the applicant had any spinal or other fractures? Date(s)/details? ▪ Does the applicant do any form of weight bearing exercise? What and how often? 	
Stable or improving T scores of -2.5 to -3.1, no regular steroid use, no compression fractures, no hip fracture, no kyphosis, no tobacco, and not significantly underweight	Class 1
Stable or improving T scores of -3.1 to -3.5, no regular steroid use, no compression fractures, no hip fracture, no kyphosis, no tobacco use, or not significantly underweight	Class 2
T scores worse than -3.5, steroid use, multiple fractures, compression fracture, hip fracture, kyphosis, use of cane, falls, any limitations, or significantly underweight	Decline
Oxygen: Current use	Decline
<p>Pacemaker: Implanted battery powered device that electronically stimulates the heart to contract</p>	
Asymptomatic, no restrictions or limitations, normal cardiac output, no complications or significant underlying cardiac condition such as CHF, cardiomyopathy, ongoing atrial fibrillation, with the pacemaker > three months	Standard
< three months	Postpone
<p>Paget's Disease: A metabolic bone disease that involves bone destruction and re-growth that results in deformity</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Is the applicant receiving any treatment? Details? ▪ Area affected? ▪ Have there been any fractures? Date(s)/details? ▪ What were the results of last blood workup? Date/results? ▪ Any associated bone pain? Details? 	
Of the breast	See Cancer
Of the bone, asymptomatic, no limitations, normal lab values, > 24 months	Standard
Active, evidence of fractures with bone pain, or elevated lab values	Decline
<p>Pancreatitis: An inflammation or infection of the pancreas</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Chronic or acute? ▪ Is the applicant currently taking medication? Name(s)? ▪ Has the pancreatitis completely resolved? ▪ Date and details from last lab work up? 	
Acute, single episode, full recovery with no residuals, no secondary diabetes or alcohol abuse, >12 months	Standard
Otherwise	Decline

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Paralysis: Temporary suspension or permanent loss of function, especially loss of sensation or voluntary motion	Decline
Paraplegia: Paralysis of the lower portion of the body and of both legs	Decline
Parkinson's Disease or Parkinsonism: A chronic nervous disease characterized by a fine, slowly spreading tremor and difficulty with walking, movement and coordination	Decline
Pericarditis: Inflammation of the pericardium, the sac covering the heart	
Acute, full recovery, no residuals, > six months	Standard
Recurrent	Decline
Pemphigus Vulgaris: A rare autoimmune disease causing painful skin blistering and sores on the skin or mucus membranes	Decline
<p>Peripheral Arterial or Peripheral Vascular Disease: A circulatory disease of the peripheral blood vessels that is characterized by narrowing and hardening of the arteries that supply blood to the legs and feet</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Is the applicant taking any medication? Name(s)? ▪ Has the applicant used tobacco within the last 36 months? ▪ Is the applicant able to walk four blocks or more without pain, cramping, or swelling in the legs? ▪ Has the applicant had or been recommended to have leg surgery? Date(s)/details? ▪ Does the applicant have diabetes, heart or other circulatory disorders? Details? ▪ Has the applicant experienced any changes in the skin color, swelling, or ulcers on the lower legs? Details? ▪ Any restriction or changes that have been required to activities or work? 	
Mild, no tobacco use, stable with no restrictions or limitations	Standard
Moderate or severe, tobacco user, history of diabetes, heart, or other circulatory disorder	Decline
Pituitary Insufficiency/Hypopituitarism: A condition in which the pituitary fails to produce enough of one or more hormones	
Well controlled on hormonal therapy, no tumor present, > two years ago	Class 1
Otherwise	Decline
Polyarteritis Nodosa: A form of necrotizing vasculitis involving small to medium-sized arteries with signs and symptoms resulting from infarction and scarring of the affected organ system	Decline
Polycystic Kidney Disease: An inherited kidney disorder that enlarges the kidneys and interferes with their function because of multiple cysts on the kidneys	Decline
<p>Polycythemia: A blood disorder characterized by abnormal increase in red blood cells resulting from increased blood cell production by the bone marrow</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Is the applicant currently taking medication? Name(s)? ▪ When was the applicant's last phlebotomy? Date? ▪ Has the applicant ever had a TIA, blood clot, or gastrointestinal bleed? Details? ▪ Has there been any indication or progression to leukemia? Details? 	

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Well controlled, asymptomatic, diagnosed > 12 months ago with no history of circulatory disorder, stable blood counts	Standard
Primary/polycythemia vera, stable blood counts	Class 2
Secondary	Refer to Underlying Disease
<p>Polymyalgia Rheumatica: A disorder of unknown cause, usually afflicting persons over the age of 50, involving pain and stiffness in the hip and shoulder area</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Date of last flare? Date? ▪ Is the applicant taking any medication? Name(s)? ▪ Is the applicant disabled or experience any restrictions or limitations on hobbies or work? Details? 	
Present > 12 months, well controlled and stable, no steroid use for at least the last six months, no functional limitations	Standard
Symptomatic, regular narcotic pain medication or steroid use or otherwise	Decline
<p>Polymyositis: Inflammatory muscle disorder in which muscle tissue becomes inflamed and deteriorates, causing weakness and pain.</p>	Decline
<p>Polyps (benign): A growth that projects, usually on a stalk; commonly found in vascular organs such as the nose, uterus, colon, and rectum</p>	Standard**
Pregnancy:	
Currently pregnant	Postpone
Successful delivery, released from care, under age 40, no complications* during pregnancy or residuals from pregnancy/delivery > six weeks	Standard**
Otherwise with successful delivery, no residual complications,* released from care > three months	Standard
<p>* Complications for the most recent pregnancy or previous pregnancies include but not limited to: a high risk pregnancy, any surgery including caesarian section, difficult labor, prolonged bed rest, ectopic pregnancy, miscarriage, placenta previa, in vitro or in vivo fertilization, multiple births, post-partum psychosis, eclampsia and preeclampsia, marked deformity of thorax, spine, pelvis or legs, stillbirth, and pre-existing of gestational diabetes, hypertension, or vascular issues</p>	
<p>Premature Atrial Contractions (PACs): An early or premature heartbeat originating from the atria</p>	See Atrial Fibrillation
<p>Premature Ventricular Contractions (PVCs): An early or premature heartbeat originating from the ventricle</p>	See Atrial Fibrillation

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Prostatic Hypertrophy (Benign): A non-malignant enlargement of the prostate due to excessive growth of prostate tissue	Standard**
Prostatism: Any condition of the prostate that interferes with the flow of urine	
PSA 4.0 or less, not rising, no planned procedures or additional testing recommended	Standard**
Pseudodementia: A syndrome that mimics dementia, but not due to organic brain disease	Decline
Psoriatic Arthritis: Arthritis associated with psoriasis	See Rheumatoid Arthritis
Psychosis/Psychotic Disorder: A general term referring to a loss of contact with reality	Decline
Pulmonary Embolism: A blockage of any artery in the lungs by a blood clot or an unknown substance <ul style="list-style-type: none"> ▪ Date of the event? ▪ Is the applicant on medication? Name(s)? ▪ Has the applicant been hospitalized? Date(s)? ▪ How many total clots/embolisms has the applicant had? Date(s)? ▪ Has the applicant had a Greenfield filter implanted? Date? ▪ Does the applicant have any circulatory or respiratory disorders, or complications? ▪ Is the applicant disabled or experience any restrictions or limitations on hobbies or work? Details? 	
Complete recovery, cause known (underwrite based on cause), no underlying blood disorder, single occurrence > six months	Standard
Multiple occurrences, or in combination with an underlying blood disorder or with complications, or with any vascular filter	Decline
Pulmonary Fibrosis: A respiratory condition of unknown cause, characterized by scarring and inflammation of the deep lung tissue or more hormones	
Localized incidental finding on chest x-ray, normal pulmonary function tests, no symptoms, no underlying COPD or emphysema, > six months	Class 1
In combination with underlying COPD or emphysema, symptomatic, chronic steroid use, oxygen use, congestive heart failure, tobacco use, or otherwise	Decline
Pulmonary Hypertension: A chronic deadly disease characterized by increased pulmonary pressure and right-sided heart failure	
Incidental finding, mild, asymptomatic, treatment free, and stable for > 12 months	Standard
Symptomatic, under treatment or otherwise	Decline

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Pyelitis: Inflammation of the pelvis or the kidney caused by bacterial infection	See Nephritis
Quadriplegia: Paralysis of all four extremities and usually the trunk, caused by injury to the spinal cord	Decline
Raynaud's Disease: Condition that causes restricted blood flow in the hands and feet	
Onset > two years ago, stable, full use of extremities, non-progressive, no tobacco use and no diabetes	Standard
In combination with tobacco use, diabetes or otherwise	Decline
<p>Raynaud's Phenomenon: Sporadic attacks of blood vessel spasms resulting in interruption of blood flow to the fingers, toes, ears, and nose, caused by exposure to excessive strong cold or strong emotion</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Is the applicant taking any medication? Name(s)? ▪ Does the applicant have any history of lupus, scleroderma, or connective tissue disease? Details? ▪ Has the applicant had any amputations? Details? 	
Asymptomatic, treatment free	Standard**
Stable, no systemic involvement or functional limitations	Standard
Systemic involvement, functional limitations, no tobacco, or otherwise	Decline
Reflex Sympathetic Dystrophy (RSD): a painful disorder that involves burning pain, swelling, and motor and sensory disturbances especially of an extremity, and is often considered a type of complex regional pain syndrome in which a peripheral nerve injury has not been identified	Decline
Renal Insufficiency: Poor function of the kidneys that may be due to a reduction in blood-flow to the kidneys caused by renal artery disease	
Acute — recovery > 1 year, GFR > 60	Standard
Chronic mild stage 1 or 2, GFR > 60, no co-morbidities such as diabetes, pre-diabetes, heart disease, or poorly controlled hypertension	Standard
Chronic > stage 2, or worsening, co-morbidities as above, kidney failure or dialysis within the last three years	Decline
Respirator: All cases	Decline
Restless Leg Syndrome: Defined as a distressing need or urge to move the legs, usually accompanied by an uncomfortable sensation in the legs that is brought on by rest	
New onset, well controlled, significant neurological disorders have been ruled out	Standard

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
<p>Retinal Artery Occlusion: A blocking of one of the retinal arteries, typically caused by a clot in the blood stream and resulting in vision loss</p>	
<p>Single episode, asymptomatic, no functional or cognitive impairments, > 24 months; if there is any blindness see blindness guideline also</p>	Standard
<p>In combination with diabetes, CVA/TIA/stroke, white matter changes on MRI, etc.</p>	Decline
<p>Retinal Detachment: A movement of the retina from the outer wall of the eyeball</p>	
<p>Fully recovered, not due to disease</p>	Standard
<p>Otherwise</p>	Decline
<p>Retinitis Pigmentosa: A progressive degeneration of the retina in the eye that affects night vision and peripheral vision — <i>a face-to-face assessment may be required</i></p>	
<p>After acclimated to stable blindness for 12 months, fully functional, no falls or accidents</p>	See Blindness
<p>Otherwise or blind less than 12 months</p>	Decline
<p>Rheumatoid Arthritis: A chronic, inflammatory, systemic disease that primarily affects the joints and surrounding tissues but also affects other organ systems within the body</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ Is the applicant taking any medication? Name(s)? ▪ What joints are affected? ▪ What is the severity (mild, moderate, severe)? ▪ Has the applicant received any steroid injections? Details? ▪ Any use of assistive devices? Details? ▪ Does the applicant experience shortness of breath or limitations in activities or exercise? Details? 	
<p>Mild, no limiting disability, treated with aspirin or nonsteroidal anti-inflammatory drugs, occasional pain</p>	Standard/ Class 1
<p>Moderate, occasional mild limitations, chronic pain, morning stiffness, occasional corticosteroids not to exceed 10 mg daily, methotrexate (not more than 20 mg week), Plaquenil (400 mg daily max) 12 months stable on the medications, no immunosuppressants (such as Humira, Enbrel, Remicade, others), no infusions</p>	Class 1
<p>Severe, treatment with > 10 mg corticosteroids or DMARDs (immunosuppressants), functional limitations or use of assistive devices, with joint deformities or nodules</p>	Decline
<p>Sarcoidosis: A disease of unknown cause in which inflammation consisting of granulomas occurs in lymph nodes, lungs, liver, eyes, skin, and other tissue</p> <ul style="list-style-type: none"> ▪ Date of diagnosis? ▪ What areas of the body are affected? ▪ Is the applicant taking any medication? Name(s)? ▪ If lung involvement, have pulmonary function tests been performed? Date/results (FEV1 and FVC percent)? 	

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Inactive, fully functional, > six months, treatment free, no residuals	Standard
Multiple sites, currently under treatment, symptomatic, functional limitations, or otherwise	Decline
Schizophrenia: A group of psychotic disorders characterized by disturbances in thought, perception, affect, behavior, and communication lasting longer than six months	Decline
Sciatica: A condition involving impaired movement and/or sensation in the leg, caused by damage to the sciatic nerve	
Fully functional, asymptomatic, normal range of motion, no ongoing treatment > three months	Standard
Scleroderma: A diffuse connective tissue disease characterized by changes in the skin, blood vessels, skeletal muscles, and internal organs	Decline
Sclerosing Cholangitis: Chronic disease in which it is believed that the immune system fails to recognize the cells that compose the bile ducts as part of the same body and attempts to destroy them	Decline
Scoliosis: A lateral or sideways curvature of the spine <ul style="list-style-type: none"> • Is the applicant on any medication? Name(s)? • Does the applicant have osteoporosis? If so, what is the T-score? • Has the applicant undergone any physical therapy or back surgery? Date(s)/details? • Does the applicant have any respiratory problems? Details? 	
Mild to moderate, no functional impairment, no further progression, no limitations in ADLs or IADLs, and no secondary impairments (i.e., osteoporosis or emphysema)	Standard
Severe, with limitations or any respiratory compromise, disabling, functional limitations	Decline
Scooter: A motorized personal vehicle which assists with mobility	Decline
Shunt: A surgically created passage between two natural channels	Decline
Shy-Drager Syndrome: A degenerative disorder characterized by progressive damage to the autonomic nervous system, muscle tremor and rigidity, and other widespread neurological losses	Decline
Sick Sinus Syndrome: The name given to a group of arrhythmias that occur because the normal pacemaker of the heart (the sinus node) does not work properly	
Mild, no symptoms, unoperated/no pacemaker (with pacemaker see pacemaker ratings also)	Class 1
Unoperated, asymptomatic with no underlying cardiovascular disease	Standard
Unoperated with dysrhythmia, symptomatic, including syncope, chest pain, dizziness, or fatigue within three months	Decline
Sickle Cell Anemia: An inherited chronic blood disease in which the red blood cells function abnormally and break down, causing recurrent painful episodes	Decline
Sickle Cell Trait: A hereditary condition, usually harmless and without symptoms, in which an individual carries only one gene for sickle cell anemia	Standard

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <small>**possible preferred</small>
Sjogren's Syndrome: A systemic, inflammatory disorder characterized by dry mouth, decreased tearing, and other mucous membranes often associated with auto-immune rheumatic disorders	See Rheumatoid Arthritis
Sleep Apnea: Repeated, prolonged episodes of cessation of breathing during sleep <ul style="list-style-type: none"> • Date of diagnosis? • Does the applicant use a CPAP or BIPAP? • Does the applicant require the use of supplemental oxygen with their breathing device? • Have pulmonary function tests been performed? Date/results (FEV1 and FVC percent)? • Does the applicant use tobacco or have any other respiratory disorders? Details? 	
Mild to moderate, no medical intervention or surgery recommended, compliant with CPAP, or recommended treatment, no oxygen (forced air only), stable	Standard
With respiratory compromise or failure or non-compliance with treatment, oxygen use or otherwise	Decline
Social Security Disability	Decline
Spinal Stenosis: Any narrowing of the spinal canal that caused compression of the spinal nerve cord — <i>handle as moderate arthritis</i>	See Osteoarthritis
Spondylolistesis: Forward slippage of a lumbar vertebra below it	See Osteoarthritis
Stair Lift: Assistive device to help transport people up and down stairs	Decline
Stroke (CVA): Occurs when the blood supply to any part of the brain is interrupted, resulting in death and loss of brain function and tissue <ul style="list-style-type: none"> • Date of event? • Single or multiple occurrence? • Is the applicant on any medication? Name(s)? • Any history of diabetes, heart arrhythmias, congestive heart failure? Details? • Any residual impairment (i.e., slurred speech, mobility problems, weakness, etc.)? Details? • Any tobacco use within the last 36 months? 	
Single episode, > 24 months ago, full recovery, no residuals, no cardiac or other vascular disease, no atrial fibrillation or diabetes, no tobacco use, good BP control	Standard
Single event < 24 months	Decline
Otherwise or in combination with diabetes, or other circulatory disorders such as heart disease, or peripheral arterial or vascular disease	Decline
Subdural Hematoma: A collection of blood on the surface of the brain — <i>a face to face assessment may be required</i>	
Complete recovery, no restrictions, functional or cognitive limitations, > 12 months	Standard
New onset, < 12 months	Postpone
Diagnosed as chronic, with restrictions, functional or cognitive limitations	Decline

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
<p>Syncope: A transient loss of consciousness due to inadequate blood flow to the brain</p> <ul style="list-style-type: none"> • Date of diagnosis? • What is the cause of the syncope? • What type of workup has the applicant undergone? • Is the applicant receiving any kind of treatment? Details? • Any combination of heart or neurological disorders present? Details? • How many episodes has the applicant had? 	
Single episode > six months ago with no residuals or recurrence	Standard
Unknown etiology/cause, with or without chronic or recurring episodes	Decline
<p>TENS (Transcutaneous Electrical Nerve Stimulation) Unit: A device that uses electrical current produced by a device to stimulate the nerves for therapeutic purposes</p>	
Portable — entirely outside the body, non-prescribed, over-the-counter, infrequent use	Standard/Class 1
Implanted or frequent use — more than three times weekly, severe pain or neurological complications	Decline
<p>Thalassemia Major: An inherited form of hemolytic anemia, characterized by red blood cell production abnormalities</p>	Decline
<p>Thalassemia Minor: This is the carrier form of the disease and they usually don't have symptoms</p>	
Mild, stable, with no blood study abnormalities	Standard
<p>Thrombocythemia/Thrombocytosis: A blood disorder characterized by an increase in the number of blood platelets</p> <ul style="list-style-type: none"> • Date of diagnosis? • Is the applicant taking any medication? Name(s)? • What are the applicant's platelet levels? • Does the applicant require phlebotomies? How frequent? • Any history of stroke/CVA/TIA, heart, or circulatory disorders? Details? • Any use of tobacco? 	
Normal platelet counts, asymptomatic, treatment free, no tobacco use, > six months	Standard
In combination with tobacco use, stroke/CVA/TIA, diabetes, otherwise	Decline
<p>Thrombocytopenia: A deficiency of platelets in the blood; this causes bleeding into the tissues, bruising, and slow blood clotting after injury</p>	See Idiopathic Thrombocytopenic Purpura
<p>Tourette's Syndrome: A nervous system disorder involving repetitive movements or unwanted sounds</p>	Decline
<p>Transient Global Amnesia: Characterized by an episode of amnesia and bewilderment that lasts for several hours; person is otherwise alert and intellectually active</p> <ul style="list-style-type: none"> • Date of episode? • Any tests performed such as MRI/CT of brain, carotid studies, heart studies? Details/results? • Does the applicant have any residual symptoms such as memory loss, confusion, or dizziness? Details? 	

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Single episode, well investigated, no underlying pathology evident, full recovery with no residuals > 24 months	Standard
Multiple episodes, residuals, physical limitations or otherwise	Decline
Transient Ischemic Attack: A brain disorder caused by a temporary disturbance of blood supply to an area of the brain, resulting in sudden, brief decrease in brain functions	See Stroke
Transplant: An operation in which tissue or an organ is transplanted	
Corneal: > three months since surgery and release from care with no functional limitations	Standard**
Heart, liver, lung, or kidney, any other organ	Decline
Transverse Myelitis: A neurological disorder caused by inflammation across both sides of one level or segment, of the spinal cord	
Full recovery with no functional limitations, ongoing treatment or residuals, > 12 months	Standard
Otherwise	Decline
Tremor: An involuntary type of shaking movement <ul style="list-style-type: none"> ▪ Date of diagnosis ▪ Is the applicant taking any medication or had any surgical procedures? Details? ▪ Has the applicant had a neurological evaluation? Date? ▪ Has there been any progression of the tremor? Details? ▪ Are there any restrictions or limitations the tremor has put on day-to-day activities, work, or hobbies? Details? 	
Essential, familial or senile only; other central nervous disorder and Parkinson's ruled out	Standard
Otherwise	Decline
Trigeminal Neuralgia: A chronic pain condition that affects the trigeminal nerve, which carries sensations from your face to your brain	
Single occurrence six months ago, no symptoms, no ongoing treatments	Standard
Multiple flares, ongoing treatment/anticonvulsants/steroid use, residuals or limitations	Decline
Tuberculosis: A contagious bacterial infection; the lungs are primarily involved, but the infection can spread to other organs	
Inactive, no residual impairment, restrictions or limitations, > six months	Standard
Inactive with residual impairment	See COPD
Active	Decline
Tumor (Benign): An abnormal growth of tissue resulting from uncontrolled, progressive multiplication of cells and serving no physiological function	
Asymptomatic, proven benign, no surgery anticipated	Standard
Symptomatic, not proven benign, unstable size, or anticipated surgery	Postpone

Condition/Diagnosis/Treatment/Benefits/Services/Devices/Appliances	Decision <i>**possible preferred</i>
Brain tumor, benign, removed, single occurrence, no residuals, face-to-face with cognitive assessment required after surgery > two years ago (if malignant, see cancer ratings)	Class 1
Otherwise	Decline
Ulcer: Duodenal/gastric — an open sore on an internal surface of the body, caused by a break in the mucous membrane that fails to heal	
Single episode, resolved, no surgery, bleeding, anemia, or malnutrition > two months	Standard
Multiple episodes with or without surgery, with any previous anemia, bleeding, and malnutrition resolved, > six months and < 24 months	Class 1
Multiple episodes, no anemia or malnutrition > 24 months	Standard
Multiple episodes, with anemia, malnutrition, weakness, pending additional medical work-up or otherwise	Decline
Ulcerative Colitis: A chronic, episodic, inflammatory disease of the large intestine and rectum characterized by bloody diarrhea	See Colitis
Ventilator: A machine that controls or assists breathing; a respirator	Decline
Ventricular Tachycardia: A rapid heartbeat originating from the lower chambers of the heart	See Arrhythmia
Vertebral Basilar Insufficiency: Insufficient blood flow to the back parts of the brain	Decline
Vertigo: A feeling of faintness or lightheadedness, making it difficult to maintain balance while standing or sitting	See Meniere's Disease
Von Willebrand's Disease: A congenital bleeding disorder	Decline
Von Recklinghausen's Disease: An autosomal dominant disease characterized by numerous neurofibromas, and by spots on the skin and often by developmental abnormalities	Decline
Waldenstrom's Macroglobulinemia: A cancer of white blood cells known by B lymphocytes	Decline
Walker: A frame device used to support someone	Decline
Wegener's Disease Granulomatosis: A rare disorder which causes inflammation of blood vessels in the upper respiratory tract, lungs, and kidneys	Decline
Wheelchair: Current	Decline
Whipple's Disease: A rare disorder with widespread symptoms that causes malabsorption	Decline
Wilson's Disease: A rare disorder where there is excessive amounts of copper in the body, which causes a variety of effects including liver disease and damage to the nervous system	Decline
Wolff-Parkinson's-White Syndrome: Episode of rapid heart rate caused by abnormal electrical pathways in the heart	
Asymptomatic, no underlying cardiac conditions, treatment free, > 12 months	Class 1
Uncontrolled, episodes of chest pain, shortness of breath, syncope, or near-syncope or dizziness	Decline

COMMON NARCOTIC PAIN MEDICATIONS

Generic	Brand Name
Acetaminophen and Codeine	Capital with Codeine, Margesic #3, Phenaphen with Codeine, Tylenol with Codeine
Butalbital, Acetaminophen, and Caffeine	Femcet, Fioricet, Esgic, Esgic-Plus
Butalbital, Aspirin, and Caffeine	Fiorinal
Butalbital, Acetaminophen, Caffeine, and Codeine	Fioricet with Codeine
Fentanyl	Duragesic
Hydrocodone and Acetaminophen	Allay, Anexsia 5/500, Anexsia 7.5/650, Dolacet, Dolagesic, Duocet, Hycomed, Hydrocet, Hydrogesic, HY-PHEN, Lorcet 10/650, Lorcet-HD, Lortab, Panacet 5/500, Panlor, Stagesic, T-Gesic, Ugesic, Vicodin, Zydone
Hydrocodone and Ibuprofen	Hydrostal IR, Vicoprofen
Hydromorphone	Dilaudid, Dilaudid-5, Dilaudid-HP, Hydrostat IR
Meperidine	Demerol
Methadone	Dolophine, Methadose
Morphine	Astramorph PF, AVINZA, Duramorph, Kadian, MS Contin, MSIR, Oramorph SR, Rescudose, Roxanol
Oxycodone	OxyContin, Roxicodone
Oxymorphone	Numorphan
Oxycodone and Acetaminophen	Endocet, Percocet, Roxicet, Roxilox, Tylox
Propoxyphene and Acetaminophen	Darvocet-N 50, Darvocet-N 100, E-Lor, Propacet 100
Tramadol	Ultram, Conzip, Rybix ODT, and Ultram ER

It is important to note that if narcotic pain medication is used for an acute situation or on occasion it may be acceptable depending on the underlying cause; however, if an applicant is regularly using narcotic pain medication to control pain or make it through daily activities, that would be uninsurable.

MEDICATIONS ASSOCIATED WITH UNINSURABLE HEALTH CONDITIONS			
Drug Name	Condition	Drug Name	Condition
3TC	AIDS	Enbrel	Rheumatoid arthritis
Abilify	Psychosis	Epogen	Kidney failure, AIDS
Adriamycin	Malignant tumors	Ergoloid	Dementia
Alkeran	Cancer	Estinyl	Cancer
Amantadine	Parkinson's disease	Evzio	Opiod overdose
Aranesp	Anemia	Exelon	Dementia
Aricept	Dementia	Fentanyl Patch	Chronic Pain
Artane	Dementia	Geodon	Schizophrenia
Avinza	Chronic pain	Gleevic	Cancer
Avonex	Multiple sclerosis	Haldol	Psychosis
Axona	Alzheimer's disease	Herceptin	Cancer
AZT	AIDS	Hydergine	Dementia
Baclofen	Multiple sclerosis	Hydrea	Cancer
Betaseron	Multiple sclerosis	Imuran	Severe arthritis, immunosuppressor
Buprenorphine	Opiod, pain	Indinavir	AIDS
Carbidopa	Parkinson's disease	Insulin	Diabetes
Cerefolin	Memory impairment	Interferon	AIDS, cancer, hepatitis, multiple sclerosis
Cogentin	Parkinson's disease	Invirase	AIDS
Cognex	Dementia	Kadian	Chronic pain
Combivir	AIDS	Kemadrin	AIDS
Copaxone	Multiple sclerosis	Kineret	Parkinson's disease
Cycloserine	Alzheimer's disease	Larodopa	Parkinson's disease
Cytosan	Cancer, immunosuppression	L-Dopa	Parkinson's disease
D4T	AIDS	Leukeran	Cancer, immunosuppression
DDC	AIDS	Levodopa	Parkinson's disease
DDI	AIDS	Lexiva	AIDS
Depo-Provera	Cancer	Lioresal	Multiple sclerosis
DES	Cancer	Lomustine	Cancer
D-Pencillamine	Rheumatoid arthritis	Medical Marijuana	All forms, regardless of what it is being used for
Duragesic Patch	Chronic pain	Megace	Cancer
Edzicom	AIDS	Mellaril	Psychosis
Eldepryl	Parkinson's disease	Melphalan	Cancer

MEDICATIONS ASSOCIATED WITH UNINSURABLE HEALTH CONDITIONS

Drug Name	Condition	Drug Name	Condition
Memantine	Alzheimer's disease	Reminyl	Dementia
Mestinon	Myasthenia gravis	Renagel	Kidney failure
Methadone	Chronic pain	Requip	Parkinson's disease
Methotrexate >10 mg	Rheumatoid arthritis	Retrovir	AIDS
Metrifonate	Dementia	Reyataz	AIDS
Mirapex	Parkinson's disease	Ridura	Rheumatoid arthritis
Morphine	Chronic pain	Riluzole	ALS
MS Contin	Chronic pain	Risperdal	Psychosis
Myleran	Cancer	Ritonavir	AIDS
Naloxone	Opioid overdose, blocks opioids	Sandimmune	Severe arthritis, immunosuppressor
Namenda	Alzheimer's disease	Seroquel	Psychosis
Narcan	Opioid overdose	Stelazine	Psychosis
Narcotics	Chronic pain	Suboxone	Blocks opioids
Narvane	Psychosis	Sustiva	AIDS
Nelfinavir	AIDS	Symbyax	Psychosis
Neoral	Severe arthritis, immunosuppressor	Symmetrel	Parkinson's disease
Neulasta	Anemia	Teslac	Cancer
Norvir	AIDS	Thiotepa	Cancer
OxyContin	Chronic pain	Thorazine	Psychosis
Paraplatin	Cancer	Toujeo	Diabetes
Parlodel	Parkinson's disease	Trilifon	Psychosis
Parsidol	Parkinson's disease	Truvada	AIDS
Permax	Parkinson's disease	Tumor Necrosis Factor	Rheumatoid arthritis
PhosLo	Kidney failure	Tysabri	Multiple sclerosis
Plenaxis	Advance prostate cancer	VePesid	Cancer
Procrit	Kidney failure, AIDS	Vincristine	Cancer
Prolixin	Psychosis	Virmune	AIDS
Purinthenol	Progressive ulcerative colitis	Vyriad	Cancer
Razadyne	Alzheimer's disease	Xyrem	Narcolepsy
Rebif	Multiple sclerosis	Zanosar	Cancer
Remicade	Crohn's disease	Zolodex	Cancer

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APPEALS PROCESS

If there is a situation where you may need to appeal an underwriting decision, we ask that you follow the process below:

- Review the adverse decision letter, which includes the specific medical reasons, with your applicant
- Any additional information and supporting documentation must be provided by the physician indicated in our adverse decision letter, and it must specifically address all medical impairments contained in our letter
- Appeals must be submitted to us in writing; please mail your appeal to the mailing address indicated on the adverse decision letter


We will normally inform the applicant and the appropriate contact person (insurance agent/producer, agency, etc.) as to the outcome of our review within 15 days of receipt of the written appeal in the underwriting department.

UNDERWRITING HOTLINE

The Underwriting Hotline provides for a direct line to an underwriter to discuss a specific prequalification question.


This hotline is not for the purpose of answering questions about the status of a case. Status calls should be referred to our call center at **800-568-0692**.

 **Number:** 866-297-7412

 **Availability:** Monday to Friday 8 a.m.-5 p.m. CT

Prequalification Email Box

Questions will be answered within one business day of your inquiry. The purpose of this email box is only for prequalification questions and should not include any information identifiable to an individual. Information such as name, Social Security number, or date of birth should not be included. We strongly recommend using the email method as it provides written documentation of our tentative assessment. This minimizes "he said/she said" situations.

 **Email address:**
LTC_Prequalify@Transamerica.com



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