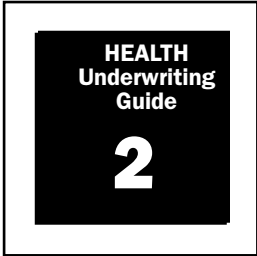


HEALTH

Underwriting

Guide

December 2010



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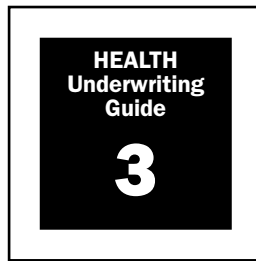
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Introduction

Welcome!

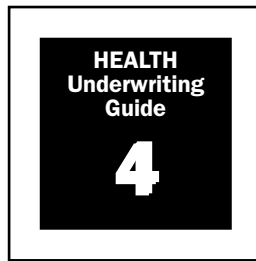
Thank you for choosing to sell our products. We have tried to design this guide to make your job easier. It provides you with the possible decisions available for the most common medical conditions, requiring underwriting action.

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

Field Underwriting Responsibilities

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

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



Major Medical Application Checklist

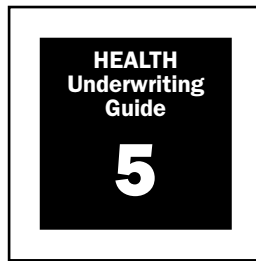
In Risk Selection, the rule of thumb to go by is that we vastly prefer too much information to too little. With that thought in mind, here are some things you can do to help expedite your applications through the underwriting process.

1. Application

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

2. Forms

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



The Underwriting Process

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

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

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

No post dated checks will be accepted.

Medical Records/ Attending Physician Statement/ Paramedical Exams

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

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

Driving Records

Driving records may be obtained as determined by the underwriter.

Telephone Interview

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

Tobacco Use

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

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

Declinations

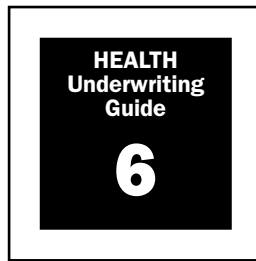
There are a number of reasons why an applicant may be declined for coverage.

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)

We will not decline children age 18 and younger. Certain serious medical conditions may require ratings well in excess of 100%. Special handling may apply based on state regulation. For example in SD, OH, IL. Guidelines requiring a waiver will be rated. Ratings could be higher than listed on dependents under 19.

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

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



Indiana Guidelines

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

Removal or Modification of an Elimination Rider/Rating

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

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

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

hypertension, cardiovascular disease, emphysema, arthritis and epilepsy fall into this category. A special underwriting review should be requested to determine the possibility of such rating reconsideration.

Underwriting Actions Guide

The Underwriting Guide contains two columns of information:

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

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

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

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

ER — Elimination Rider: The condition or disorder must be eliminated from coverage if on Dependent < 19 condition will be rated.

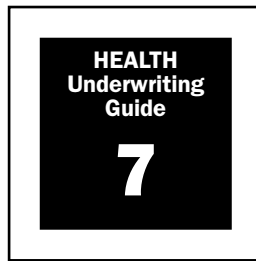
IC — Individual Consideration: The potential seriousness of the condition/impairment is such that consideration can be given only after all pertinent facts have been accumulated and evaluated. ***The agent should make every effort to provide medical documentation with the application.***

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

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

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

RMD—Refer to Medical Director.



Preferred Underwriting Guidelines

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

Build Chart for Preferred Risks

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

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

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



Health Insurance Build Charts

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

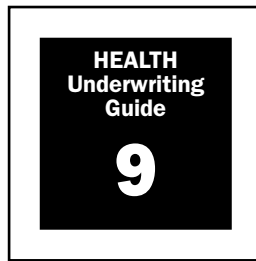
Height		MALE						Height		FEMALE					
F E N C T H	I N C H	20% for Weights less than	Avg. Weight	Percentage Increase in Premium				F E N C T H	I N C H	20% for Weights less than	Avg. Weight	Percentage Increase in Premium			
				20%	40%	80% + ER	Decline					20%	40%	80% + ER	Decline
5	0	90	129	167-183	184-195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

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

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

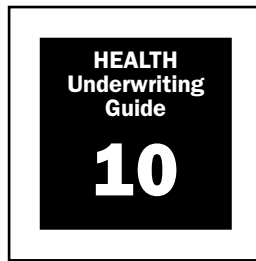
Premium increases because of weight will be reconsidered in accordance with the following guidelines:

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



Juvenile Build Charts

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

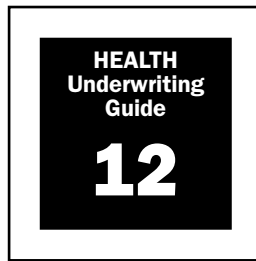


Occupations Not Eligible for Health Insurance

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

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

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

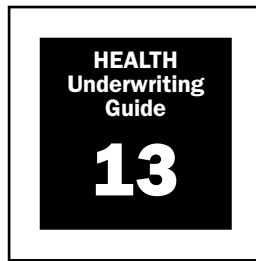


Declinations

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

Acromegaly	Hyperpituitarism
Addison's Disease	Hypoparathyroidism
Adrenal Insufficiency	Leukemia
AIDS	Lupus, Systemic
Alzheimer's Disease	Manic Depression
Amyotrophic Lateral Sclerosis (Lou Gehrigs Disease)	Marie-Strumpell Spondylitis
Angina Pectoris	Multiple Sclerosis
Angioplasty (Coronary)	Muscular Dystrophy
Ankylosing Rheumatoid Spondylitis	Myasthenia Gravis
Aplastic Anemia	Nephrotic Syndrome
Ascites	Neurogenic Bladder
Ataxia, Locomotor	Neuromyositis
Atherosclerosis	Organ Transplant
Autism (except where mandated by state)	Osteitis Fibrosa Cystica; Cystica Disseminata
Bipolar Disorder	Paget's Disease of the Bone
Buerger's Disease	Pancreatic Calcifications or Stones
Bypass, Coronary	Paralysis
Carotid Artery Occlusion	Paranoia
Cerebral Hemorrhage / Embolism / Thrombosis	Parkinson's Disease
Charcot-Marie Tooth Disease	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	

Children age 18 and younger who have any of these conditions will be charged the maximum rating allowed.

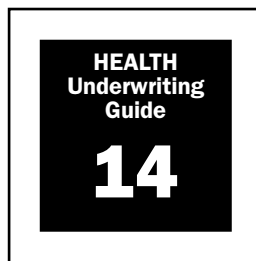


Declinable Medications

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

Children age 18 and younger who are taking these medications will be charged the maximum rating allowed.



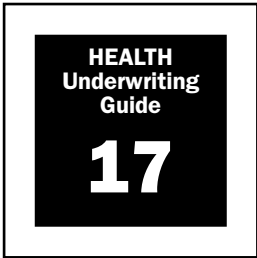
Common Medications/Therapeutic Use Reference

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

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

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

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



Medical Underwriting Guidelines

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

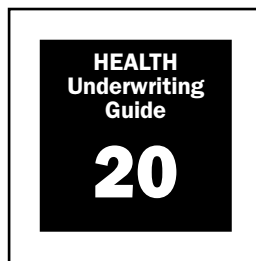
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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
Arteriosclerosis — <i>Hardening or degeneration of the arteries</i>		Bartholin Gland Cyst	
a) Aortic, incidental finding, asymptomatic	IC	a) Present.....	ER
b) Symptomatic or peripheral	RNA	<i>STD with \$2,500 or higher deductible</i>	
Atherosclerosis	RNA	b) Operated, recovered	STD
Arthritis - Osteoarthritis, degenerative joint disease		Bell's Palsy — <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	Bipolar Disorder	RNA
f.) Ankylosing spondylitis	RNA	Blindness	
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
Asbestosis (see 'Pneumoconiosis')		Blood Pressure, Elevated (see 'Hypertension')	
Asthma, Bronchial Asthma – <i>Respiratory disorder</i>		Bone Spurs — <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	Brain Concussion	
NOTE: The above ratings apply to tobacco-free applicants only. Tobacco users will be rated in the next higher category.		a) No surgery, no residuals, fully recovered	
Atrial Septal Defect	IC	• within 6 months.....	PP
Attention Deficit Disorder (see 'Hyperactivity')		• Over 6 months	STD
Autism	RNA	b) Others, nervous system residuals.....	RMD
<i>(except for state mandates)</i>		Breast Disease (not including cancer)*	
Back Sprain or Strain, including Whiplash		a) Fibrocystic breast disease (Cystic Mastitis)	
a) Single episode, mild, not hospitalized, short duration within 6 months.....	ER or 20%	• Mild — Asymptomatic, small cysts, diagnosis confirmed by mammogram and biopsy or aspiration.....	STD
<i>STD with \$5/10,000 deductible</i>		• Moderate and Severe — Symptomatic, multiple cysts, requiring medication and occasional biopsies. Diagnosis confirmed by mammogram and biopsy or aspiration....	ER
• Over 6 months	STD	b) Acute mastitis, single episode	
b) More severe, recurring, hospitalized,		• Fully recovered.....	STD
• Last episode within 4 years	ER	• Recurrent.....	ER
• Over 4 years		<i>*Except for state mandated benefits</i>	
STD		Breast Implants	STD
Barrett's Esophagus	IC	Bright's Disease — <i>(see 'Nephritis')</i>	

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
Bronchitis — <i>Inflammation of the bronchial tubes</i>		Internal	
a) Acute, one or two mild episodes per year associated with URI, recovered.....	STD	a) Treated within 9 years.....	RNA
b) Chronic, multiple attacks per year		b) Over 9 years.....	IC
Mild, non smoker.....	ER or 40%	c) Carcinoma In Situ	
Moderate or severe.....	RNA	• Within 1 year.....	RNA
NOTE: Tobacco users will be rated in the next higher category.		• Over 1 year.....	IC
Bulimia Nervosa (see 'Eating Disorders')		d) Hodgkin's or Non-Hodgkin's Lymphoma.....	
Bunions (also Hammertoe)		• 1-10 years.....	RNA
a) Unoperated.....	ER	• > 10 years.....	RMD
b) Surgically corrected, no residuals.....	STD	e) Leukemia.....	RNA
Burns		Cardiac Arrhythmia	
a) 1st and 2nd degree.....	STD	All kinds.....	IC/ER
b) 3rd degree.....		Carpal Tunnel Syndrome — <i>Compression of median nerve of the wrist</i>	
ER		a) Present.....	ER
Bursitis — <i>Inflammation of the bursa</i>		b) Recovered, 0-2 years.....	ER
a) Single episode, recovered		Thereafter, no residuals.....	
• Within 1 year.....	ER	STD	
• Over 1 year.....	STD	Cataract — <i>Opacity of the lens in the eye</i>	
b) Multiple episodes		a) Unoperated, or only one eye corrected.....	ER
• Within 2 years.....	ER	b) Both eyes operated, recovered.....	STD
• Over 2 years.....	STD	c) With lens implant.....	STD
c) Chronic.....	ER	Celiac Sprue	
Cancer		a) Present.....	RNA
Skin (basal cell or squamous cell)		b) Recovered	
a) Present.....	RNA	• Under age 19.....	MAX RATING
b) Operated, single occurrence		• Over age 18 > 2 years.....	40%
• Within 2 years.....	ER/IC*	• > 5 years.....	STD
• Over 2 years.....	STD	Cerebral Hemorrhage	
c) Others - multiple occurrences,.....	IC	a) 0-5 years.....	RNA
*Possible standard if small and shallow.		b) 5 years.....	RMD
Melanoma		Cerebral Palsy — <i>Loss of voluntary muscle movement</i>	
a) Present.....	RNA	a) 0-18 years old.....	MAX. RATING
b) Operated, Clarks Level III or less		b) 19 and over, single limb affected, capable of self-support, no mental impairment.....	40%
• Within 5 years.....	RNA	c) All others.....	RNA
• Over 5 years.....	IC	Cerebral Vascular Accident	
c) Melanoma in-situ 0-2 years.....	RNA	RNA	
• 2-5 years.....	ER	Cervical Polyps	
• > 5 years.....	STD	a) Present.....	ER
d) Clarks Level IV or V.....	RNA	b) Operated, recovered	
		• Pathology report benign, single episode.....	STD
		• Multiple episodes.....	ER

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
Cervicitis or Cervical Erosion — <i>Inflammation of the cervix</i>		Coarctation of Aorta	IC
a) Single episode, within 6 months	ER	a) Unoperated.....	RNA
b) Single episode, no residuals, over 6 months	STD	b) Operated over age 19	RNA
c) Present or recurrent episodes within 3 years ...	ER	d) Operated under age 19	MAX RATING
d) No treatment or recurrence over 3 years.....		Colitis — <i>Inflammation of the large intestine</i>	
STD		a) Irritable bowel syndrome, spastic colitis or mucous colitis.	
Cesarean Section — <i>Surgical procedure for delivery of a baby</i>		• Present.....	ER
a) History of one or more C-sections, applicant under age 45	20%	• fully recovered	
b) Age 45 and older, or after normal pregnancy or sterilization procedure	STD	- 0-3 years	ER
		- Over 3 years.....	STD
Chiropractic Manipulation – <i>Routine chiropractic alignment, adjustment or manipulations, no symptoms of or reference to back or spine disorders</i>		b) Ulcerative or Ischemic colitis, Crohn’s Disease 0-5 years	RNA
a) 12 visits or less within past year	STD	c) Ulcerative Colitis, Crohn’s Disease	
b) 13-20 visits.....	20% or ER*	• 5-10 years since last treatment or symptoms	IC/40% ER
c) > 20 visits.....	IC/ ER & 20%	• > 10 years since last treatment	STD/ ER
d) Over 1 year since last visit	STD	Collagen Disease	
* Will consider standard with \$2,500 deductible.		Systemic Lupus Erythematosus, Periarteritis Nodosa, Scleroderma.....	RNA
Charcot-Marie-Tooth Disease	RNA	Colostomy	
Cholesterol (see ‘Hyperlipidemia’)		a) Open.....	RFC/ IC/ER
Chronic Fatigue Syndrome		b) Closed, no complications.....	RFC
• Present.....	RNA	c) Performed for cancer	RNA
• Complete recovery 0-5 years	RNA	Condyloma (see ‘Sexually Transmitted Diseases’)	
• > 5 years.....	RMD	Congenital Cardiac Defects	IC
Chronic Obstructive Lung Disease (see ‘Emphysema’)		Congenital Kidney Absence	
Chronic Pain	RNA	a) Incidental discovery, no history of kidney or urinary tract disorders	STD
Ongoing use of prescription pain medication for period longer than 6 months		b) Recurring kidney or urinary tract disorders....	RNA
Cirrhosis	RNA	c) Others.....	
Cleft Palate — <i>Congenital abnormality of the roof of the mouth</i>		IC	
a) Unoperated and under age 19	MAX.RATING	Congestive Heart Failure	RNA
b) Operated, recovered, no additional surgery planned or recommended.....	STD	Corneal Ulcer	
Club Foot — <i>Congenital deformity of the foot</i>		a) Present or within 1 year	ER
a) Unoperated or operated with residuals	ER	b) Recovered, no visual impairment > 1 year.....	
b) Operated, no residuals, no further surgery planned or recommended.....	STD	STD	
c) With residuals	ER	Corneal Transplant	
		• 0-5 years.....	ER
		• > 5 years.....	STD
		Coronary Artery Disease	
		Heart attack, angina pectoris, coronary insufficiency, myocardial infarction, myocardial ischemia, bypass or angioplasty	RNA

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

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
Eating Disorders		• > 10 year no residuals	STD
a) Present or multiple episodes	RNA	Endometritis — <i>Infection of the lining of the uterus</i>	
b) Currently < age 19	MAX. RATE	a) Present	ER
b) Recovered, normal weight maintained, psycho-therapy discontinued		b) 0-6 mo	RMD
• Within 3 years	RNA	c) Over 6 mo, recovered	STD
• 3-5 years	60%	Epicondylitis (see 'Tendonitis')	
• 5 years and up	STD	Epididymitis (see 'Testicular Disorders')	
c) Others	RNA	Epilepsy	
Electrocardiogram		a) Jacksonian, partial seizure	
Abnormal		• Last attack 0-1 year and under	
IC		19 years	MAX RATING
Emphysema (COPD) — <i>Airway obstruction resulting from destruction of alveoli and bronchioles</i>		• > 19 years	RNA
a) Incidental finding, asymptomatic, non-tobacco user	IC	• 1-5 years since last seizure	40%
b) Mild non- smoker	IC*	• > 5 years	STD
c) moderate-severe or smoker	RNA	b) Grand Mal, (Tonic-clonic), no residual impairment	
<i>*If hypertension, diabetes or other chronic disease is also present - RNA</i>		• Age 0-19	MAX. RATING
Encephalitis — <i>Infectious or inflammatory disease of the brain</i>		• Over 19	
a) Post infectious or viral, duration under 3 weeks, recovered, no residuals		- Last seizure within 1 years	RNA
• 0-6 mo	PP	- 1-5 years	ER or 40%
• > 6 mo	STD	- Over 5 years	ER or 20%
b) Other types		c) Petit Mal (Absence Type)	
IC		• Last seizure within 1 year	RNA/MAX. RATING
Endocarditis — <i>Inflammation of the lining of the heart</i>		• 1-5 years since last seizure	ER or 20%*
a) Infectious, acute, no residual heart impairment, complete recovery		• Over 5 years	STD
• Within 1 year	RNA	Febrile Seizures	
• 1- 3 years	60%	a) One attack within 0-1 year	IC
• > 3 years	STD	b) > 1 year	STD
b) With residuals	RNA	c) 2 or more attacks within 0-1 year	IC
Endometriosis — <i>Endometrial tissue outside of the inner lin- ing of the uterus</i>		• 1-5 years	ER
a) Present	ER	• > 5 years	STD
b) Total Hysterectomy, symptom and treatment free		Esophageal Stricture	
• 0-6 months since treatment	ER	a) Present or requiring periodic dilation	ER
• > 6 months	STD	b) Recovered, no further dilation	
c) Partial Hysterectomy		• Within 2 years	ER
• 0-2 years	ER	• Over 2 years	STD
• > 2 years no residuals	STD		
d) No hysterectomy, symptom and treatment free			
• 0-10 years	ER		

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

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
Guillain-Barre Syndrome — <i>Disorder characterized by sudden onset of weakness and paralysis of limbs and face</i>		Hepatitis — <i>Inflammation of liver</i>	
a) Present.....	RNA	a) Type A and E — Single episode, recovered, duration less than 2 months, normal liver tests	
b) Recovered, definite diagnosis, no residuals		• Present or within 6 months.....	RNA
• 0-1 year.....	PP	• Over 6 months.....	STD
• > 1 year.....	STD	b) Hepatitis B 0-1 year.....	RNA
• with residuals.....	RMD	• > 1 year.....	IC
Gynecomastia – male		c) All others.....	RNA
a) Present, unoperated.....	ER	Hernia (Inguinal, femoral, scrotal, umbilical, incisional, hiatal) — <i>Protrusion of an organ or body structure through a weakness or defect in the wall of its normal confines</i>	
b) Operated, recovered.....		a) Present.....	ER
STD		b) With successful repair, no reoccurrence.....	STD
Hammertoes — <i>Displacement of toes (see ‘Bunions’)</i>		Hydrocele — <i>Collection of fluid in serous sac (see ‘Testicular Disorders’)</i>	
Headaches		Hydrocephalus	RNA
a) Mild, occasional attacks, no Rx.....	STD	Hydronephrosis	
b) Headaches other than migraines requiring Rx treatment		a) Present.....	RNA
• Present or within 2 years.....	ER or 20%-40%	b) Unilateral, cause corrected, full recovery, normal urinalysis	
• Over 2 years.....	STD	• 0-3 months.....	PP
c) Severe or frequent, fully evaluated and diagnosed as migraine or cluster headaches		• 3 months- 2 years.....	20%
• Last episode, within 5 years.....	ER or 40%	• > 2 years.....	STD
• Last episode, over 5 years.....	STD	c) Bilateral, or congenital	
d) Recent onset, no evaluation.....	PP	• recovered > 2 years.....	RMD
Heart Attack	RNA	• Present.....	DEC
Heart Disease	RNA	Hyperactivity, ADHD, ADD	
Heart Murmur	IC	a) Controlled on medication, no behavioral problems, no psychotherapy.....	STD to 40%
Heart Stent	RNA	b) With psychotherapy, multiple drugs or behavioral problems.....	DEC
Heart Valve Replacement	RNA	• < 19.....	MAX. RATE
Hemophilia	RNA	• >18.....	RNA
Hemorrhoids, Anal Fissure, Fistula			
a) Mild, with minimal symptoms.....	STD		
b) Frequent medical attention required.....	ER		
c) With successful injection treatment or surgically corrected, with full recovery, no recurrence.....	STD		

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

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

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

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
Otitis Media — <i>Infection of the middle ear</i>		Pelvic Inflammatory Disease	
a) Acute, no more than 3 episodes per year, complete recovery within 1 month.....	STD	a) Acute, single episode, unoperated	
b) Recurrent, 3 or more episodes within 1 year, chronic or with tubes 0-2 years.....	RATE	• 0-6 months.....	PP
• > 2 years.....	STD	• 6 months-2 years.....	ER
c) Tubes removed, no further attacks		• Over 2 years.....	STD
• Within 1 year.....	RATE	b) Multiple episodes, chronic, unoperated	
• Over 1 year.....	STD	• Present.....	PP
		• Within 3 years, recovered.....	ER
		• Over 3 years.....	
Otosclerosis — <i>Formation of bony tissue within the inner ear resulting in progressive hearing impairment</i>		STD	
a) Unoperated.....	ER	Periarteritis Nodosa	RNA
b) Operated, hearing successfully restored		Pericarditis — <i>Benign viral pericarditis</i>	
• Within 1 year.....	ER	a) Single episode, no other cardiovascular impairment	
• Over 1 year.....	STD	• Present or within 6 months.....	PP
		• 7 months-2 years.....	20%
Ovarian Cyst (Benign)		• Over 2 years.....	STD
a) Present, unoperated, benign		b) Constrictive or chronic.....	RNA
• 0-1 year.....	ER	Peripheral Vascular Disease	RNA
• > 1 year since diagnosis, symptoms and treatment free.....	STD	Phlebitis, Thrombophlebitis — <i>Inflammation of a vein</i>	
b) History of complete recovery, no residuals, spontaneous disappearance.....	STD	a) Present, or currently on medication.....	RNA
c) Operated, benign, with oophorectomy or removal of cyst only.....	STD	b) Single episode, short duration, no other complicating factors, no current medication	
d) Polycystic Ovarian Disease.....	ER	• Within 2 years.....	ER
Pacemaker Recipients	RFC	• Over 2 years.....	STD
Paget's Disease	IC	• <i>STD with \$5/10,000 deductible</i>	
Pancreatitis — <i>Inflammation of the pancreas</i>		c) Multiple episodes, more severe.....	RNA
a) Acute, single episode, no evidence of alcohol abuse, full recovery		Pleurisy — <i>Infection of pleura, the covering membrane of the lung and the lining membrane of the chest cavity. Usually acute, due to virus.</i>	
• Within 1 year.....	PP	a) Acute, recovered, over 1 month.....	STD
• 1-3 years.....	ER or 40%	b) recurrent; due to T.B. or other infection, with results of chest x-ray.....	IC
• Over 3 years.....	STD	PMS	
b) Recurrent, chronic or due to alcohol abuse.....	RNA	a) Mild, non-disabling, no medications.....	STD
Panic Attacks (see 'Mental-Emotional Disorders')		b) Others.....	IC
Pap Smear (see 'Uterine Disorders')		Pneumoconiosis (Silicosis, Asbestosis)	RNA
Paralysis	RNA	Pneumonia	
Paranoia	RNA	a) Present.....	PP
Parkinson's Disease	RNA	b) Recovered single episode, no underlying disease or disorder	
Patent Ductus Arteriosus		• 0-3 months.....	IC
IC		• > 3 months.....	STD
		c) Others.....	IC

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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
Pneumothorax — <i>Presence of air in the pleural cavity – impairs the vacuum needed and may cause a collapsed lung</i>		Prostate Disorders	
a) Present.....	RNA	a) Prostatitis, unoperated, single episode, recovered, normal urinalysis	STD
b) Traumatic or spontaneous, recovered	STD	• 2 or more episodes, chronic,	
c) Recurrent		- Last episode within 2 years	ER*
• 0-3 years	ER or 40%	- > 2 years.....	STD
• Over 3 years	STD	b) Prostate enlargement, benign, no urinary symptoms.....	STD
Poliomyelitis		• With symptoms or medications.....	ER
a) Present.....	RNA	c) PSA test results greater than 4.0.....	IC
b) Recovered with mild to moderate residuals.....	ER	*Can consider STD with > \$5,000 deductible and no RX benefit.	
c) Severe residuals	RNA	Psoriasis	
Polycythemia Vera	IC	• Localized/controlled with topical medications	ER
Polyneuritis	RNA	• Injectibles.....	Decline
Polyp, Papilloma (Larynx, Rectal, Nasal, Colon, Stomach, Urethra, Urinary, Bladder)		Psoriatic Arthritis	RNA
a) Present on Routine exam/asymptomatic, or benign and follow-up recommended > 1 year	STD	Psychoneurosis (see ‘Mental-Emotional Disorders’)	
b) Symptomatic, or follow-up recommended in less than 1 year.....	ER	Psychosis (see ‘Mental-Emotional Disorders’)	
c) Multiple occurrences	ER	Pulmonary Embolism	
Pregnancy		a) Present.....	RNA
When the applicant or any member > 19 is either pregnant or in the process of adopting, hospital or major medical coverage will be postponed until the end of the pregnancy.		b) Otherwise.....	IC
Premature Heart Beats	IC	• 0-1 year.....	PP
Proctitis, ulcerative		• > 1 year no longer under treatment	STD
a) Present or within 5 years.....	RNA	Pulmonic Stenosis.	
b) Single episode, 5-10 years	ER + 40%	• < 19	MAX. RATING
• > 10 years	STD	• Others	IC
c) Recurrent, 2 or more episodes		Pyelitis/Pyelonephritis	
• Within 7 years	RNA	a) Acute, single episode, normal urinalysis	
• 8-12 years	ER+ 40%	• Within 1 year	ER
• > 12 years	STD	• > 1 year.....	STD
d) Operated, treated within 2 years	RNA	b) More than one attack	IC
• 2-5 years	ER+ 40%	c) Chronic or urinalysis abnormal	RNA
• > 5 years	ER+ 20%	Pyloric Stenosis	
		a) Operated, recovered	STD
		b) Unoperated.....	IC
		Pylorospasm (see ‘Gastritis’)	
		Raynaud’s Disease	
		a) Mild, not progressive or disabling, no atrophic changes,	
		• Present or within 1 year.....	IC
		• > 1 year.....	STD
		b) With frequent consults or symptoms	ER
		Raynaud’s Phenomenon	RFC
		Rectocele (see ‘Cystocele’)	

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

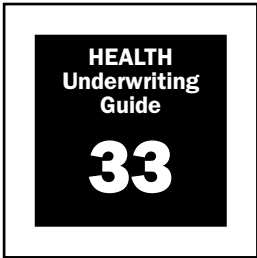
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Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
Silicosis (see 'Pneumoconiosis')			
Sinusitis — <i>Inflammation of a sinus, especially paranasal sinus</i>			
a) Acute, no more than 3 episodes per year	STD		
b) Chronic, or more than 3 episodes per year	ER or 20%		
c) Surgery recommended	IC		
Skin Condition			
a) Mild, infrequent episodes, no current Medications.....	STD		
b) Severe, frequent episodes.....	ER*		
*May be STD with \$5000 or greater deductible			
Sleep Apnea			
a) Controlled, no cardiac disorders	ER		
b) More severe and/or associated with obesity (80% rating)	RNA		
Spastic Colitis (see 'Colitis')			
Spermatocoele (see 'Testicular Disorders')			
Spina Bifida, Spina Bifida Occulta			
a) Symptomatic or with myelocoele, meningocele, meningomyelocoele, or syringomyelocoele.....	RNA		
b) Others.....	IC		
Spinal Deformities — <i>Abnormal Curvature of the Spine</i>			
a) Minimal			
• Ages 0-18	IC		
• 19 and up	0-100%		
b) Mild, unoperated, asymptomatic	IC/ER		
• Ages 0-18	IC		
• 19 and up	0-200%		
c) Moderate, unoperated or with use of back brace	IC/ER		
• < 19	MAX. RATING		
• > 19	ER		
d) Severe.....	RNA		
• < 19	MAX. RATING		
• > 19	RNA		
e) Surgery (stabilizing rods or fusion), recovered, no residuals			
ER			
Spondylolisthesis			
a) Recovered, no residuals			
• 0-3 years	ER		
• > 3 years	STD		
b) Others.....	IC		
Strabismus (see 'Crossed Eyes')			
Stroke			
a) Most cases.....	RNA		
b) Due to Birth Control Pills.....	IC		
Subarachnoid Hemorrhage,.....			
RNA			
Suicide Attempts			
a) One attempt, stable, no continuing medication or psychotherapy, no evidence of drugs or alcohol abuse			
• Within 6 years	RNA		
• > 6 years	IC		
b) multiple attempts	RNA		
Symptoms of Undetermined Etiology			
RNA			
Syncope — <i>Fainting spells</i>			
a) Single episode, cause unknown, adequate workup 1-3 episodes in 2 years			
• Within 1 year	RMD		
• 1-2 years	20%		
• Over 2 years	STD		
b) Cause known.....	RFC		
c) Multiple episodes or indefinite diagnostic studies, more than 3 episodes in 2 years.....	RNA		
Syphilis (see 'Sexually Transmitted Diseases')			
Tachycardia — <i>Rapid pulse</i>			
IC			
Temporomandibular Joint Dysfunction (TMJ)*			
— <i>Improper function of the lower jaw and skull joint</i>			
a) Present.....	ER		
b) Recovered			
• Within 3 years	ER		
• Over 3 years	STD		
*Except for state Mandated Benefits			
Tendonitis - Tenosynovitis, Plantar Fasciitis			
a) Single episode, short duration			
• Within 1 year	ER*		
• Over 1 year.....	STD		
b) Multiple episodes			
• Within 2 years	ER		
• Over 2 years	STD		
c) Chronic	ER		
*STD with \$5000 or > deductible possible			
Tennis Elbow (see 'Tendonitis')			

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

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



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

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