

# Health Underwriting Guide

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## Index

<b>Introduction .....</b>	<b>3</b>
<b>Major Medical Application Checklist .....</b>	<b>4</b>
<b>Preferred Underwriting Guidelines .....</b>	<b>7</b>
<b>Health Insurance Build Charts .....</b>	<b>8</b>
<b>Non-Medical Guidelines .....</b>	<b>9</b>
<b>Occupations Not Eligible .....</b>	<b>10</b>
<b>Declinations .....</b>	<b>11</b>
<b>Declinable Medications.....</b>	<b>12</b>
<b>Common Medications Reference.....</b>	<b>13</b>
<b>Medical Underwriting Guidelines .....</b>	<b>16</b>

## Introduction

### Welcome!

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

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

### Field Underwriting Responsibilities

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

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

## Major Medical Application Checklist

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

### **1. Application**

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

### **2. Forms**

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

### The Underwriting Process

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

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

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

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

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

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

### Driving Records

Driving records may be obtained as determined by the underwriter.

### Telephone Interview

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

### Tobacco Use

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

### Declinations

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

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

### Michigan Guidelines

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

### Indiana Guidelines

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

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

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

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

Impairments of a more chronic and serious nature generally will not qualify for rating modification or removal except under special circumstances. Such impairments as hypertension, cardiovascular disease, emphysema, arthritis and epilepsy fall into this category. A special underwriting review should be requested to determine the possibility of such rating reconsideration.

### Underwriting Actions Guide

*The Underwriting Guide contains two columns of information:*

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

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

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

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

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

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

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

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

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

**RMD**—Refer to Medical Director.

## Preferred Underwriting Guidelines

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

### Build Chart for Preferred Risks

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

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

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

## Health Insurance Build Charts

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

Height		MALE						Height		FEMALE					
F E N E C T	I N C H	20% for Weights less than	Avg. Weight	Percentage Increase in Premium				F E N E C T	I N C H	25% for Weights less than	Avg. Weight	Percentage Increase in Premium			
				20%	40%	80% + ER	Decline					20%	40%	80% + ER	Decline
5	0	90	129	167-183	184-195	196-208	209+	4	8	75	107	148-163	164-173	174-184	185+
5	1	93	133	173-189	190-201	202-214	215+	4	9	77	110	153-168	169-178	179-189	190+
5	2	97	138	180-196	197-209	210-223	224+	4	10	79	113	157-172	173-182	183-194	195+
5	3	100	143	186-203	204-216	217-231	232+	4	11	81	115	160-175	176-185	186-198	199+
5	4	103	147	192-209	210-222	223-237	238+	5	0	83	118	164-180	181-191	192-203	204+
5	5	106	151	197-215	216-229	230-244	245+	5	1	85	121	169-185	186-196	197-208	209+
5	6	109	156	204-222	223-236	237-252	253+	5	2	87	124	173-189	190-201	202-214	215+
5	7	112	160	210-228	229-242	243-258	259+	5	3	90	128	179-196	197-207	208-220	221+
5	8	116	165	216-235	236-250	251-266	267+	5	4	92	131	183-200	201-212	213-226	227+
5	9	119	170	223-243	244-258	259-274	275+	5	5	94	134	188-205	206-217	218-231	232+
5	10	122	174	229-248	249-264	265-281	282+	5	6	96	137	192-210	211-222	223-236	237+
5	11	125	179	235-256	257-272	273-289	290+	5	7	99	141	198-216	217-229	230-243	244+
6	0	128	184	242-263	264-279	280-297	298+	5	8	102	145	204-222	223-235	236-250	251+
6	1	131	190	250-272	273-289	290-307	308+	5	9	105	150	211-230	231-244	245-259	260+
6	2	134	195	257-279	280-296	297-315	316+	5	10	107	153	215-235	236-248	249-264	265+
6	3	138	201	265-287	288-306	307-325	326+	5	11	111	159	224-244	245-258	259-274	275+
6	4	142	206	272-295	296-313	314-333	334+	6	0	115	164	231-252	253-267	268-283	284+
6	5	145	211	279-302	303-321	322-341	342+	6	1	118	168	237-258	259-273	274-290	291+
6	6	150	217	287-311	312-330	331-351	352+	6	2	120	172	243-264	265-280	281-297	298+
6	7	152	223	295-319	320-339	340-360	361+	6	3	123	176	249-271	272-286	287-303	304+
6	8	158	228	302-327	328-347	348-368	369+	6	4	127	181	256-278	279-295	296-312	313+

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

The Health Insurance Build Chart is for use only with insureds and dependents age 15 or over. Cases involving overweight dependents under age 15 will be considered indi-

vidually by the underwriter in consultation with the Medical Director.

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

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

## Non-Medical Guidelines

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

## Occupations Not Eligible for Health Insurance

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

- Actors and Actresses
- Asbestos/Toxic Chemical Workers
- Athletes — Professional
- Boxers, Prize Fighters
- Circus or Carnival Workers
- Drivers – Participating in racing, speed or endurance tests
- Enameling Factories (*Dusters, Mixers, Grinders, Laborers*)
- Entertainers
- Explorers
- Explosives Workers or those handling, using or transporting explosives, including contractors
- Fireworks Manufacturers
- Fishermen – Offshore
- Guides — Fishing and Hunting
- Horse Racing Personnel
- Livestock Breakers or Trainers
- Logging /Mill Workers
- Massage Therapist (*Not Licensed/Certified*)
- Missionaries (*Outside U.S.*)
- Mining — Underground Workers
- Models
- Musicians
- Oil/Natural Gas, roughnecks, deck hands, including off-shore operations
- Pyrotechnists
- Rodeo Riders
- Singers
- Structural Steel Workers
- Unemployed\*\*

***\*World Insurance Company's Health Underwriting Department reserves the right to decline other avocations or occupations not listed above.***

***\*\*Unemployed*** – We do not offer major medical coverage to applicants that are unemployed. The term “unemployed” includes those that are in between jobs and actually seeking employment. This would not include those noted as students, homemakers, retirees or those that are independently wealthy. Coverage is available through our Short-Term Major Medical product, since their unemployment may only be a temporary situation.

## Declinations

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

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

## Declinable Medications

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

<u>Medication</u>	<u>Indication</u>	<u>Medication</u>	<u>Indication</u>
Actos .....	Diabetes Mellitus	Lantus .....	Diabetes Mellitus
Amaryl .....	Diabetes Mellitus	Leukeran .....	Cancer
Antabase .....	Drug/Alcohol	Lithium .....	Psychosis
Aricept .....	Dementia/Alzheimers	Metformin .....	Diabetes Mellitus
Artane .....	Parkinson's	Methadone (ongoing use) .....	Drug Abuse
Avandia .....	Diabetes Mellitus	Methotrexate .....	Cancer/Rheumatoid Arthritis
AZT .....	HIV/AIDS	Methylprednisolone (ongoing use) .....	Steroid
Cogentin .....	Parkinson's	Morphine (ongoing use) .....	Severe Pain
Coumadin .....	Blood Thinner	Nitro-Bid .....	Chest Pain
Cytosan .....	Cancer	Nitroglycerin .....	Chest Pain
Enbrel .....	Rheumatoid Arthritis	Nitroquick .....	Chest Pain
Gleevec .....	Cancer	Oxycontin (ongoing use) .....	Severe Pain
Glipizide .....	Diabetes Mellitus	Plaquenil .....	Rheumatoid Arthritis
Glucophage .....	Diabetes Mellitus	Plavix .....	Anti Thrombotic
Glucotrol .....	Diabetes Mellitus	Prednisone (ongoing use) .....	Immune Disorder
Glucovance .....	Diabetes Mellitus	Razadyne .....	Alzheimers
Glyburide .....	Diabetes Mellitus	Risperdal .....	Psychosis
Glyburide/Metformin .....	Diabetes Mellitus	Seroquel .....	Psychosis
Heparin .....	Blood Thinner	Tamoxifen .....	Cancer
Humalog .....	Diabetes Mellitus	Vicodin (ongoing use) .....	Severe Pain
Humulin .....	Diabetes Mellitus	Warfarin .....	Blood Thinner
Insulin .....	Diabetes Mellitus		

## Common Medications/Therapeutic Use Reference

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

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

Furosemide.....	Diuretic	Nifediac CC .....	High Blood Pressure
Gemfibrozil .....	Cholesterol	Nifedipine .....	High Blood Pressure
Hydrochlorothiazide .....	Diuretic	Nortriptyline.....	Depression
Hydrocodone.....	Severe Pain	Norvasc .....	High Blood Pressure
Hyzaar .....	High Blood Pressure	Omeprazole.....	Ulcer Disease
Ibuprofen.....	Nonsteroidal Anti-inflammatory	Omnicef.....	Infection
Imipramine.....	Depression	Ortho Evra.....	Contraceptive
Imitrex.....	Migraine	Ortho Tri-Cyclen.....	Contraceptive
Inderal .....	Blood Pressure/Migraines	Ortho-Novum.....	Contraceptive
Indocin .....	Nonsteroidal Anti-inflammatory	Oxycodone .....	Severe Pain
Ipratropium .....	Asthma	Oxycontin.....	Severe Pain
Kariva.....	Contraceptive	Pamelor .....	Depression
Klonopin .....	Seizures	Paroxetine .....	Depression
Klor-Con .....	Potassium Deficiency	Patanol.....	Eye Inflammation
Lamictal .....	Seizures/Pain	Paxil .....	Depression
Lanoxin .....	Arrhythmia's	Penicillin .....	Infection
Lasix.....	Diuretic	Percocet.....	Severe Pain
Lescol.....	Cholesterol	Phenobarbital .....	Convulsions/Seizures
Levaquin .....	Infection	Phenytoin .....	Seizures
Levothroid.....	Thyroid	Plendil .....	High Blood Pressure
Levothyroxine.....	Thyroid	Potassium Chloride .....	Potassium Deficiency
Levoxyl .....	Thyroid	Pravachol.....	Cholesterol
Lexapro .....	Depression	Premarin.....	Hormonal Supplement
Lipitor .....	Cholesterol	Prempro.....	Hormonal Supplement
Lisinopril.....	High Blood Pressure	Prevacid.....	Ulcer Disease
Lopid.....	Cholesterol	Prilosec.....	Ulcer Disease
Lopressor.....	High Blood Pressure	Procardia .....	Arrhythmia's
Lorazepam.....	Anxiety	Promethazine.....	Allergies
Lotensin.....	High Blood Pressure	Propoxyphene .....	Severe Pain
Lotrel.....	High Blood Pressure	Proscar.....	Prostate/Urinary Disorder
Low-Ogestrel .....	Contraceptive	Protonix.....	Esophagitis/GERD
Macrobid .....	Infection	Proventil.....	Asthma
Maxzide.....	High Blood Pressure	Prozac.....	Depression
Methylphenidate .....	Attention Deficit Disorder	Pulmicort.....	Asthma
Metoprolol.....	High Blood Pressure	Ranitidine.....	Ulcer Disease
Mevacor .....	Cholesterol	Remeron.....	Depression
Miacalcin.....	Osteoporosis	Restoril.....	Insomnia
Microgestin Fe .....	Contraceptive	Rhinocort Aqua .....	Allergies
Mirtazapine .....	Depression	Ritalin.....	Attention Deficit Disorder
Mobic .....	Pain	Roxicet.....	Severe Pain
Monopril .....	High Blood Pressure	<b>Seroquel.....</b>	<b>Psychosis</b>
Nadolol.....	High Blood Pressure	Singulair.....	Asthma
Naprosyn .....	Nonsteroidal Anti-inflammatory	Skelaxin.....	Pain and Inflammation
Naproxen.....	Pain and Inflammatory	Spirolactone .....	Diuretic
Nasacort AQ.....	Allergies	Strattera .....	Attention Deficit Disorder
Nasonex.....	Allergies	Sulfamethoxazole.....	Infection
Necon .....	Contraceptive	Synthroid.....	Thyroid
Nexium.....	Esophagitis/GERD	Tegretol .....	Convulsions
Niaspan .....	Cholesterol	Temazepam .....	Insomnia

Terazosin .....	High Blood Pressure	Ventolin .....	Asthma
Timolol .....	Glaucoma	Verapamil .....	High Blood Pressure
Timoptic .....	Glaucoma	Viagra .....	Impotence
Tobradex .....	Eye Disorder	Wellbutrin.....	Anxiety/Depression
Topamax .....	Seizures/Pain	Xalatan .....	Glaucoma
Toprol .....	High Blood Pressure	Xanax .....	Anxiety
Tramadol .....	Severe Pain	Yasmin 28 .....	Contraceptive
Trazodone.....	Depression	Zantac .....	Ulcer Disorder
Triamterene/HCTZ.....	High Blood Pressure	Zestril .....	High Blood Pressure
Tricor.....	Cholesterol	Zetia .....	Cholesterol
Trimox.....	Infection	Zithromax.....	Infection
Trivora-28 .....	Contraceptive	Zocor .....	Cholesterol
Tussionex .....	Cough and Cold	Zoloft.....	Depression
Ultracet.....	Severe Pain	Zovirax.....	Skin Infection
Valacyclovir .....	Viral Infection	Zyloprim .....	Gout
Valium .....	Anxiety	Zyprexa .....	Depression
Valtrex .....	Viral Infection	Zyrtec .....	Allergies

## Medical Underwriting Guidelines

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

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Arteriosclerosis</b> — <i>Hardening or degeneration of the arteries</i>		<b>Bartholin Gland Cyst</b>	
a) Aortic, incidental finding, asymptomatic.....	IC	a) Present.....	ER
b) Symptomatic or peripheral .....	RNA	<i>STD with \$1,000 or higher deductible</i>	
<b>Atherosclerosis</b> .....	RNA	b) Operated, recovered .....	STD
<b>Arthritis - Osteoarthritis, degenerative joint disease</b>		<b>Bell's Palsy</b> — <i>Paralysis of the muscles on one side of the face due to compression of the facial nerve</i>	
a) Asymptomatic, incidental x-ray findings only, characterized as mild, no treatment administered.....	STD	a) Present.....	ER
b) Generalized symptoms, multiple minor joints or more extensive treatment.....	ER	b) With residuals .....	ER
c.) Major joint involvement .....	ER	c) Single episode, complete recovery, no residuals .....	STD
d) Operated ( <i>joint replacement</i> ) .....	ER	d) Multiple episodes.....	IC
e) Rheumatoid arthritis .....	RNA	<b>Bipolar Disorder</b> .....	RNA
f.) Ankylosing spondylitis .....	RNA	<b>Blindness</b>	
g) Psoriatic arthritis.....	RNA	Traumatic or idiopathic, either or both eyes, well adjusted, self-sufficient, no active or progressive disease process, no surgery anticipated .....	IC
<b>Asbestosis (see 'Pneumoconiosis')</b>		<b>Blood Pressure, Elevated (see 'Hypertension')</b>	
<b>Asthma, Bronchial Asthma – Respiratory disorder</b>		<b>Bone Spurs</b> — <i>Benign outgrowth of bone</i>	
a) Mild, no medications or treatment, 2 years .....	STD	a) Asymptomatic, non-weight bearing joint .....	STD
b) Mild, exercise induced, occasional medication .....	ER or 20%*	b) Operated, recovered .....	STD
c) Moderate, on daily medication .....	ER or 40%*	c) Others.....	ER
d) Severe, multiple hospitalizations or ER visits.	RNA	<b>Brain Concussion</b>	
<b>NOTE: The above ratings apply to tobacco-free applicants only. Tobacco users will be rated in the next higher category.</b>		a) No surgery, no residuals, fully recovered	
* <i>STD at \$5,000 deductible with no Rx benefit or generic-only benefit.</i>		• within 6 months.....	PP
<b>Atrial Septal Defect</b> .....	IC	• Over 6 months.....	STD
<b>Attention Deficit Disorder (see 'Hyperactivity')</b>		b) Others, nervous system residuals.....	RMD
<b>Autism</b> .....	RNA	<b>Breast Disease (not including cancer)*</b>	
<i>(except for state mandates)</i>		a) Fibrocystic breast disease (Cystic Mastitis)	
<b>Back Sprain or Strain, including Whiplash</b>		• Mild — Asymptomatic, small cysts, diagnosis confirmed by mammogram and biopsy or aspiration .....	STD
a) Single episode, mild, not hospitalized, short duration within 6 months .....	ER or 20%	• Moderate and Severe — Symptomatic, multiple cysts, requiring medication and occasional biopsies. Diagnosis confirmed by mammogram and biopsy or aspiration....	ER
<i>STD with \$5/10,000 deductible</i>		b) Acute mastitis, single episode	
• Over 6 months.....	STD	• Fully recovered.....	STD
b) More severe, recurring, hospitalized,		• Recurrent.....	ER
• Last episode within 4 years .....	ER	<i>*Except for state mandated benefits</i>	
• Over 4 years .....	STD	<b>Breast Implants</b> .....	STD
<b>Barrett's Esophagus</b> .....	IC	<b>Bright's Disease</b> — <i>(see 'Nephritis')</i>	

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Bronchitis</b> — <i>Inflammation of the bronchial tubes</i>		d) Hodgkin's or Non-Hodgkin's Lymphoma .....	
a) Acute, one or two mild episodes per year associated with URI, recovered.....	STD	• 1-10 years .....	RNA
b) Chronic, multiple attacks per year		• >10 years .....	RMD
Mild, non smoker.....	ER or 40%	e) Leukemia .....	RNA
c) Moderate or severe .....	RNA	<b>Cardiac Arrhythmia</b>	
<b>NOTE: Tobacco users will be rated in the next higher category.</b>		All kinds .....	
<b>Bulimia Nervosa (see 'Eating Disorders')</b>		<b>Carpal Tunnel Syndrome</b> — <i>Compression of median nerve of the wrist</i>	
<b>Bunions (also Hammertoe)</b>		a) Present.....	ER
a) Un-operated .....	ER	b) Recovered, 0-2 years .....	ER
b) Surgically corrected, full recovery.....	STD	Thereafter, no residuals.....	STD
<b>Burns</b>		<b>Cataract</b> — <i>Opacity of the lens in the eye</i>	
a) 1st and 2nd degree .....	STD	a) Un-operated, or only one eye corrected.....	ER
b) 3rd degree .....	ER	b) Both eyes operated, recovered.....	STD
<b>Bursitis</b> — <i>Inflammation of the bursa</i>		c) With lens implant.....	STD
a) Single episode, recovered		<b>Celiac Sprue</b> .....	
• Within 1 year.....	ER	a) Present.....	RNA
STD with \$5/10,000 deductible		b) Recovered	
• Over 1 year.....	STD	• Under age 3 .....	RNA
b) Multiple episodes		• Overage age 3 0-2years.....	RNA
• Within 2 years .....	ER	• Over age 3 > 2 years .....	40%
• Over 2 years .....	STD	<b>Cerebral Hemorrhage</b>	
c) Chronic .....	ER	a) 0-5 years.....	RNA
<b>Cancer</b>		b) 5 years.....	RMD
<b>Skin (basal cell or squamous cell)</b>		<b>Cerebral Palsy</b> — <i>Loss of voluntary muscle movement</i>	
a) Present.....	RNA	a) 0-20 years old .....	RNA
b) Operated, less than 5 mm		b) 20 and over, single limb affected, capable of self-support, no mental impairment.....	40%
• Within 2 years .....	ER	c) All others .....	RNA
• Over 2 years .....	STD	<b>Cerebral Vascular Accident</b> .....	
c) Others.....	IC	RNA	
<b>Melanoma</b>		<b>Cervical Polyps</b>	
a) Present.....	RNA	a) Present.....	ER
b) Operated, Clarks Level III or less		b) Operated, recovered	
• Within 5 years .....	RNA	• Pathology report benign, single episode .....	STD
• Over 5 years .....	IC	• Multiple episodes .....	ER
c) Melanoma in-situ 0-2 years .....	RNA	<b>Cervicitis or Cervical Erosion</b> — <i>Inflammation of the cervix</i>	
• 2-5 years.....	ER	a) Single episode, within 6 months.....	ER
• > 5 years.....	STD	b) Single episode, no residuals, over 6 months....	STD
d) Clarks Level IV or V.....	RNA	c) Present or recurrent.....	ER
<b>Internal</b>		d) No treatment or recurrence over 2 years.....	STD
a) Treated within 9 years.....	RNA		
b) Over 9 years.....	IC		
c) Carcinoma In Situ			
• Within 1 year.....	RNA		
• Over 1 year.....	IC		

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Cesarean Section</b> — <i>Surgical procedure for delivery of a baby</i>		<b>Collagen Disease</b>	
a) History of one or more C-sections, applicant under age 45.....	ER	Systemic Lupus Erythematosus, Periarteritis Nodosa, Scleroderma.....	RNA
b) Age 45 and older, or after normal pregnancy .. or sterilization procedure.....	STD	<b>Colostomy</b>	
<b>Chiropractic Manipulation</b> – <i>Routine chiropractic alignment, adjustment or manipulations, no symptoms of or reference to back or spine disorders</i>		a) Open.....	RNA
a) 12 visits or less within past year.....	STD	b) Closed, no complications.....	RFC
b) 13 or more visits within past year.....	20% or ER*	c) Performed for cancer.....	RNA
c) Over 1 year since last visit.....	STD	<b>Condyloma</b> (see ‘Sexually Transmitted Diseases’)	
* Will consider standard with \$2,500 deductible.		<b>Congenital Cardiac Defects</b> .....	IC
<b>Charcot-Marie-Tooth Disease</b> .....	RNA	<b>Congenital Kidney Absence</b>	
<b>Cholesterol</b> (see ‘Hyperlipidemia’)		a) Incidental discovery, no history of kidney or urinary tract disorders.....	STD
<b>Chronic Fatigue Syndrome</b> .....	RNA	b) Recurring kidney or urinary tract disorders.....	RNA
<b>Chronic Obstructive Lung Disease</b> (see ‘Emphysema’)		c) Others.....	IC
<b>Chronic Pain</b> .....	RNA	<b>Congestive Heart Failure</b> .....	RNA
Ongoing use of prescription pain medication for period longer than 6 months		<b>Corneal Ulcer</b>	
<b>Cirrhosis</b> .....	RNA	a) Present or within 1 year.....	ER
<b>Cleft Palate</b> — <i>Congenital abnormality of the roof of the mouth</i>		b) Recovered, no visual impairment >1 year.....	STD
a) Un-operated or under age 12.....	ER	<b>Coronary Artery Disease</b>	
b) Operated, recovered, no additional surgery planned or recommended, over age 12.....	STD	Heart attack, angina pectoris, coronary insufficiency, myocardial infarction, myocardial ischemia, bypass or angioplasty.....	RNA
<b>Club Foot</b> — <i>Congenital deformity of the foot</i>		<b>Coronary By-Pass Surgery</b> .....	RNA
a) Un-operated or operated with residuals.....	ER	<b>Coronary Insufficiency</b> .....	RNA
b) Operated, no residuals, no further surgery planned or recommended.....	STD	<b>Coronary Occlusion</b> .....	RNA
<b>Coarctation of Aorta</b> .....	IC	<b>Crohn’s Disease (Regional Ileitis)</b> (see ‘Colitis-Ulcerative’)	
<b>Colitis</b> — <i>Inflammation of the large intestine</i>		<b>Crossed Eyes</b>	
a) Irritable bowel syndrome, spastic colitis or mucous colitis.		a) Without correction.....	ER
• Present.....	ER	b) With successful correction and recovery	
• fully recovered		• 0-1 year.....	IC
- 0-3 years.....	ER	• > 1 year.....	STD
- Over 3 years.....	STD	<b>Cystic Fibrosis</b> .....	RNA
b) Ulcerative or Ischemic colitis, Crohn’s Disease 0-5 years.....	RNA	<b>Cystitis</b> (see ‘Urinary Tract Infection’)	
c) Ulcerative Colitis, Crohn’s Disease		<b>Cystocele</b> (Including ‘Rectocele’) — <i>Hernia of urinary bladder into the vagina or rectum</i>	
• >5 years since last treatment or symptoms ..	RMD	a) Present.....	ER
		b) With surgical correction and recovery.....	STD

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Cysts – Sebaceous, Ganglion, Pilonidal</b>		<b>Diverticulosis</b>	
a) Single Episode		a) Incidental finding.....	STD
• Present.....	ER*	b) Symptomatic.....	ER
• Removed.....	STD	<b>Diverticulitis</b>	
b) Recurrent Episodes		a) Un-operated.....	ER
• 0-2 years.....	ER	b) Operated, no residual diverticulosis, recovered, no colostomy or ileostomy 0-3 years.....	ER or 40%
• Over 2 years.....	STD	• > 3 years.....	STD
*Will consider standard with \$2,500 deductible.		<b>Down’s Syndrome – Refer to Mentally Challenged</b>	
<b>Deafness — Total or partial, depending on age and cause</b>		<b>Duodenal Ulcer —Peptic ulcer located in the stomach, esophagus or intestine (see ‘Ulcer Disease’)</b>	
a) Slight or moderate.....	STD	<b>Dupuytren’s Contracture (No associated conditions)</b>	
b) Moderate or total.....	ER & RFC	a) Un-operated.....	ER
<b>Degenerative Joint Disease (see ‘Arthritis’)</b>		b) Surgically corrected 0-1 year.....	ER
<b>Depression (see ‘Mental-Emotional Disorders’)</b>		• > 1 year.....	STD
<b>Dermatitis (see ‘Skin Disorders’)</b>		<b>Dysmenorrhea (see ‘Uterine Disorders’)</b>	
<b>Deviated Nasal Septum</b>		<b>Eczema (see ‘Skin Disorders’)</b>	
a) Un-operated.....	ER	<b>Eating Disorders</b>	
b) With surgical correction and recovery.....	STD	a) Present or multiple episodes.....	RNA
<b>Diabetes Insipidus.....</b>		b) Currently < age 20.....	RNA
<b>Diabetes Mellitus.....</b>		b) Recovered, normal weight maintained, psycho-therapy discontinued	
<b>Diabetes, Gestational — Deficiency of internal secretion of the pancreas during pregnancy. No history or current evidence of diabetes, current Glucose normal</b>		• Within 3 years.....	RNA
a) Within 6 mo after pregnancy.....	PP	• 3-5 years.....	60%
b) 6 mo-5 years.....	40%	• 5 years and up.....	STD
c) Over 5 years.....	IC	c) Others.....	RNA
<b>Dilation and Curettage (see ‘Uterine Disorders’)</b>		<b>Electrocardiogram</b>	
<b>Disc (Spinal) Herniated or Slipped</b>		Abnormal.....	
a) Un-operated 0-5 years.....	ER	<b>Emphysema (COPD) —Airway obstruction resulting from destruction of alveoli and bronchioles</b>	
• > 5 years recovered.....	STD	a) Incidental finding, asymptomatic, non-tobacco user.....	IC
b) Operated, single episode, recovered, no residuals		b) Mild non- smoker.....	IC*
• Within 3 years.....	ER	c) moderate-severe or smoker.....	RNA
• Over 3 years.....	STD	*If hypertension, diabetes or other chronic disease is also present - RNA	
c) Others, including those with recurrence of symptoms or those with multiple surgeries.....	ER	<b>Encephalitis —Infectious or inflammatory disease of the brain</b>	
<b>Dislocations</b>		a) Post infectious or viral, duration under 3 weeks, recovered, no residuals	
a) Hip (congenital)		• 0-6 mo.....	PP
• Present.....	ER	• > 6 mo.....	STD
• operated 0-3 years.....	ER	b) Other types.....	IC
• > 3 years.....	STD		
b) other joints			
• Last within 1 years.....	ER		
• Over 1 years.....	STD		

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Endocarditis</b> — <i>Inflammation of the lining of the heart</i>		<b>Esophageal Stricture</b>	
a) Infectious, acute, no residual heart impairment, complete recovery		a) Present or requiring periodic dilation .....	ER
• Within 1 year .....	RNA	b) Recovered, no further dilation	
• 1-3 years .....	60%	• Within 2 years .....	ER
• > 3 years .....	STD	• Over 2 years .....	STD
b) With residuals .....	RNA		
<b>Endometriosis</b> — <i>Endometrial tissue outside of the inner lining of the uterus</i>		<b>Esophagitis, Esophageal Reflux (GERD)</b> — <i>Inflammation of the esophagus</i>	
a) Present .....	ER	a) Mild attacks treated by non prescription medication.....	STD
b) Total Hysterectomy, symptom and treatment free		b) Frequent or chronic attacks or treated with prescription medication	
• 0-6 months since treatment .....	ER	• Within 2 years .....	ER or 20%*
• > 6 months .....	STD	• No attacks or treatment over 2 years.....	STD
c) Partial Hysterectomy		• Hiatal Hernia	
• 0-2 years .....	ER	- Unoperated, symptomatic.....	ER
• > 2 years .....	STD	- Operated, fully recovered, no further attacks or GERD.....	STD
d) No hysterectomy, symptom and treatment free		- Fully recovered, continuing attacks of GERD .....	ER*
• 0-10 years .....	ER		
• > 10 year.....	STD		
<b>Endometritis</b> — <i>Infection of the lining of the uterus</i>		*STD with \$5,000 deductible with no Rx benefit or generic-only benefit.	
a) Present .....	ER		
b) 0-6 mo .....	RMD	<b>Esotropia &amp; Exotropia (see ‘Crossed Eyes’)</b>	
c) Over 6 mo, recovered .....	STD	<b>Fatty Liver</b> .....	RFC
<b>Epicondylitis (see ‘Tendonitis’)</b>		<b>Fibrillation (see ‘Cardiac Arrhythmia’)</b>	
<b>Epididymitis (see ‘Testicular Disorders’)</b>		<b>Fibrocystic Breast Disease</b> — <i>Benign abnormal breast tissue (see ‘Breast Disease’)</i>	
<b>Epilepsy</b>		<b>Fibromyalgia</b>	
a) Jacksonian, partial seizure		a) Mild	
• Last attack 0-1 year .....	RNA	• Present .....	IC
• 1-5 years .....	40%	• Recovered,	
• > 5 years .....	STD	- Within 2 years.....	40% or ER
b) Grand Mal, (Tonic-clonic), no residual impairment		- Over 2 years.....	STD
• Age 0-16.....	RMD	b) Others	
• Over 16		• Present .....	RNA
- Last seizure within 2 years .....	RNA	• Recovered,	
- 2-5 years .....	40%	- Within 3 years.....	PP
- Over 5 years.....	20%	- Over 3 years.....	STD
c) Petit Mal (Absence Type)		<b>Fistula-in-ano (see ‘Hemorrhoids’)</b>	
• Last seizure within 1 year .....	RNA		
• 1-5 years since last seizure.....	20%		
• Over 5 years .....	STD		
<b>Febrile Seizures</b>			
a) One attack within 0-1 year.....	PP		
b) >1 year .....	STD		
c) 2 or more attacks within 0-1 year .....	PP		
• 1-5 years .....	ER		
• > 5 years .....	STD		

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Fractures (other than skull)</b>		<b>Gout</b> — <i>A metabolic disorder which usually affects males, involves an elevation of uric acid which can result in arthritis and kidney disorders, including kidney stones</i>	
a) 0-6 months .....	ER	a) Infrequent attacks, symptomatic, on meds, uncomplicated build and blood pressure not ratable, no other CVR impairments .....	ER
b) Over 6 months, no residuals or hardware .....	STD	b) Frequent attacks, with ratable build and blood pressure, or with other cardiovascular impairment .....	20-60%*
c) Residuals or hardware.....	ER for 5 years	<i>*depending on Co-morbidity factors</i>	
d) Vertebrae - recovered, no residuals		c) With repeated history of kidney stones.....	RNA
• Within 3 years .....	ER	d) Elevated uric acid only, asymptomatic, no medication.....	STD
• Over 3 years .....	STD		
• Complications or residuals.....	RNA	<b>Guillain-Barre Syndrome</b> — <i>Disorder characterized by sudden onset of weakness and paralysis of limbs and face</i>	
<b>Fractures (skull)</b>		a) Present.....	RNA
a) No craniotomy, no bone depression, no intracranial hemorrhage, recovered, no residuals		b) Recovered, definite diagnosis, no residuals	
• 0-6 months.....	PP	• 0-1 year.....	PP
• Over 6 months.....	STD	• > 1 year.....	STD
b) With craniotomy, bone depression or intracranial hemorrhage, recovered, no residuals		<b>Gynecomastia-male</b>	
• Within 2 years .....	PP	a) Present, un-operated .....	ER
• 2-5 years .....	40%	b) Operated, recovered.....	STD
c) With complications or residuals.....	RMD		
<b>Fungus (see 'Skin Disorders')</b>		<b>Hammertoes</b> — <i>Displacement of toes (see 'Bunions')</i>	
<b>Gallbladder Disease (Inflammation, Stones)</b>		<b>Headaches</b>	
a) Un-operated .....	ER	a) Mild, occasional attacks, no Rx.....	STD
b) Operated, complete recovery .....	STD	b) Headaches other than migraines requiring Rx treatment	
<b>Gastric or Ileal Bypass &amp; Gastric Stapling</b> — <i>Surgical treatment of obesity</i>		• Present or within 2 years .....	ER or 20%*
a) Within 5 years.....	RNA	• Over 2 years .....	STD
b) Over 5 years, no complications, good weight control, no cardiovascular impairment .....	IC	c) Severe or frequent, fully evaluated and diagnosed as migraine or cluster headaches	
<b>Gastric Ulcer (see 'Ulcer Disease')</b>		• Last episode, within 5 years .....	ER or 40%*
<b>Gastritis</b> — <i>Inflammation of the stomach, ulcer ruled out</i>		• Last episode, over 5 years .....	STD
a) mild attacks, not on medication .....	STD	d) Recent onset, no evaluation .....	PP
b) Frequent, chronic, no evidence of alcohol abuse, no other complicating factors		<i>*STD at \$5,000 deductible with no Rx benefit or generic-only benefit.</i>	
• Cause know.....	RFC	<b>Heart Attack</b> .....	RNA
• Cause unknown, functional.....	20%	<b>Heart Disease</b> .....	RNA
<b>GERD (see 'Esophagitis')</b>		<b>Heart Murmur</b> .....	IC
<b>Glaucoma</b> — <i>Disease of the eyes</i>		<b>Heart Stent</b> .....	RNA
Present .....	ER	<b>Heart Valve Replacement</b> .....	RNA
<b>Glomerulonephritis (see 'Nephritis')</b>		<b>Hemophilia</b> .....	RNA
<b>Goiter</b> — <i>Enlarged thyroid (see 'Hypert thyroidism')</i>			

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Hemorrhoids, Anal Fissure, Fistula</b>		b) Cholesterol/HDL Ratio	
a) Mild, with minimal symptoms.....	STD	• Ratio < 5.1 and Chol < 300 .....	STD
b) Frequent medical attention required.....	ER	• Ratio > 5.1 and Chol > 300 .....	IC
c) With successful injection treatment or surgically corrected, with full recovery, no recurrence .....	STD	c) Triglycerides – Fasting	
		• < 300 .....	STD
		• 301-500 .....	20%
		• 501-750 .....	40% +
		• > 750 .....	RNA
<b>Hepatitis — Inflammation of liver</b>		d) Co-Morbidity Factors – Any combination of 3 or more risk factors: Ratable Build; Tobacco User; Hypertension; Elevated Lipids.....	RNA
a) Type A and E — Single episode, recovered, duration less than 2 months, normal liver tests		e) With other Cardiovascular impairments .....	RNA
• Present or within 6 months.....	RNA		
• Over 6 months .....	STD		
b) Hepatitis B 0-1 year.....	RNA		
• > 1 year.....	IC		
c) All others.....	RNA		
<b>Hernia (Inguinal, femoral, scrotal, umbilical, incisional, hiatal) — Protrusion of an organ or body structure through a weakness or defect in the wall of its normal confines</b>		<b>Hypertension — (Essential) High Blood Pressure</b>	
a) Present.....	ER	Under certain combinations of blood pressure control, treatment and deductible level of \$5,000, coverage could be issued STD.	
b) With successful repair, no reoccurrence .....	STD	a) Controlled readings:	
		• Diagnosed within 6 months.....	PP
		• Diagnosed over 6 months ago .....	20%
<b>Hydrocele — Collection of fluid in serous sac (see ‘Testicular Disorders’)</b>		b) Average of readings exceeds 150/90 .....	IC
a) Present.....	ER	c) Uncontrolled or evidence of therapy abandonment.....	RNA
b) With successful repair, no reoccurrence .....	STD	d) Additional Considerations	
		• On medication for hyperlipidemia, or hyperlipidemia ratable, weight not ratable, non-tobacco user.....	sum ratings
<b>Hydrocephalus.....</b>	RNA	• Ratable build of 80% - no treatment for hyperlipidemia - non-tobacco user.....	IC
<b>Hydronephrosis</b>		• Pulmonary or renal hypertension .....	RNA
a) Present.....	RNA	e) diagnosed < age 30 .....	RMD
b) Unilateral, cause corrected, full recovery, normal urinalysis		f) Any combination of 3 or more risk factors.....	RNA
• 0-3 months.....	PP	• ratable build • tobacco use	
• 3 months- 2 years .....	20%	• hypertension • hyperlipidemia	
c) Bilateral, or congenital recovered >2 years .....	RMD		
<b>Hyperactivity, ADHD, ADD</b>		<b>Hyperthyroidism</b>	
a) Controlled on medication, no behavioral problems, no psychotherapy .....	STD to 40%	a) Goiter	
b) With psychotherapy, multiple drugs or behavioral problems.....	DEC	• Toxic, 0-1 year .....	RNA
		• Non-toxic, adequately treated > 1 year .....	ER
<b>Hyperlipidemia* – Rating possible for both condition (depending on control) and medication (whether prescribed or recommended)</b>		b) All forms, operated, recovered, no further symptoms.....	STD
<b>*Additional rating of 20% will also be applied if applicant is on medication for hyperlipidemia. Rider is also available instead of rating for medication.</b>			
a) Cholesterol Reading Only – Fasting		<b>Hypoglycemia (No Diabetes) – Low blood sugar</b>	
• < 250 .....	STD	a) Functional, stabilized.....	STD
• 250-275 .....	20%	b) More severe, symptomatic and medical management	
• 276-299 .....	40%	• Within 1 year .....	PP
• > 300 .....	IC	• Over 1 year.....	STD

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Hypospadias – Epispadias</b>		<b>Kidney Stone</b>	
a) Present.....	ER	a) Single episode	
b) With successful surgical correction and full recovery 0-1 year.....	ER	• Within 2 years.....	ER
• > 1 year.....	STD	• Over 2 years, normal HOS.....	STD
<b>Hypothyroidism</b>		b) Recurrent, chronic, 2 or more episodes	
a) Myxedema or cretinism.....	RNA	• Within 5 years.....	ER
b) Others, adequate medical control.....	STD	• Over 5 years since last episode.....	STD
<b>Ileitis (see ‘Colitis’)</b>		<b>Knee Disorders – cartilage or ligament tears</b>	
<b>Ileostomy (see ‘Colostomy’)</b>		a) Single occurrence, recovered	
<b>Infertility – Male or Female</b>		• Present or within 2 years.....	ER
a) After female menopause, or with history of sterilization.....	STD	• > 2 years.....	STD
b) Treatment within 1 year.....	PP	b) Multiple occurrences.....	IC
• > 1 year.....	ER	c) Repaired with screws or hardware.....	ER
(both male and female)		<b>Sprain or strain – single occurrence recovered</b>	
• > 3 years.....	STD	a) 6 months.....	ER
(Treatment includes the following: Infertility drugs, IVF, artificial insemination or embryo implants.)		b) Recovered >6 months.....	STD
<b>Insomnia.....</b>	IC	<b>Kyphosis (see ‘Spinal Deformity’)</b>	
<b>Irritable Bowel (see ‘Colitis’)</b>		<b>Labyrinthitis — Inflammation of inner ear</b>	
<b>ITP - Idiopathic Thrombocytopenic Purpura (see ‘Thrombocytopenia’)</b>		a) Present.....	PP
<b>Keloids - Scar Tissue</b>		b) Single episode, treated, recovered	
a) Present.....	ER	• 0-4 years.....	ER
b) With successful removal and recovery.....	STD	• > 4 years.....	STD
<b>Keratosis, other benign skin lesions</b>		c) Chronic, recurrent.....	RNA
a) Present.....	ER	<b>Legg-Calve-Perthes Disease (see ‘Osteochondritis’)</b>	
b) With successful removal and recovery.....	STD	<b>Lipids (see ‘Hyperlipidemia’)</b>	
<b>Kidney Cyst</b>		<b>Lipoma (see ‘Tumor’)</b>	
a) Simple cyst		<b>Liver Enlargement.....</b>	RFC
• Unoperated		<b>Liver Functions Tests</b>	
- 1- 5 cysts.....	ER	Abnormal.....	IC
- > 5 cysts.....	RMD	<b>Lordosis (see ‘Spinal Deformity’)</b>	
• Operated, complete recovery		<b>Lupus, Systemic.....</b>	RNA
- Urinalysis normal.....	STD	<b>Lyme’s Disease — Infectious disease spread by ticks</b>	
- Urinalysis abnormal.....	IC	a) Present.....	PP
b) All others.....	IC	b) Others.....	IC
c) Polycystic Kidneys or Medullary cystic disease.....	RNA	<b>Macular or Retinal Degeneration.....</b>	IC
		<b>Major Depression.....</b>	IC
		<b>Manic Depression.....</b>	RNA
		<b>Mastitis, Cystic or Simple (see ‘Breast Disease’)</b>	
		<b>Melanoma (see ‘Cancer’)</b>	

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Meniere's Disease</b> — <i>Internal ear disturbance</i> Confirmed diagnosis, no evidence of central nervous or vascular system disorders,		<b>Myocardial Ischemia</b> .....	RNA
a) Present.....	ER	<b>Myositis</b> ( <i>see 'Fibromyalgia'</i> )	
b) History of		<b>Narcolepsy</b> — <i>Uncontrollable tendency to deep sleep for short durations</i>	
• Within 2 years .....	ER	a) Last episode within 2 years or uncontrolled....	RNA
• 2-5 years .....	ER*	b) 2- 5 years, mild attacks .....	40%
• > 5 years .....	ER*	• >5 years .....	20%
*May consider 20-60%.		<b>Nephrectomy</b> — <i>Kidney removal</i>	
<b>Meningitis</b> — <i>Inflammation of brain/spinal membranes</i>		a) Removed due to trauma, benign tumor, congenital condition	
a) Present.....	RNA	• Within 1 year.....	PP
b) Acute bacterial or viral types, recovered and return to normal activity, no residuals .....	STD	• Over 1 year.....	STD
c) Others.....	IC	b) Kidney Donor	
<b>Menorrhagia</b> ( <i>see 'Uterine Disorders'</i> )		• < 1 year.....	RMD
<b>Mentally Challenged</b>		• > 1 year.....	STD
a) Ages 0-9.....	RMD	c) Removed due to cancer, see 'Cancer'	
b) Ages 9 and up .....	IC	d) With cardiovascular disorders, CAD, hypertension.....	RNA
<b>Mental-Emotional Disorders</b>		e) Removed due to polycystic kidney disease .....	RNA
a) Mild or situational anxiety disorders or depression, no hospitalization, not under care of psychiatrist within 1 year.....	IC	f) Urinalysis abnormal.....	RNA
b) Severe anxiety disorders or depression, including bipolar disorder, manic depressive, and schizophrenia or hospitalizations.....	RNA	<b>Nephritis</b> — <i>Inflammation of kidney</i>	
<b>Metrorrhagia</b> — <i>Dysfunctional uterine bleeding (see 'Uterine Disorders')</i>		a) Acute, one attack, complete recovery, urinalysis and blood pressure normal	
<b>Migraines</b> ( <i>see 'Headaches'</i> )		• Within 1 year.....	PP
<b>Mitral Valve Prolapse</b> — <i>Deformed heart valve that fails to close properly</i>		• 1-3 years .....	ER or 40%
a) Asymptomatic, no medication, incidental findings, confirmed by echo.....	STD	• Over 3 years .....	STD
b) Symptomatic, no other cardiovascular impairment, not confirmed by echo .....	20%	b) Two attacks, recovered, urinalysis and blood pressure normal	
c) All others .....	IC	• Last episode within 2 years.....	PP
<b>Moles (Benign)</b> ( <i>see Keratosis</i> )		• 2-5 years .....	ER or 60%
<b>Mucous Colitis</b> ( <i>see 'Colitis'</i> )		• Over 5 years .....	STD
<b>Multiple Sclerosis</b> .....	RNA	c) Three or more attacks or chronic .....	RNA
<b>Muscular Atrophy</b> .....	RNA	<b>Neuritis-Neuralgia</b>	
<b>Muscular Dystrophy</b> .....	RNA	a) Present.....	RNA
<b>Myasthenia Gravis</b> .....	RNA	b) Single episode, mild, complete recovery	
<b>Myocardial Infarction</b> .....	RNA	• 0-6 months.....	PP
		• > 6 months.....	IC
		c) More severe, recurring or chronic	
		• Last within 1 year.....	PP
		• 1-2 years .....	20%
		• Over 2 years .....	STD
		d) Polyneuritis, multiple peripheral neuritis .....	RNA
		<b>Obesity</b> — <i>Overweight (Consult Health Insurance Build Chart for appropriate rate increases.)</i>	

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Obsessive Compulsion Disorder</b> (see 'Mental-Emotional Disorders')		<b>Otosclerosis</b> — Formation of bony tissue within the inner ear resulting in progressive hearing impairment	
<b>Oophoritis</b> (see 'Pelvic Inflammatory Disease')		a) Unoperated.....	ER
<b>Orchitis</b> (see 'Testicular Disorders')		b) Operated, hearing successfully restored	
<b>Osgood-Schlatter's Disease</b> (see 'Osteochondritis')		• Within 1 year.....	ER
<b>Osteochondritis</b>		• Over 1 year.....	STD
a) Present.....	ER	<b>Ovarian Cyst (Benign)</b>	
b) With full recovery, no deformity		a) Present, unoperated, benign.....	ER
• Within 2 years.....	ER	b) History of complete recovery, no residuals, spontaneous disappearance.....	STD
• Over 2 years.....	STD	c) Operated, benign, with oophorectomy or removal of cyst only.....	STD
c) With residual deformity or crippling.....	ER	d) Polycystic Ovarian Disease.....	ER
<b>Osteomyelitis</b> — Bone infection usually caused by bacteria		<b>Pacemaker Recipients</b> .....	RFC
a) Present.....	RNA	<b>Paget's Disease</b> .....	IC
b) Single episode, one bone, recovered		<b>Pancreatitis</b> — Inflammation of the pancreas	
• Within 2 years.....	ER	a) Acute, single episode, no evidence of alcohol abuse, full recovery	
• Over 2 years.....	STD	• Within 1 year.....	PP
c) Recurrent Attacks		• 1-3 years.....	ER or 40%
<i>Single bone involved, recovered</i>		• Over 3 years.....	STD
• Within 3 years since last attack.....	ER+ 20%	b) Recurrent, chronic or due to alcohol abuse.....	RNA
• 3-5 years.....	ER	<b>Panic Attacks</b> (see 'Mental-Emotional Disorders')	
• > 5 years.....	STD	<b>Pap Smear</b> (see 'Uterine Disorders')	
<i>Multiple bones involved, recovered</i>		<b>Paralysis</b> .....	RNA
• Within 5 years since last attack.....	RNA	<b>Paranoia</b> .....	RNA
• Over 5 years.....	STD	<b>Parkinson's Disease</b> .....	RNA
<b>Osteoporosis/Osteopenia</b> — Bone mass is reduced to a level which is not adequate for mechanical support of the body		<b>Patent Ductus Arteriosus</b> .....	IC
a) Osteopenia		<b>Pelvic Inflammatory Disease</b>	
• No medication, asymptomatic.....	STD	a) Acute, single episode, unoperated	
• On medication.....	ER or 20%	• 0-6 months.....	PP
b) Osteoporosis.....	ER or 20%	• 6 months-2 years.....	ER
c) Severe, with crippling or history of fractures..	RNA	• Over 2 years.....	STD
<b>Otitis Media</b> — Infection of the middle ear		b) Multiple episodes, chronic, unoperated	
a) Acute, no more than 3 episodes per year, complete recovery within 1 month.....	STD	• Present.....	PP
b) Recurrent, 3 or more episodes within 1 year, chronic or with tubes 0-2 years.....	ER	• Within 3 years, recovered.....	ER
• > 2 years.....	STD	• Over 3 years.....	STD
c) Tubes removed, no further attacks		<b>Periarteritis Nodosa</b> .....	RNA
• Within 1 year.....	ER		
• Over 1 year.....	STD		

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Pericarditis</b> — <i>Benign viral pericarditis</i>		<b>Polycythemia Vera</b> .....	RNA
a) Single episode, no other cardiovascular impairment		<b>Polyneuritis</b> .....	RNA
• Present or within 6 months.....	PP	<b>Polyp, Papilloma (Larynx, Rectal, Nasal, Colon, Stomach, Urethra, Urinary, Bladder)</b>	
• 7 months-2 years .....	20%	a) Present.....	IC
• Over 2 years .....	STD	b) Operated, single occurrence, complete recovery (no polyps on follow up)	
b) Constrictive or chronic .....	RNA	• Within 2 years .....	ER
<b>Peripheral Vascular Disease</b> .....	RNA	• > 2 years .....	STD
<b>Phlebitis, Thrombophlebitis</b> — <i>Inflammation of a vein</i>		c) Multiple occurrences .....	IC
a) Present, or currently on medication.....	RNA	<b>Pregnancy</b>	
b) Single episode, short duration, no other complicating factors, no current medication		When the applicant or any member of the family is either pregnant or in the process of adopting, hospital or major medical coverage will be postponed until the end of the pregnancy. A child only policy may be written, if the parents are expecting.	
• Within 2 years .....	ER	<b>Premature Heart Beats</b> .....	IC
• <i>STD with \$5/10,000 deductible</i>		<b>Proctitis, ulcerative</b>	
• Over 2 years .....	STD	a) Present or within 5 years.....	RNA
c) Multiple episodes, more severe .....	RNA	b) Single episode, 5-10 years .....	ER + 40%
<b>Pleurisy</b> — <i>Infection of pleura, the covering membrane of the lung and the lining membrane of the chest cavity. Usually acute, due to virus.</i>		• >10 years .....	STD
a) Acute, recovered, over 1 month.....	STD	c) Recurrent, 2 or more episodes	
b) recurrent; due to T.B. or other infection, with results of chest x-ray .....	IC	• Within 7 years .....	RNA
<b>PMS</b>		• 8-12 years.....	ER+ 40%
a) Mild, non-disabling, no medications .....	STD	• > 12 years .....	STD
b) Others.....	IC	d) Operated, treated within 2 years .....	RNA
<b>Pneumoconiosis (Silicosis, Asbestosis)</b> .....	RNA	• 2-5 years .....	40%
<b>Pneumonia</b>		• > 5 years .....	20%
a) Present.....	PP	<b>Prostate Disorders</b>	
b) Recovered single episode, no underlying disease or disorder		a) Prostatitis, unoperated, single episode, recovered, normal urinalysis.....	STD
• 0-3 months.....	IC	• 2 or more episodes, chronic,	
• > 3 months.....	STD	- Last episode within 2 years .....	ER
c) Others.....	IC	- >2 years .....	STD
<b>Pneumothorax</b> — <i>Presence of air in the pleural cavity – impairs the vacuum needed and may cause a collapsed lung</i>		b) Prostate enlargement, benign, no urinary symptoms .....	STD
a) Present.....	RNA	• With symptoms or medications.....	ER
b) Traumatic or spontaneous, recovered .....	STD	c) PSA test results greater than 4.0 .....	IC
c) Recurrent		<b>Psoriasis (see ‘Skin Disorders’)</b>	
• 0-3 years .....	ER or 40%	<b>Psoriatic Arthritis</b> .....	RNA
• Over 3 years .....	STD	<b>Psychoneurosis (see ‘Mental-Emotional Disorders’)</b>	
<b>Poliomyelitis</b>		<b>Psychosis (see ‘Mental-Emotional Disorders’)</b>	
a) Present.....	RNA		
b) Recovered with mild to moderate residuals....	ER		
c) Severe residuals .....	RNA		

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Pulmonary Embolism</b>		<b>Sarcoidosis</b> — <i>A disease of unknown etiology that may occur in any part of the body</i>	
a) Present.....	RNA	<b>Pulmonary</b>	
b) otherwise.....	IC	a) Current chest x-ray negative, no steroid treatment within one year, normal lung fields	
<b>Pulmonic Stenosis</b> .....	IC	• Within 1 year since diagnosis.....	RNA
<b>Pyelitis/Pyelonephritis</b>		• 1- 2 years.....	40%
a) Acute, single episode, normal urinalysis		• > 2 years.....	STD
• Within 1 year.....	ER	b) Current chest x-ray positive, no steroid treatment, within one year, normal lung fields	
• > 1 year.....	STD	• Symptomatic or lesion not stabilized.....	RNA
b) More than one attack.....	IC	• Asymptomatic, lesion stabilized	
c) Chronic or urinalysis abnormal.....	RNA	- Within 1 year since diagnosis.....	RNA
<b>Pyloric Stenosis</b>		- 2-5 years.....	40%
a) Operated, recovered.....	STD	- Over 5 years.....	STD
b) Unoperated.....	IC	c) Hypercalcemia present.....	RNA
<b>Pylorospasm (see ‘Gastritis’)</b>		d) With systemic involvement.....	RNA
<b>Raynaud’s Disease</b>		<b>Non-Pulmonary</b>	
a) Mild, not progressive or disabling, no atrophic changes,		a) Present or within 1 year.....	RNA
• Present or within 1 year.....	IC	b) History of, recovered, no current medication	
• > 1 year.....	STD	• Within 5 years.....	40%
b) With frequent consults or symptoms.....	ER	• Over 5 years.....	STD
<b>Raynaud’s Phenomenon</b> .....	RFC	c) Others.....	RNA
<b>Rectocele (see ‘Cystocele’)</b>		<b>Schizophrenia</b> .....	RNA
<b>Regional Ileitis (Crohn’s Disease) (see ‘Colitis-Ulcerative’)</b>		<b>Sciatica</b> — <i>Low back or leg pain caused by compression of a nerve</i>	
<b>Repetitive Motion Syndrome (see ‘Carpal Tunnel Syndrome’)</b>		a) Unoperated	
<b>Retinal Degeneration (see ‘Macular Degeneration’)</b>		• 0-5 years.....	ER
<b>Retinal Detachment</b>		• Over 5 years.....	STD
a) Unoperated.....	ER	b) Operated	
b) Operated		• 0-3 years.....	ER
• Within 2 years.....	ER	• >3 years.....	STD
• > 2 years.....	STD	<b>Scleroderma</b> .....	RNA
<b>Rheumatic Fever</b>		<b>Scoliosis</b> — <i>Abnormal curvature of the spine (see ‘Spinal Deformities’)</i>	
a) Present.....	DEC	<b>Seborrhea (see ‘Skin Disorders’)</b>	
b) Single episode, recovered, no residuals		<b>Seizure Disorders (see ‘Epilepsy’)</b>	
• Within 6 months.....	PP	<b>Septal Heart Defects</b> .....	IC
• Over 6 months.....	STD	<b>Sexually Transmitted Diseases (No known infection with</b>	
c) Multiple episodes, recovered, no residuals			
• Within 1 year.....	PP		
• 1-5 years since last episode.....	40%		
• Over 5 years.....	STD		
d) With Cardiac involvement.....	IC		
<b>Rheumatoid Arthritis</b> .....	RNA		
<b>Salpingitis (see ‘Pelvic Inflammatory Disease’)</b>			

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>HIV)</b>		<b>Sleep Apnea</b>	
<b>Multiple Diseases</b> .....	RNA	a) Controlled, no cardiac disorders .....	ER
<b>Chlamydia</b>		b) More severe and/or associated with obesity (80% rating) .....	RNA
a) Single Episode		<b>Spastic Colitis (see 'Colitis')</b>	
• Within 6 months .....	PP	<b>Spermatocele (see 'Testicular Disorders')</b>	
• Over 6 months, no other STD, recovered	STD	<b>Spina Bifida, Spina Bifida Occulta</b>	
b) Multiple Episodes		a) Symptomatic or with myelocoele, meningocele, meningomyelocoele, or syringomyelocoele .....	RNA
• Last episode within 3 years .....	PP	b) Others .....	IC
• Last episode over 3 years .....	STD	<b>Spinal Deformities — Abnormal Curvature of the Spine</b>	
<b>Genital Herpes</b>		a) Mild, unoperated, asymptomatic	
a) Single Episode		• Ages 0-15 .....	ER
• Within 5 years .....	ER or 20% STD	• 15 and up .....	STD
• Over 5 years, no outbreak/treatment .....	STD	b) Moderate, unoperated or with use of back brace .....	ER
b) Multiple Episodes .....	ER	c) Severe .....	RNA
<b>Gonorrhea</b>		d) Surgery (stabilizing rods or fusion), recovered, no residuals .....	ER
a) Single Episode		<b>Spondylolisthesis</b>	
• Present or within 1 year .....	RNA	a) Unoperated 0-5 years .....	ER
• Over 1 year, no residuals .....	STD	• > 5 year .....	STD
b) Multiple Episodes		b) Operated, recovered, no residuals	
• Within 5 years since last episode .....	RNA	• 0-3 years .....	ER
• Over 5 years, no residuals .....	STD	• > 3 years .....	STD
<b>Venereal Warts, Condyloma</b>		c) Others .....	IC
a) Single Episode		<b>Strabismus (see 'Crossed Eyes')</b>	
• Present or within 1 year .....	RNA	<b>Stroke</b>	
• Over 1 year, treated, no residuals .....	STD	a) Most cases .....	RNA
b) Multiple Episodes		b) Due to Birth Control Pills .....	IC
• Within 1 year .....	PP	<b>Subarachnoid Hemorrhage,</b> .....	RNA
• Over 1 year .....	ER	<b>Suicide Attempts</b>	
<b>Syphilis</b>		a) One attempt, stable, no continuing medication or psychotherapy, no evidence of drugs or alcohol abuse	
a) Present or under treatment .....	RNA	• Within 6 years .....	RNA
b) Others .....	IC	• > 6 years .....	IC
<b>Silicosis (see 'Pneumoconiosis')</b>		b) multiple attempts .....	RNA
<b>Sinusitis — Inflammation of a sinus, especially paranasal sinus</b>		<b>Symptoms of Undetermined Etiology</b> .....	RNA
a) Acute, no more than 3 episodes per year .....	STD		
b) Chronic, or more than 3 episodes per year .....	ER or 20%		
c) Surgery recommended .....	IC		
<b>Skin Condition</b>			
a) Mild, infrequent episodes, no current Medications .....	STD		
b) Severe, frequent episodes .....	ER*		
*May be STD with \$5000 or greater deductible			

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Syncope</b> — <i>Fainting spells</i>			
a) Single episode, cause unknown, adequate workup 1-3 episodes in 2 years		• Operated, splenectomy, platelet count normal	
• Within 1 year.....	RMD	- 0-1 year.....	RNA
• 1-2 years.....	20%	- 1-5 years.....	40%
• Over 2 years.....	STD	- Over 5 years.....	STD
b) Cause known.....	RFC		
c) Multiple episodes or indefinite diagnostic studies, more than 3 episodes in 2 years.....	RNA	<b>Thrombophlebitis</b> — <i>Inflammation of a vein associated with clot formation (see ‘Phlebitis’)</i>	
		<b>Tic Douloureux (see ‘Trigeminal Neuralgia’)</b>	
<b>Syphilis (see ‘Sexually Transmitted Diseases’)</b>		<b>Thyroiditis</b>	
		a) Hashimoto’s	
<b>Tachycardia</b> — <i>Rapid pulse</i> .....	IC	• Present, untreated.....	RNA
		• History of adequately treated.....	STD
<b>Temporomandibular Joint Dysfunction (TMJ)*</b>		<b>Tonsil Disorders</b>	
— <i>Improper function of the lower jaw and skull joint</i>		a) Single episode of tonsillitis, no ongoing enlargement of tonsils or adenoids.....	STD
a) Present.....	ER	b) More than one episode of tonsillitis in one year and/or enlargement of tonsils or adenoids.....	ER
b) Operated, with successful surgery and recovery			
• Within 5 years.....	ER	<b>Tourette’s Syndrome</b> .....	RNA
• Over 5 years.....	STD	<b>Toxemia of Pregnancy</b> .....	ER
*Except for state Mandated Benefits		<b>Transient Ischemic Attack</b> .....	RNA
<b>Tendonitis - Tenosynovitis, Plantar Fasciitis</b>		<b>Transplant</b>	
a) Single episode, short duration		a) All cases except corneal.....	RNA
• Within 1 year.....	ER*	b) Corneal transplant	
• Over 1 year.....	STD	• Within 6 months.....	PP
b) Multiple episodes		• Over 6 months.....	ER
• Within 2 years.....	ER		
• Over 2 years.....	STD	<b>Trigeminal Neuralgia - Tic Douloureux</b> —	
c) Chronic.....	ER	<i>Burst of pain along the trigeminal nerve</i>	
*STD with \$5000 or > deductible possible		a) Present, unoperated.....	ER
<b>Tennis Elbow (see ‘Tendonitis’)</b>		b) History of, operated, recovered	
		• 0- 1 year.....	ER
<b>Testicular Disorders</b>		• > 1 year.....	STD
<b>Orchitis, epididymitis</b>		<b>Triglycerides (see ‘Hyperlipidemia’)</b>	
a) Present.....	ER	<b>Tuberculosis - Non-Pulmonary</b> .....	IC
b) Acute single episode, recovered.....	STD	<b>Tuberculosis - Pulmonary</b>	
c) Recurring		a) Positive test reaction, no disease present.....	STD
• Last episode within 2 years.....	ER	b) All others.....	IC
• Over 2 years.....	STD	<b>Tumor</b>	
<b>Hydrocele, spermatocele, varicocele, undescended testicle</b>		a) Cancerous – see ‘Cancer’	
a) Present.....	ER	b) Fatty Tumor/Lipoma	
b) Operated, completely recovered.....	STD	• Present.....	ER
<b>Thrombocytopenia</b> — <i>Abnormal decrease in number of blood platelets</i>		• Removed.....	STD
a) Thrombocytopenia.....	IC		
b) ITP-Idiopathic Thrombocytopenia Purpura			
• Adult, unoperated.....	RNA		
• Childhood, acute 0-3 years.....	RNA		
- >3 years.....	STD		

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<b>Ulcer Disease (Gastric, Peptic or Duodenal)</b>		<b>Uterine Fibroids</b>	
a) Unoperated, benign, acute, single episode, without complications		a) Present, no menstrual problems .....	ER
• Within 2 years .....	ER	• With problems or growing in size .....	RMD
• Over 2 years .....	STD	b) With hysterectomy fully recovered.....	STD
b) Recurrent, chronic without complications		c) Surgery, myomectomy or other, no hysterectomy	
• 0-5 years .....	ER or 40%	• 0-2 years .....	ER
• > 5 years .....	STD	• >2 years .....	STD
c) Operated, benign (Gastrectomy, Vagotomy, Gastroenterostomy) recovered, no complications .....	IC	<b>Uterine Prolapse</b>	
<b>Undescended Testicle (see 'Testicular Disorders')</b>		a) Present.....	ER
<b>Urethral/Ureteral Stricture or Stenosis — Localized narrowing of the urethra, the canal for external discharge of urine from the bladder</b>		b) Operated, no residuals .....	STD
a) Single episode, normal urinalysis		<b>Pap Smear</b>	
• Within 2 years .....	ER	a) Class 1 or 2 .....	STD
• Over 2 years .....	STD	b) ASCUS or CIN 1 .....	ER
b) Recurring, normal urinalysis, last episode		• After 1 normal pap .....	STD
• Within 3 years .....	ER	c) Class 3.....	ER
• Over 3 years .....	STD	• After 2 normal paps.....	STD
c) Abnormal urinalysis.....	IC	<b>Vaginitis (Candidiasis, Moniliasis, Trichomoniasis)</b>	
<b>Urethritis — Inflammation of the urethra</b>		History of, recovered	
a) Single episode, normal urinalysis, complete recovery 0-1 year .....	ER	• One or two acute episodes.....	STD
• > 1 year.....	STD	• Chronic or persistent	
b) Multiple episodes, normal urinalysis		- Last episode within 1 year .....	ER or 40%
• 0-2 years .....	ER	- Over 1 years.....	STD
• > 2 years .....	STD	<b>Varicocele (see 'Testicular Disorders')</b>	
<b>Urinary Tract Infection</b>		<b>Varicose Veins — Enlarged or swollen veins</b>	
a) Acute, single episode of short duration, complete recovery.....	STD	<b>Lower extremities</b>	
b) Chronic, 3 or more episodes per year		a) Present, no edema or ulcer, asymptomatic.....	STD
• 0-2 years .....	ER	b) Present no edema or ulcer requiring treatment..	ER
• > 2 years .....	STD	c) With ulcer or edema.....	RNA
<b>Uterine Disorders</b>		d) History of edema or ulcer Complete recovery	
<b>Dysmenorrhea (Painful Menstruation)</b>		• 0-6 months.....	PP
a) Last treatment within 1 year .....	ER	• 6 months – 2 years.....	ER
b) Over 2 years since last treatment.....	STD	• >2 years .....	ER
<b>Amenorrhea, menorrhagia, metrorrhagia (abnormal, excessive or irregular bleeding)</b>		<b>Chronic venous insufficiency.....</b>	
a) Within 2 years, no hysterectomy performed....	ER	IC	
b) Over 2 years.....	STD	<b>Abdomen, thorax or esophagus.....</b>	
<b>Dilation and curettage (for any reason other than pregnancy termination).....</b>		RNA	
RFC		<b>Venereal Warts (see 'Sexually Transmitted Diseases')</b>	
		<b>Vertigo — Sensation of moving in space or objects revolving about oneself, sometimes referred to as dizziness or light headedness</b>	
		a) Cause known.....	RFC
		b) Cause unknown.....	RMD
		<b>Whiplash (see 'Back Strain or Sprain')</b>	

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