



**NEW BUSINESS
PROCEDURES
and
FIELD UNDERWRITING
GUIDELINES
for
SECUREADVANTAGE
Sickness, Accident**

MEDGUARD-LIFE PROTECTOR

**ACCIDENT PROTECTOR
INCOME PROTECTOR**

Rev 1/ 2020

**Underwritten by:
Freedom Life Insurance Company of America
National Foundation Life Insurance Company
Enterprise Life Insurance Company**

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NEW BUSINESS PROCESS AND GUIDELINES

INTRODUCTION

We are pleased to provide you this reference tool and hope that the information provided will assist you in establishing valuable relationships with our customers. This manual is being presented so that you have some insight into the Home Office procedures and underwriting guidelines. Please remember that the agent cannot change, alter, or amend the coverage, and has no authority to make representation about the conditions under which the coverage will be issued. This guide does not contain all our underwriting guidelines but lists the probable action for the most commonly seen conditions. The underwriting actions listed are not a guarantee, and the Home Office reserves the right to amend or deviate from the procedures and guidelines listed in this manual at any time. This guide is intended for agent use only. The final determination of an insurable risk will be made by the Home Office Underwriter.

SOLICITING – WRITING AGENT REQUIREMENTS

We require that only a licensed agent that is appointed with the company complete an application for insurance. The agent must be currently licensed/appointed in the state in which the application is signed, and the applicant resides. Some products are on a life insurance policy form (MedGuard); therefore, the agent must have a "life" license in order to sell. Please be sure to provide on the application your agent number, which is assigned by the Home Office at time of appointment, to ensure proper payment of commissions. The agent may contact the Licensing department for any additional questions regarding licensing and appointment with the company. The agent is expected to know the solicitation rules of the state(s) in which he/she is licensed.

ELIGIBILITY GUIDELINES

The company will consider applicants up to age 64 ½ for SecureAdvantage plans (Sickness, Accident, and Wellness). For MedGuard plan, the company will consider applicants up to age 63 ½ and Life Protector plan, the company will consider applicants up to age 60.

Any minor, meaning dependent (applicant) under the age of 18 (17 and under) will only be considered for coverage when included on an application having a parent or legal guardian listed as the potential main insured. Adult dependents, meaning unmarried children that are 18 years of age or older, can be included with parent's (guardian's) application up to age 24 (some state variations may exist, see list on page 8). To be considered a dependent, the adult child must be a full-time student at an accredited college or university and listed as the parent's dependent for income tax purposes. In special situations when an applicant or premium payer has custody and/or financial responsibility of a child, then proof of custody or financial responsibility should be submitted with the application.

An application may also be considered with a newborn child, but only when the application is written 31 days after the newborn child's date of birth (birthday). An application cannot be considered if any applicant or immediate family member is expecting a child with anyone or in the process of adoption. The application can be considered after the pregnancy has ended and the newborn child is at least 31 days old, or the adoption has been finalized. In addition, an applicant cannot be considered for coverage if he/she has been advised or scheduled to have any test, surgery, treatment, or medical exam; or is waiting on the results of any medical treatment or service.

Coverage can be considered for Non-U.S. citizens after the individual provides evidence of permanent residence or green card status. (See Foreign National Section). The applicant must not travel frequently outside of the U.S., and must have established medical care with a licensed physician in the U.S. A foreign national applicant with a VISA or Passport is not eligible for coverage. Final determination of eligibility will be left to the Underwriter.

GENERAL APPLICATION GUIDELINES

Since the application will be made a part of the policy or certificate of coverage, it is important that the application be completed in full. All the health history questions must be answered, and details provided for any question(s) answered “yes”. An incomplete application will likely delay the underwriting of the application. If a question is not applicable to the individual applying for coverage, answer the questions as “no” so that every question listed is answered. In completing a written application, please be sure to write legibly and use black ink. Any changes(s) or correction(s) on the written application should be initialed by the agent and the applicant. Both the agent and the applicant(s) (spouse if included on the application) must sign the application in order to prevent any further delay in the processing of the application. The product for which the individual is applying for must be approved and available in the state that the applicant resides.

An electronic application is available for agent to use in the agent website under the New Business tab, called EZapp. To learn more, access the training portion of the website to review the module on the EZapp.

Occasionally, the Home Office is required to obtain additional information from the applicant’s Attending Physician. Please provide the complete name, address and phone number of the applicant’s doctor(s). Incomplete information could result in a delay in obtaining the applicant’s medical records and prevent the application from being considered.

Other Medical Insurance

Please remember to advise the applicant, not to cancel their current coverage until they have received and reviewed our coverage, if issued. The coverage shall not be effective until the certificate/policy has been issued, the first premium paid, and the policy is delivered to the insured. An applicant never has coverage at the time of application.

Application (Telephone) Verification

Each application submitted will likely be telephone verified with the applicant or spouse (**only** if the spouse is listed on the application). Please be sure to provide the applicant’s home, business, and/or cell telephone numbers, and the best times to call in order to expedite the processing of the application. The recorded call will be considered as part of the application and will take approximately 30 minutes to complete. The purpose of the call is to verify the information listed on the application, to gather additional facts that may be needed to underwrite the application, and obtain the applicant's verbal acknowledgement and authorization, if needed.

Effective Date of Coverage

Unless there is a specific request, coverage will become effective on the date the Home Office Underwriter approves the application. If the applicant desires a specific effective date, it must be requested at the time of application, but not for the 29th, 30th, or 31st of the month to ensure proper renewal payments. A requested effective date cannot be prior to the date the application is written, and no more than 60 days after the date on the application. The applicant can call the Home Office for consideration of changing the effective date after the certificate/policy is issued.

Initial Payment and Billing Method

The initial premium payment may be made in the form of a check, Electronic Funds Transfer (EFT- Bank Draft) or credit card.

If a check is submitted with the application it will be deposited upon receipt. Please do not advise the applicant that the check will be held until a later date for deposit. We will not accept a check for which the agent or an agency is the account holder, a post-dated check, or a check that doesn't include the account holder information printed on the check. If coverage is not offered, a refund will be mailed to the applicant.

For EFT (Electronic Funds Transfer or Bank Draft), it is imperative that the correct routing and bank account number is provided to the Home Office on the application. Incorrect account numbers result in the delay of premium payment and can cause a lapse of the policy. When available, submit a copy of a voided check. The initial EFT (bank draft) will occur upon the effective date of coverage.

When the initial payment is be done by credit card, the initial premium charge will occur at the time coverage is issued, regardless of coverage effective date. All renewal premiums must be made by monthly bank draft (EFT) or direct bill.

As a convenience to the applicant, all plans will be debited at one time for a total payment via a Single Bank Draft (EZDraft). If the applicant does not accept this Single Bank Draft (EZDraft) method, then each plan will be placed on direct bill.

Renewal Payments

Our preferred and the most cost-effective billing method for your client is monthly bank draft. We also offer quarterly, semi-annual, and annual bank draft(s). In order to activate the automatic bank draft, we must have a completed and signed bank draft authorization from the accountholder. Generally, the bank draft will occur on the renewal (effective) date of coverage, but not on the 29th, 30th, and 31st of the month. For an additional premium, we do provide monthly, quarterly, semi-annual and annual direct billing.

Incomplete Applications

Unfortunately, there are times when an application submitted to the Home Office is considered incomplete due to a missing signature or required form. We will make every effort to work with you and the applicant to obtain the incomplete information. To prevent delays in the processing of the application, we request that the application be reviewed by the agent before being submitted to the Home Office to ensure that all signatures have been obtained, the agent number is written on the application, and the application is completed with all health questions being answered. The application will be withdrawn and determined incomplete if an outstanding item is not provided or completed within 10 days of our request.

UNDERWRITING PROCESS

It is extremely important to provide detailed information of past and present medical condition(s) on the enrollment application in order to expedite the underwriting process. The underwriting consideration will be based primarily upon information provided in the application and the telephone verification call, along with additional underwriting requirements and decision made based on consideration to the guidelines.

Underwriting Requirements

The application includes authorization to obtain additional information, if needed, for underwriting. One source of information is MIB (Medical Information Bureau), a non-profit membership organization of life and health insurance companies (MIB Members) which maintains a database for MIB Members to exchange confidential information of underwriting significance when an individual applies for life, health, disability income, long-term care or critical illness insurance. Coded information identifies medical conditions or medical tests that are reported by MIB Members to MIB under broad categories. MIB's primary purpose is to protect Member companies from proposed insureds who knowingly or unknowingly omit information about their insurability on their applications. MIB provides an alert to the company where the person has applied for insurance regarding information that may be relevant in the risk assessment process. The information in the person's MIB file is used only as an alert. No underwriting decision can be made solely based on a coded report, such as issuing a policy with an extra premium or declining to offer coverage. For more information about MIB or to learn how someone can see if they have a report, go to www.MIB.com

There are times when the Underwriter may determine additional medical information is needed and request an APS (Attending Physician Statement – Medical Records) from the applicant's Doctor or healthcare provider. Medical records request will be handled by the Home Office. If the Home Office does not receive the APS within 35 days of the date requested, the underwriter will be asked to take appropriate action on the application, which is close out (withdraw) the application due to inability to obtain this requirement. A Doctor or Healthcare Provider typically request payment to provide the APS. If the Home Office considers the request for payment to be excessive, the application will be closed out (withdraw) as unable to obtain this requirement.

On very rare occasions, the Underwriter may determine a medical exam and/or blood/urine tests are needed to consider the applicant for coverage. If a medical exam and/or blood/urine tests are needed, the applicant may be responsible for cost for the medical exam and any related blood/urine test.

During the underwriting process, the Underwriter may request an electronic copy of the applicant's prescription history through Milliman Intelliscript. Milliman Intelliscript is a proprietary service that provides detailed prescription records in real-time to the Underwriter. Upon receiving the HIPAA (Health Insurance Portability and Accountability Act) authorization, which is verified at the time of the recorded telephone interview with the applicant, Milliman Intelliscript electronically passes the applicant's identifying information to its contracted data sources (Pharmacy Benefit Managers or "PBM's", data clearinghouses, and retail pharmacy chains). A PBM is an entity that provides a broad range of pharmacy and prescription drug administration services. Each data source returns any prescription history it may have on file for the applicant. Milliman Intelliscript organizes the responses from the data sources and electronically presents the information to the Underwriter. The information may include the drugs names, dosages, fill dates, and physicians' information. The Underwriter may use the information as a basis for the decision of the application or to request additional underwriting requirements. The decision of the application may be adverse, such as issuing a policy with an extra premium or declining to offer coverage. If an adverse decision is made, based in whole or in part on a prescription history, the applicant will be notified, in writing, of Milliman Intelliscript's contact information so that the applicant may contact them for a copy of the report. For more information about Intelliscript or to learn how the applicant may request a report, go to <http://www.rxhistories.com>

Foreign Nationals

Applicants with a birthplace other than the United States will be considered for coverage if the applicant is living in the United States on a permanent basis. The applicant must be able to provide evidence of Permanent Resident status (Green card) and have established medical care in the United States. Foreign National applicants with a VISA or Passport are not eligible for coverage. The applicant must not travel frequently outside of the U.S., and must have established medical care with a licensed physician in the U.S. Coverage for applicants who frequently travel outside of the United States, or who reside outside of the United States will be left to the discretion of the Underwriter.

These are questions to ask regarding foreign nationals.

1. How long have they lived in the U.S.?
2. What is their occupation? If owner, how long have they owned their own business?
3. Where were they born?
4. How often do they travel outside of the U.S.? Where do they travel? Reason for travel?
5. What type of Visa do they have? How often does it need to be renewed? When did they last renew their Visa? When does it expire?
6. Are they married and/or have children? If yes, where do the spouse and children live? Are they U.S. citizens? What is spouses' occupation? Are the children in U.S. schools?
7. Does the insured plan to continue to live in the U.S.? Or do they plan to move back to homeland? If moving back, when?
8. Have they applied for Green Card or U.S. Citizenship? If yes, when did they apply? If no, why not?
9. Name, address and telephone # of physician with their records? Date and reason for last visit?

COMMON LAW MARRIAGE

The following states **do not** recognize common law marriage therefore any applications submitted with applicants not legally married will be withdrawn. Separate applications will need to be written for each primary applicant.

- Alabama: Not recognized after 1/1/2017
- Arizona
- California
- Connecticut
- Delaware
- Florida: Unless created before 1/1/1968
- Georgia: Unless created before 1/1/1997
- Idaho: Unless created before 1/1/1996
- Illinois
- Indiana
- Kentucky
- Louisiana
- Maine
- Maryland
- Michigan
- Minnesota
- Mississippi
- Missouri
- Nebraska
- Nevada
- New Hampshire: Unless for inheritance purposes only
- New Jersey
- North Carolina
- Ohio: Unless created before 10/10/1991
- Oklahoma: Unless created before 11/1/1998
- Oregon
- Pennsylvania: Unless created before 1/1/2005
- Tennessee
- Virginia
- Washington
- West Virginia
- Wyoming

AGE LIMITATIONS FOR DEPENDENT CHILDREN

- Alabama: under the age of 19 (24 if a Full-Time Student)
- Arizona: under the age of 19 (24 if a Full-Time Student)
- Arkansas: under the age of 19 (24 if a Full-Time Student)
- Colorado: under the age of 19 (24 if a Full-Time Student), plus dependent children under 25 who have the same legal residence
- Florida: under the age of 19 (24 if a Full-Time Student)
- Georgia: up to age 19, or up to 26 if a Full-Time Student
- Illinois: under the age of 19 (24 if a Full-Time Student)
- Iowa: under the age of 19 (24 if a Full-Time Student)
- Indiana: under the age of 26, no Full-Time Student
- Kansas: under the age of 19 (24 if a Full-Time Student)
- Louisiana: under the age of 26, no Full-Time Student
- Maryland: under the age of 19 (24 if a Full-Time Student)
- Michigan: under the age of 19 (24 if a Full-Time Student)
- Mississippi: under the age of 19 (24 if a Full-Time Student)
- Missouri: under the age of 26, no Full-Time Student
- Nebraska: under the age of 19 (24 if a Full-Time Student)
- Nevada: under the age of 19 (24 if a Full-Time Student)
- North Carolina: under the age of 19 (24 if a Full-Time Student)
- Ohio: under the age of 19 (24 if a Full-Time Student)
- Oklahoma: under the age of 19 (24 if a Full-Time Student)
- Pennsylvania: under the age of 19 (24 if a Full-Time Student)
- South Carolina: under the age of 19 (24 if a Full-Time Student)
- Tennessee: under the age of 24, no Full-Time Student
- Texas: under the age of 25, no Full-Time Student
- Virginia: under the age of 19 (24 if a Full-Time Student)
- West Virginia: under the age of 19 (24 if a Full-Time Student)
- Wyoming: under the age of 19 (24 if a Full-Time Student)

OCCUPATION AND AVOCATION CONSIDERATIONS

Certain occupations/avocations may not be eligible for coverage upon further consideration of the individual's duties/activities. The following is a general, **but not a complete list of occupations/avocations.**

- Adult Entertainers
- Actors/Actress – Stuntmen(women)
- Armed Forces (Active Military) Personnel
- Asbestos or Chemical Workers Hazardous Waste Handler or Hauler
- Aviation such as Test Pilot, Aerial Photographer, Hot Air Balloon, Flight Instructors or Crop Duster
- Bail Bonds
- Boat/Ship Captain and Crewmember/ Commercial Fishermen
- Full Time Bartender/Bar-Tavern Owners
- Boxer or Prize Fighters
- Circus, Amusement or Carnival Workers
- Commercial Fishermen
- Demolition Workers
- Drilling or Derek Worker
- Explosive or Pyrotechnic Workers
- Floor Installer
- Jockey, Horse Trainers, Stable Worker, or Animal Handler
- Lineman
- Logger, Lumberjack
- Longshoreman or Dock Workers
- Marijuana Industry
- Migrant Farm/Manufacturing Workers
- Missionary Workers
- Miners, Oil or Natural Gas Workers
- Professional or Semi-Pro Rodeo Participants
- Professional or Semi-Pro Athletes
- Rock / Mountain Climbing, Mountaineering, Cliff Hanging / Climbing – Indoor or Outdoor
- Roofer or Chimney Sweep
- Structural Steel Workers, Sandblaster, Boilermaker
- Tattoo Artist
- Tile Layer
- Toxic Material or Chemical Workers
- Tree Surgeon / Arborist
- Unemployed due to Disability

Other Occupations or Avocations may be deemed to be hazardous or ineligible to be considered for coverage.

In addition, individuals with felony conviction/indictments or a criminal record may not be considered for coverage.

HEIGHT AND WEIGHT RATING CHART

The charts below are a guide to assist you in determining if a rate-up should be included, or if an applicant is not eligible for coverage due to their height/weight ratio. **Applicants with height/weight ratio at or above the 40% rate-up category and have hypertension and/or other significant health risk are not eligible for coverage.** Applicants that lose weight can request reduction of the rate-up after the applicant has maintained the weight loss for 12 months.

In Maryland, Applicants with height/weight ratio at or above 40% rate up category are not eligible for coverage.

Male	Male	Male	Male	Male	Male
Height Feet & Inches	Weight No rate-up	Weight 20% rate-up	Weight 40% rate-up	Weight 60% rate-up	Uninsurable
4' 10"	90-158	159-168	169-178	179-199	200
4' 11"	92-162	163-173	174-184	185-204	205
5' 0"	93-167	168-179	180-191	192-206	207
5' 1"	95-172	173-184	185-197	198-210	211
5' 2"	97-178	179-190	191-203	204-217	218
5' 3"	100-184	185-197	198-210	211-224	225
5' 4"	102-191	192-204	205-217	218-231	232
5' 5"	106-196	197-208	201-224	225-238	239
5' 6"	110-202	203-215	216-230	231-246	247
5' 7"	113-208	209-223	224-238	239-254	255
5' 8"	116-215	216-230	231-245	246-261	262
5' 9"	119-221	222-236	237-252	253-269	270
5' 10"	123-227	228-242	243-259	260-277	278
5' 11"	127-234	235-250	251-267	268-285	286
6' 0"	130-240	241-256	257-274	275-293	294
6' 1"	134-248	249-265	266-282	283-301	302
6' 2"	138-254	255-272	273-291	292-310	311
6' 3"	141-261	262-279	280-298	299-318	319
6' 4"	145-266	267-286	287-306	307-328	328
6' 5"	149-270	271-292	293-313	314-336	337
6' 6"	152-276	277-298	299-321	322-345	346
6' 7"	156-283	284-305	306-329	330-354	355
6' 8"	160-290	291-315	316-339	340-363	364

HEIGHT AND WEIGHT RATING CHART

The charts below are a guide to assist you in determining if a rate-up should be included, or if an applicant is not eligible for coverage due to their height/weight ratio. **Applicants with height/weight ratio at or above the 40% rate-up category and have hypertension and/or other significant health risk are not eligible for coverage.** Applicants that lose weight can request reduction of the rate-up after the applicant has maintained the weight loss for 12 months.

Female	Female	Female	Female	Female	Female
Height Feet & Inches	Weight No rate-up	Weight 20% rate-up	Weight 40% rate-up	Weight 60% rate-up	Uninsurable
4' 10"	90-157	158-169	170-181	182-194	195
4' 11"	92-163	164-174	175-186	187-198	199
5' 0	94-168	169-179	180-191	192-202	203
5' 1"	96-174	175-185	186-197	198-209	210
5' 2"	98-180	181-192	193-204	205-216	217
5' 3"	101-184	185-196	197-208	209-220	221
5' 4"	104-188	189-200	201-213	214-226	227
5' 5"	107-192	193-205	206-218	219-231	232
5' 6"	109-197	198-210	211-223	224-236	237
5' 7"	112-204	205-216	217-229	230-243	244
5' 8"	115-210	211-223	224-236	237-250	251
5' 9"	117-216	217-230	231-244	245-259	260
5' 10"	119-222	223-236	237-251	252-266	267
5' 11"	122-229	230-244	245-259	260-274	275
6' 0"	123-235	236-251	252-267	268-283	284
6' 1"	126-242	243-258	259-274	275-290	291
6' 2"	130-248	249-264	265-281	282-297	298
6' 3"	141-261	262-279	280-288	289-318	319
6' 4 "	145-266	267-286	287-295	296-328	329
6' 5"	149-270	271-292	293-302	303-336	337
6' 6"	152-276	277-298	299-309	310-345	346
6' 7"	156-283	284-305	306-316	317-354	355
6' 8"	160-290	291-315	316-323	324-363	364

JUVENILE HEIGHT AND WEIGHT CHARTS

Juvenile Build Chart – Ages 0-2

Height	Weight
2'	8-23
2'2"	10-26
2'4"	13-31
2'6"	15-36
2'8"	18-40
2'10"	21-42
3'	23-45
3'2"	26-48
3'4"	29-52

Juvenile Build Chart – Ages 3-9

Height	Weight
2'6"	18-40
2'10"	22-44
3'2"	26-54
3'6"	32-64
3'10"	38-78
4'2"	48-94
4'6"	56-111
4'10"	66-128
5'2"	72-145

Juvenile Build Chart – Ages 10-14

Height	Weight
4'	44-92
4'4"	54-108
4'8"	63-126
5'	74-144
5'4"	87-166
5'8"	100-186
6'	113-206
6'4"	126-250

DECLINED CONDITIONS (Applies to all coverage types)

Individuals with the following condition(s) are a substandard risk and will result in a declination of coverage. **This is not an all-inclusive list.**

Acromegaly	Hepatitis B, C, E or chronic
Addison Disease	Hepatomegaly (Enlarged Liver)
AIDS or AIDS Related Complex	HIV positive
Alcohol Abuse / Dependency	Hydrocephalus/Shunt
Alzheimer's Syndrome	Hyperparathyroidism
Amyotrophic Lateral Sclerosis (ALS – Lou Gehrig's Disease)	Hypersplenism
Aneurysm	Hysteria
Angina Pectoris	Ischemic Heart Disease
Angioplasty	Juvenile Arthritis
Ankylosing Spondylitis	Kidney Transplant or Failure (dialysis)
Anorexia	Leukemia
Aortic Disorders	Liver Disease or Transplant
Arteriosclerosis	Lou Gehrig's Disease (ALS)
Arthrosclerosis	Lupus Erythematosus
Auto Immune Disorders	Lymphoma
Autism/Asperger's Syndrome	Major Depressive Disorder
Buerger's Disease	Manic Depressive Disorder
Bipolar Disorder	Medullary Cystic Kidney
Bulimia (Bulemia)	Mental Retardation (Severe, seizures, unstable)
Cancer – malignant tumors	Mitral Insufficiency
Cardiac Pacemaker	Mitral Stenosis
Cardiomyopathy (myocardiopathy)	Multiple Myeloma
Carotid Artery Disease	Multiple Sclerosis
Cerebral Palsy	Muscular Atrophy
Cerebrovascular Accident (Stroke)	Muscular Dystrophy
Cerebrovascular Disease	Myocardial Infarction (MI)
Chronic Fatigue Syndrome	Myocardial Ischemia
Chronic Obstructive Pulmonary Disease (COPD)	Narcolepsy
Cirrhosis	Nephritis (Chronic)
Colitis (Ulcerative)	Non-Hodgkin's Disease
Congestive Heart Failure (CHF)	Organ Transplant (Kidney, Liver, etc)
Connective Tissue Disorder	Pacemaker
Coronary Angioplasty	Parkinson's Disease
Coronary Artery Disease (CAD)	Paralysis or Paraplegia
Coronary Heart Disease (CHD)	Pregnancy or expecting parent
Coronary Thrombosis	Polycystic Kidney
Coronary Heart Failure	Psoriatic Arthritis
Crohn's Disease	Pulmonary Embolism /Thrombosis /Heart Disease
Cushing's Syndrome	Quadriplegia
Cystic Fibrosis	Renal Failure / Insufficiency
Cystic Kidney Disease	Rheumatoid Arthritis
Dementia	Sarcoma
Diabetes Mellitus	Schizophrenia
Down's Syndrome	Sickle Cell Disease
Drug (Narcotic) Use within 10 yrs	Spina Bifida
Emphysema	Stent
Epstein-Barr	Stroke
Fabry's Disease	Syphilis
Fatty Liver	Suicide Attempt /Ideation
Fibromyalgia	Transient Ischemic Attack (TIA)
Heart Attack – Myocardial Infarction	Transsexualism
Heart Enlargement /hypertrophy /cardiomegaly	Tricuspid Stenosis
Heart or Lung Transplant	Ulcerative Colitis
Hemiplegia	Valve Replacement
Hemophilia	Vascular Hemophilia
	Wilson's Disease

TO APPEAL OR NOT APPEAL... HERE IS THE ANSWER

As you know, our product strategy, and more importantly the success of our product strategy in the marketplace, is contingent upon sound underwriting and risk assessment. And while we want to provide an opportunity for applicants to appeal adverse decisions made on their applications, the reality, over thousands of appeals, is that only about 1 in 10 appeals results in a modified or reversal decision. So, if you receive an appeal request from your applicant, please review the checklist below which is designed to help you provide better service to your client.

1. Review the Field Underwriting Guide to provide initial insight as to the underwriting decision. If the denial contains a condition listed in the guide, do not proceed with an appeal request.
2. If an applicant is contesting medical information provided by their physician, they should contact their physician for an explanation or request a correction, if necessary. If the physician deems a correction is necessary; the corrected information should be submitted as an underwriting appeal.
3. If an applicant wishes to correct or clarify any statement(s) they made during the telephone verification call that resulted in the decline they can send a statement of clarification. The statement of clarification must be sent to your regional sales manager.
4. If the decline is due to confidential information the applicant must request the basis of the decision in writing. Upon receipt, the response will be sent to the applicant via registered mail. Information requests will not be accepted from the agent. Do not send an appeal.
5. If the decision is due to information obtained from IntelliScript, the applicant should refer to the special letter they received. This letter provides contact information from IntelliScript including directions about how to obtain the prescription drug history. The home office will not provide information to the applicant or to the agent. Do not send an appeal.
6. A denial can be based solely on the height/weight ratio. If an applicant has lost weight recently BUT has not maintained the appropriate weight for a minimum of 12 months, the case is not eligible for appeal.
7. If the denial is based on an exam, blood or urine result, the applicant must discuss the findings with their personal physician. Please do not send additional lab work or other information. Since the lab work/results are current; the case is ineligible for an appeal.
8. Finally, any appeal and appeal related documentation must be submitted through your Regional Sales Manager.

If you have additional information that may assist us in our review, you may email this information to your regional sales manager. It is our first and foremost priority to issue business and service our agents and customers, so please let us know if we can be of any further assistance.

MEDICATIONS

The following is a list of medication sorted alphabetically by Brand name and secondly by Generic name along with common condition for which medication is prescribed. Individuals with history of taking medications below are a substandard risk and will likely result in a declination of coverage. **This is not an all-inclusive list.**

Alphabetical by Brand Name

Brand Drug	Generic/Alternative	Common Condition Prescribed
Abilify	Aripiprazole	Schizophrenia/Bipolar Disorder
Actemra	Ocilizumab	Juvenile Arthritis
Adempas	Riociguat	Heart Disease
Amaryl	Glimepiride	Diabetes
Amitriptyline	Elavil	Severe Depression
Arimidex	Anastrozole	Breast Cancer
Antabuse	Disulfiram	Alcohol Abuse
Arava	Leflunomide	Rheumatoid Arthritis
Aricept	Donepezil	Alzheimer/Dementia
Asacol	Mesalamine	Ulcerative Colitis
Avandia	Rosiglitazone	Diabetes
Avonex	Interferon	Multiple Sclerosis
AZT Retrovir	Zidovudine	AIDS
Azulfidine	Sulfasalazine	Ulcerative Colitis
Baclofen		Multiple Sclerosis
Betapace AF	Sotalol AF	Atrial Fibrillation
Betaseron	Interferon	Multiple Sclerosis
Blocadren	Timolol	Heart Disease
Campral	Acamprosate	Alcoholism
Cogentin	Benzotropine	Parkinson's Disease
Cognex	Tacrine	Dementia
Copegus	Ribavirin	Hepatitis
Coumadin	Warfarin	Heart Disease
DDAVP	Desmopressin	Diabetes
DiaBeta	Glyburide	Diabetes
Digitek	Digoxin	Heart Disease
Dipentium	Olsalazine	Ulcerative Colitis
Efudex	Fluorouracil	Skin Cancer
Eliquis	Apixaban	Blood Clots/DVT
Enbrel	Etanercept	Rheumatoid Arthritis
Eskalith	Lithium	Manic Depression
Exelon	Rivastigmine	Dementia
Extavia	Interferon	Multiple Sclerosis
Femara	Letrozole	Breast Cancer
Fetzima	Levonilnacipran	Major Depression
Geodon	Ziprasidone	Schizophrenia/Bipolar Disorder
Gleevec	Imatinib	Cancer
Glipizide	Glipizide	Diabetes
Glucophage	Metformin	Diabetes
Glucotrol	Glipizide	Diabetes
Haidol	Haloperidol	Psychotic Disorder
Harvoni	Ledipasvir	Hepatitis C
Heparin		Blood Thinner
Herceptin	Trastuzumab	Breast Cancer
Humira	Adalimumab	Rheumatoid Arthritis/Psoriasis

Brand Drug	Generic/Alternative	Common Condition Prescribed
Humulin	Insulin	Diabetes
Ilaris	Canakinumab	Juvenile Arthritis
Imbruvica	Ibrutinib	Cancer
Imuran	Azathioprine	Rheumatoid Arthritis
Invokana	Canagliflozin	Diabetes
Jantoven	Warfarin	Heart Disease
Kadcyla	Ado-Trastuzumab	Breast Cancer
Lamictal	Lamotrigine	Bipolar Disorder/Seizures
Lanoxin	Digoxin	Heart Disease
Larodopa	Levodopa	Parkinson's Disease
Latuda	Lurasidone	Schizophrenia
Levodopa		Parkinson's Disease
Lialda	Mesalamine	Ulcerative Colitis
Lovenox	Enoxaparin	Blood Clots/DVT
Lupron	Leuprolide	Prostate Cancer
Mekinist	Trametinib	Melanoma
Methadone		Severe pain/narcotic drug addiction
Micronase	Glyburide	Diabetes
Morphine		Moderate to Severe pain
Myambutol	Ethambutol	Tuberculosis(TB)
Mycobutin	Rifabutin	AIDS
Nesina	Alogliptin	Diabetes
Nitro-Dur	Nitroglycerin	Heart Disease
Nitromist	Nitroglycerin	Heart Disease
Nitrostat	Nitroglycerin	Heart Disease
Nymalize	Nimodipine	Heart Disease
Olysio	Simeprevir	Hepatitis C
Onglyza	Saxagliptin	Diabetes
Opana	Oxymorphone Hydrochloride	Myasthenia Gravis
Oxygen		Any condition
Parmax	Pergolide	Parkinson's disease
Pentasa	Mesalamine	Ulcerative Colitis
Percocet	Acetaminophen/Oxycodone	Moderate to Severe pain
Persantine	Dipyridamole	Heart Disease
Plaquenil	Hydroxychloroquine	Lupus/Rheumatoid Arthritis
Plavix	Clopidogrel	Blood Thinner
Pomalyst	Pomalidomide	Cancer - Myeloma
Precose	Acarbose	Diabetes
Proglycem	Diazoxide	Cancer
Provigil	Modafinil	Narcolepsy
Relafen	Nabumetone	Severe Arthritis
Remicade	Infliximab	Severe Arthritis
Rescriptor	Delavirdine	AIDS
Retrovir AZT	Zidovudine	AIDS
Revlimid	Lenalidomide	Cancer - Lymphoma
Rheumatrex	Methotrexate	Rheumatoid Arthritis
Risperidone	Risperdal	Schizophrenia/Bipolar Disorder
Roferon	Interferon	Hepatitis/Leukemia
Rythmol	Propafenone	Atrial Fibrillation
Saltamox	Tamoxifen	Breast Cancer

Brand Drug	Generic/Alternative	Common Condition Prescribed
Saphris	Asenapine	Schizophrenia/Bipolar Disorder
Seroquel	Quetiapine	Schizophrenia/Bipolar Disorder
Serzone	Nefazodone	Major depression/Bipolar Disorder
Sinement	Carbidopa	Parkinson's Disease
Suboxone		Narcotic Addiction
Sovaldi	Sofosbuvir	Hepatitis C
Spiriva	Tiotropium	COPD
Tafinlar	Debrafenib	Melanoma
Tecfidera	Dimethyl Fumarate	Multiple Sclerosis
Ticlid	Ticlopidine	Heart Disease
Tolinase	Tolazamide	Diabetes
Trental	Pentoxifylline	Circulatory Disorder
Trileptal	Oxcarbazepine	Bipolar Disorder/Seizures
Truvada	Emtricitabine/Tenofovir	HIV, AIDS
Uceris	Budesonide	Ulcerative Colitis
Valchlor		Breast Cancer
Viadur		Prostate Cancer
Vicodin	Acetaminophen/Hydrocodone	Moderate to Severe pain
Xarelto	Rivaroxaban	Blood Clots/DVT
Zubsolv	Buprenorphine	Drug Dependency
Zyprexa	Olanzapine	Psychotic Disorder
Zytiga	Abiraterone	Prostate Cancer

Alphabetical by Generic Name

Generic/Alternative	Brand Drug	Common Condition Prescribed
Abiraterone	Zytiga	Prostate Cancer
Acamprosate	Campral	Alcoholism
Acarbose	Precose	Diabetes
Acetaminophen	Percocet/Vicodin	Moderate to Severe Pain
Adalimumab	Humira	Rheumatoid Arthritis
Ado-Trastuzumab	Kadcyla	Breast Cancer
Alogliptin	Nesina	Diabetes
Anastrozole	Arimidex	Breast Cancer
Apixaban	Eliquis	Blood Clots/DVT
Aripiprazole	Abilify	Schizophrenia/Bipolar Disorder
Asenapine	Saphris	Schizophrenia/Bipolar Disorder
Azathioprine	Imuran	Rheumatoid Arthritis
Benzotropine	Cogentin	Parkinson's Disease
Budesonide	Uceris	Ulcerative Colitis
Buprenorphine	Zubsolv	Drug Dependency
Canagliflozin	Invokana	Diabetes
Canakinumab	Ilaris	Juvenile Arthritis
Carbidopa	Sinemet	Parkinson's Disease
Clopidogrel	Plavix	Blood Thinner
Debrafenib	Tafinlar	Melanoma
Delavirdine	Rescriptor	AIDS
Desmopressin	DDAVP	Diabetes
Diazoxide	Proglycem	Cancer
Digoxin	Digitek	Heart Disease
Digoxin	Lanoxin	Heart Disease
Dimethyl Fumarate	Tecfidera	Multiple Sclerosis
Dipyridamole	Persantine	Heart Disease
Disulfiram	Antabuse	Alcohol Abuse
Donepezil	Aricept	Alzheimer/Dementia
Elavil	Amitriptyline	Severe Depression
Emtricitabine	Truvada	HIV, AIDS
Enoxaparin	Lovenox	Blood Clots/DVT
Etanercept	Enbrel	Rheumatoid Arthritis
Ethambutal	Myambutol	Tuberculosis(TB)
Fluorouracil	Efudex	Skin Cancer
Glimepiride	Amaryl	Diabetes
Glipizide	Glipizide	Diabetes
Glipizide	Glucotrol	Diabetes
Glyburide	DiaBeta	Diabetes
Glyburide	Micronase	Diabetes
Haloperidol	Haidol	Psychotic Disorder
Hydrocodone	Percocet/Vicodin	Moderate to Severe Pain
Hydroxychloroquine	Plaquenil	Lupus/Rheumatoid Arthritis
Ibrutinib	Imbruvica	Cancer
Imatinib	Gleevec	Cancer
Infliximab	Remicade	Severe Arthritis
Insulin	Humulin	Diabetes
Interferon	Avonex	Multiple Sclerosis
Interferon	Betaseron	Multiple Sclerosis

Generic/Alternative	Brand Drug	Common Condition Prescribed
Interferon	Extavia	Multiple Sclerosis
Interferon	Roferon	Hepatitis/Leukemia
Lamotrigine	Lamictal	Bipolar Disorder/Seizures
Ledipasvir	Harvoni	Hepatitis C
Leflunomide	Arava	Rheumatoid Arthritis
Lenalidomide	Revlimid	Cancer - Lymphoma
Letrozole	Femara	Breast Cancer
Leuprolide	Lupron	Prostate Cancer
Levodopa	Larodopa	Parkinson's Disease
Levonilnacipran	Fetzima	Major Depression
Lithium	Eskalith	Manic Depression
Lurasidone	Latuda	Schizophrenia
Mesalamine	Asacol	Ulcerative Colitis
Mesalamine	Lialda	Ulcerative Colitis
Mesalamine	Pentasa	Ulcerative Colitis
Metformin	Glucophage	Diabetes
Methotrexate	Rheumatrex	Rheumatoid Arthritis
Modafinil	Provigil	Narcolepsy
Nabumetone	Relafen	Severe Arthritis
Nefazodone	Serzone	Major Depression/Bipolar Disorder
Nimodipine	Nymalize	Heart Disease
Nitroglycerin	Nitro-Dur	Heart Disease
Nitroglycerin	Nitromist	Heart Disease
Nitroglycerin	Nitrostat	Heart Disease
Ocilizumab	Actemra	Juvenile Arthritis
Olanzapine	Zyprexa	Psychotic Disorder
Olsalazine	Dipentium	Ulcerative Colitis
Oxcarbazepine	Trileptal	Bipolar Disorder/Seizures
Oxycodone	Percocet/Vicodin	Moderate to Severe Pain
Oxymorphone Hydrochloride	Opana	Myasthenia Gravis
Pentoxifylline	Trental	Circulatory Disorder
Pergolide	Parmax	Parkinson's Disease
Pomalidomide	Pomalyst	Cancer - Myeloma
Propafenone	Rythmol	Atrial Fibrillation
Quetiapine	Seroquel	Schizophrenia/Bipolar Disorder
Quinidine		Atrial Fibrillation
Ribavirin	Copegus	Hepatitis
Rifabutin	Mycobutin	AIDS
Riociguat	Adempas	Heart Disease
Risperdal	Risperidone	Schizophrenia/Bipolar Disorder
Rivaroxaban	Xarelto	Blood Clots/DVT
Rivastigmine	Exelon	Dementia
Rosiglitazone	Avandia	Diabetes
Saxagliptin	Onglyza	Diabetes
Simeprevir	Olysio	Hepatitis C
Sofosbuvir	Sovaldi	Hepatitis C
Sotalol AF	Betapace AF	Atrial Fibrillation
Sulfasalazine	Azulfidine	Ulcerative Colitis
Tacrine	Cognex	Dementia

Tamoxifen	Saltamox	Breast Cancer
Generic/Alternative	Brand Drug	Common Condition Prescribed
Tenofovir	Truvada	HIV, AIDS
Ticlopidine	Ticlid	Heart Disease
Timolol	Blocadren	Heart Disease
Tiotropium	Spiriva	COPD
Tolazamide	Tolinase	Diabetes
Trametinib	Mekinist	Melanoma
Trastuzumab	Herceptin	Breast Cancer
Warfarin	Coumadin	Heart Disease/Blood Thinner
Warfarin	Jantoven	Heart Disease/Blood Thinner
Zidovudine	AZT Retrovir	AIDS
Ziprasidone	Geodon	Schizophrenia/Bipolar Disorder

**UNDERWRITING
GUIDELINES
FOR
SECUREADVANTAGE
SICKNESS**

**Underwritten by:
Freedom Life Insurance Company of America
National Foundation Life Insurance Company
Enterprise Life Insurance Company**

Risk Selection and Health History Guidelines

The following is designed to assist the writing agent in the evaluation of an individual's medical history, and probable underwritten action to be taken by an underwriter. The information listed is a basic statement about the risk selection process and probable underwriting action; it does not necessarily reflect the ultimate handling of every consideration to be made by the underwriter. The evaluation of everyone is dependent upon the information provided on the application, the telephone interview, and any additional information that is gathered during the underwriting process. Please remember that the agent cannot change, alter, or amend the coverage, and has no authority to make representation about the conditions under which the coverage will be issued. This guide does not contain all our underwriting guidelines but lists the probable action for the most commonly seen conditions. Should the applicant's medical history require more than two exclusion riders, we may choose not to offer coverage. Often, three or more riders is deemed not to be in the best interest of the applicant. Also, if a state law does not allow the use of exclusion riders, or if the state mandates a specific time limit for exclusion riders, then our probable underwriting decision may change. The underwriting actions listed are not a guarantee, and the Home Office reserves the right to amend or deviate from the procedures and guidelines listed in this manual at any time. This guide is intended for agent use only. The final determination of an insurable risk will be made by the Home Office Underwriter.

Medical History and Risk Selection Guidelines

Std = Standard, R = Rider, IC = Individual Consideration, PP = Postpone, D = Decline

All exclusionary riders are temporary and will automatically be removed after 12 months from the effective date of the coverage.

ABNORMAL PAP TEST: (NO MALIGNANCY)

Unable to consider unless they have had a subsequent normal pap smear prior to application.

Results Class I Negative	Std
Class II, III or IV, No surgery	D
HPV positive	D

ACNE:

Mild to moderate treated with topical ointment or Rx	Std
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ACOUSTIC NEUROMA: Tumor on main nerve to inner ear

Present	D
After 5 years, with surgery	Std

ACROMEGALY: Chronic pituitary gland disorder..... D

ADDISON'S DISEASE: Adrenal gland disorder..... D

ADHESIONS: The adhering or uniting of two surfaces.

Surgically Corrected with complete recovery	Std
Still Present	D

ADOPTION – Applicant or any member of the family is in the process of adoption Postpone until after adoption is final

ADRENAL GLAND DISORDER: (Addison, Cushing)..... D

AIDS or AIDS RELATED COMPLEX: Immune deficiency disease..... D

ALCOHOLISM: Dependency on the chemical alcohol. Also see DRIVING HISTORY

Within 5 years, on rehabilitation program and medical management, with adherence and sustained abstinence	D
After 5 years, same as above, no body organ damage, good adjustment to society, no complications, based on review of medical records and blood test	IC
With body organ damage, no abstinence, complicating factors, adjustment problems, etc	D

ALLERGY: <i>Sensitivity to certain substances.</i>	
Handle for specific manifestation (asthma, hay fever, eczema, hives, etc.)	
Seasonal, occasional medication controlled	Std
Testing suggested or treated with immunization shots.....	Std
ALS - AMYOTROPHIC LATERAL SCLEROSIS: <i>Also referred to as Lou Gehrig's Disease - progressive neurodegenerative disease</i>	
	D
ALZHEIMER'S SYNDROME:	
	D
AMENORRHEA: Absence in menstruation.	
Dependent on cause and within 1 year	IC
After 1 year, no further treatment	Std
AMNESIA: <i>A loss of memory.</i>	
Underlying caused ruled out and recovery	Std
Seasonal, medication	D
AMPUTATION: <i>Loss of limb (arm, leg, hand, foot).</i>	
A prosthesis can last a few months or up to five years generally.	
Will take into consideration age and activity level. Medical records will always be ordered.	
Single member, due to accident, with recovery, stump healed, no symptoms, no complications	Std
Single member, due to accident, with symptoms or adjustment problems, within 1 year	R
After 2 years, problems and/or adjustment resolved, no sequelae	Std
Multiple amputations, due to accident, with recovery, good adjustment, self-sufficiency, good general health	IC
Due to disease	IC
ANAL FISSURE: <i>A superficial splitting of the anus.</i>	
Operated, with recovery	Std
Unoperated	R
ANEMIA: <i>Circulating red blood cells that are low in number, size and hemoglobin content.</i>	
Iron deficiency mild, single episode, readily treated, with recovery	Std
Recurrent, 2 or more episodes within 1 year same as above	R
Pernicious or other severe form	D
Aplastic, Thalassemia Major, or Sickle Cell Disease	D
ANEURYSM: <i>A sac formed by the dilation of the wall of an artery or vein.</i>	
History of Cerebral, Abdominal, Aortic or Thoracic.....	D
ANGINA PECTORIS or History of:	
<i>A symptom of coronary artery disease marked by recurring chest pain, with a feeling of suffocation and faintness.</i>	D
ANGIOPLASTY - STENT: <i>Treatment for artery disease.....</i>	
	D
ANKYLOSING SPONDYLITIS: <i>Inflammation/arthritis disease of spine.....</i>	
	D
ANKYLOSIS: <i>Immobility of joint due to disease or injury.....</i>	
	IC
ANOREXIA NERVOSA:	
<i>Compulsive neurosis with a pattern fixed on refusal to eat</i>	D
ANXIETY NEUROSIS: <i>A mental disorder characterized by excessive anxiety. See MENTAL/NERVOUS</i>	
AORTIC STENOSIS: <i>A narrowing or aortic orifice on the heart or anormal.....</i>	
	D

APNEA (Sleep Apnea): <i>A temporary cessation of breathing.</i>	
Mild and using CPAP machine	Std
Moderate, obstructive, obesity, or other cardiovascular disorders present	D
APOPLEXY: <i>Paralysis caused by stroke</i>	D
APPENDICITIS: <i>Inflammation of the appendix.</i>	
Operated with full recovery.....	Std
Not surgically corrected	D
ARRHYTHMIA: <i>Variation in rhythm of the heartbeat</i>	
Currently on medication	D
After medication has been discontinued	IC
ARTERIOSCLEROSIS: <i>Hardening/thickening of arteries</i>	D
ARTHRITIS: <i>Inflammation of a joint.</i>	
<u>OSTEOARTHRITIS, DEGENERATIVE, HYPERTROPHIC</u>	
Asymptomatic or incidental finding, minimal interference	Std
Mild arthritis under treatment (including Rx).....	IC
Severe, crippling, multiple hospitalizations, multi joints,	D
Rheumatoid Arthritis	D
Psoriatic Arthritis	D
Juvenile Arthritis	D
Joint replacement 0-3 years	D
ARTHROSCLEROSIS: <i>Narrowing/hardening of arteries</i>	D
ASTHMA: <i>A bronchial condition causing difficult breathing.</i>	
<u>Mild</u> – controlled by medication, no hospitalization or E.R. visit, and non-smoker..	Std
<u>Moderate</u> – hospitalization or E.R. visit, breathing treatment, allergy shots or multiple attacks, multiple respiratory infections.....	IC
<u>Severe</u> , hospitalizations and/or Moderate and tobacco user	D
ATRIAL FIBRILLATION: <i>Irregular beating of the heart or pulse</i>	D
ATRIAL SEPTAL DEFECT: <i>An abnormal opening in the wall of tissue, which divides the upper chambers of the heart.</i>	
Unoperated	D
With corrective surgery, recovery, return to unrestricted activity, or spontaneous closure	Std
ATTENTION DEFICIT HYPERACTIVITY DISORDER (ADHD or ADD): <i>challenges with attention, hyperactivity, or impulsivity behaviors.</i>	
<u>Mild/Moderate</u> – controlled by medication.....	Std
<u>Severe</u> – uncontrolled, aggressive behaviors, other mental/emotional disorder present, receiving counseling.....	D
AUTISM/ASPERGER’S SYNDROME:	D
BACK / NECK / SPINE DISORDERS:	
BACK STRAIN:	
Single event and brief episode with no disc involvement with definitive diagnosis by x-ray or other studies and with no ongoing treatment, no therapy or medications, 0-12 months	R
after 12 months.....	Std
Under current treatment/therapy/Rx, no definitive testing/diagnosis.....	D
Multiple or lengthy episode(s), suspect disc disorder or no definitive diagnosis	D
After completed recovery, non-disabling, no disc involvement with proof of x-ray or other studies noting no disc involvement after 12 months.....	Std

CHIROPRACTIC ADJUSTMENTS:

For maintenance, no disc involvement with definitive diagnosis by x-ray or other studies and no other recommended treatment, and less than 12 adjustments per year.... Std

BACK / NECK / SPINE DISORDERS (Continued):**DISC DISORDER (Includes Ruptured, Herniated, Dislocated, Bulging, Prolapsed, or Degenerative):**

Diagnosed, or Treated with physical therapy, Rx, currently..... D
 Treated with injection or recommended for surgery..... D
 Within 1 year of successful surgery and full recovery, no pain or limitations in activity, or further treatments suggested/required R
 1 year after successful surgery and full recovery, no pain or limitations in activity, or further treatments suggested/required Std
 Multiple disc history D

SCIATICA OR PINCHED NERVE: Inflammation of the sciatic nerve, usually due to a spinal disorder or injury.

Within 2 years, if unable to determine underlying problem D
 After 2 years, with recovery, no sequelae R
 After 3 years, with recovery, no sequelae Std
 Severe, multiple hospitalizations or under treatment..... D

SCOLIOSIS (Including Lordosis, Kyphosis): A lateral curvature and or twisting of the spine.

Mild Std
 Moderate IC
 Severe, progressive, disabling D
 Surgically corrected with Harrington Rod D

SPONDYLOLYSIS: A loosening of a vertebra from the adjacent vertebra.

No hospitalization, non-disabling IC
 Disabling D

SPONDYLOSIS: Nonspecific degenerative changes of the spine

Mild to Moderate..... IC
 Progressive or Severe..... D

WHIPLASH: An injury to the cervical spine (neck) sometimes associated with nerve involvement.

Single episode with recovery, brief, non-disabling, no complications, within 12 months... R
 Single episode with recovery, brief, non-disabling, no complications, after 12 months... Std
 Under treatment, or disabling, chronic or continuing symptoms..... D

BARRETT'S ESOPHAGITIS: D

BASAL CELL CARCINOMA: See **CANCER**

BELL'S PALSY: Facial paralysis .

Acute, single brief episode, with recovery Std
 Present, chronic or recurrent and dependent on cause..... IC

BIPOLAR DISORDER: See **MENTAL/NERVOUS**

BLADDER INFECTIONS: See **URINARY TRACT INFECTIONS**

BLADDER POLYPS:

Benign, not removed, or multiple events..... D
 Benign and surgically removed with full recovery Std

BLINDNESS: loss of sight

Due to disease:..... D
 Surgery recommended or still under treatment/recovery..... D
 Due to trauma, recovered and no surgery recommended, well adjusted..... Std

BLOOD CLOT: See **THROMBOSIS**

BLOOD PRESSURE: See **HYPERTENSION (HIGH BLOOD PRESSURE -HBP)**

BONE SPUR (Exostosis): *Bony growth from surface of a bone.*

If corrected	Std
Not corrected, under treatment or surgery recommended.....	D

BRADYCARDIA: *Slow heartbeat* D

BRAIN ABSCESS: *Inflammation of infected material in brain.*

After 5 years, single episode, and complete recovery	Std
Other.....	D

BRAIN TUMOR:

Benign, surgically removed, single event, complete recovery after 10 yrs.....	Std
Benign, not removed, multiple events, or within 10 yrs.....	D
Malignant	D

BREAST CYST: See **FIBROCYSTIC BREAST DISEASE**

BREAST IMPLANTS:

Augmentation not due to mastectomy, no complications	Std
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BRIGHT'S DISEASE (Glomerulonephritis): *inflammation of kidney (Nephritis)*

Within 3 years of treatment or surgery.....	D
After 3 years full recovery, no complicating factor, and return to unrestricted activity	Std
Three or more attacks or chronic, or no full recovery.....	D

BRONCHIECTASIS: *Damaged airways* D

BRONCHITIS: *Inflammation of the bronchial tubes.*

Single mild episode, associated with upper respiratory infection, with recovery....	Std
Smoker, hospitalization or E.R, chronic or recurring within 3 years	D
Emphysema, Severe Bronchitis, Chronic Obstructive Pulmonary Disease	D

BUERGER'S DISEASE: *Vascular disease affecting both veins and arteries* D

BULIMIA:..... D

BUNDLE BRANCH BLOCK (BBB): *Obstruction of electrical impulses of heart*

Right BBB	IC
Any cardiovascular, coronary or other cardiac disorder present.....	D

BUNION: *A deformity of the joint of the great toe*..... Std

BURSITIS: *Inflammation to sac like cavities used to prevent friction of various tissues.*

Asymptomatic or incidental finding, minimal interference	Std
Chronic and/or recurring	IC

CANCER: <i>Any malignant growth or tumor.</i>	
<u>INTERNAL-</u> <i>Internal means any tumor inside the body.</i>	
Within 10 years	D
After 10 years with full recovery	Std
Multiple episodes, all cases.....	D
<u>CARCINOMA IN SITU</u> with pathology report	
Present	D
Surgically corrected after 2 years	Std
<u>SKIN-</u> <i>Melanoma – handle as Internal Cancer</i>	
<u>OTHER</u>	
Basal, single episode, with successful surgical removal, within 1 year	R
Basal, single episode, with successful surgical removal, after 1 year	Std
Basal, not surgically corrected or recurrent	D
Multiple episodes	D
CANCER (Continued):	
Squamous cell, single episode, with successful surgical removal, within 1 year.....	R
Squamous cell, single episode, with successful surgical removal, after 1 year.....	Std
Squamous cell not surgically corrected or recurrent.....	D
Metastatic/Spreading	D
CARDIAC ABLATION: <i>Treatment for heart rhythm problems.</i>	
After 5 years and no other cardiovascular or coronary disorder.....	IC
Within 5 years	D
CARDIAC PACEMAKER: <i>Device to control abnormal heart rate.....</i>	D
CARDIOMEGALY: <i>Enlargement of the Heart.....</i>	D
CARDIOMYOPATHY: <i>A condition with rhythm and conduction disturbances of the heartbeat, congestion and enlargement due to intrinsic heart muscle disorder....</i>	D
CAROTID ARTERY DISEASE:	D
CARPAL TUNNEL SYNDROME: <i>Compression of the median nerve at the carpal tunnel.</i>	
Within 1-year, single episode, no sequelae	R
With corrective surgery and recovery	Std
After 1 year, no recurrence, no surgery indicated	Std
Two or more episodes, or a lengthy single episode, or disabling, recurring symptoms, within 5 years	D
After 5 years, with recovery, no sequelae	Std
CATARACT: <i>Clouding of the lens of the eye.</i>	
Present	IC
Surgically repaired with lens implant	Std
CELIAC DISEASE: Digestive and autoimmune disorder	
Present or within 3 years of treatment or other condition(s) present.....	D
After 3 years, controlled and no other conditions present	IC
CELLULITIS: <i>Inflammation of the skin and soft tissue.</i>	
Mild, single episode and recovery.....	Std
Severe or recurring attacks	D
CEREBRAL EMBOLISM, THROMBOSIS, OR HEMORRHAGE:	
<i>Any hemorrhage, blood clot or obstruction to blood vessels to brain.....</i>	D
CEREBRAL PALSY:	D
CEREBROVASCULAR ACCIDENT: See STROKE	

CEREBROVASCULAR DISEASE:	D
CERVICAL DYSPLASIA: <i>Abnormal cells of the cervix.</i>	
Unable to consider unless they have had a subsequent normal pap smear prior to application.	
Mild (Grade 1) single episode	Std
Moderate to Severe (Grade 2 or greater).....	D
With surgical correction and full recovery.....	Std
CESAREAN SECTION: <i>Delivery of a child by an incision through the abdominal and uterine wall</i>	Std
CHIROPRACTIC ADJUSTMENTS: See BACK / NECK / SPINE DISORDERS	
CHOLECYSTITIS or CHOLELITHIASIS: See GALLSTONES	
CHOLESTEROL: See HYPERLIPIDEMIA	
CHRONIC FATIGUE SYNDROME:	D
CHRONIC OBSTRUCTIVE PULMONARY DISEASE (COPD):	D
CHRONIC PAIN SYNDROME:	D
CHLAMYDIA: See CERVICAL DYSPLASIA	
CIRRHOSIS: <i>Advanced liver disease</i>	D
CLEFT PALATE OR LIP: <i>A congenital defect of the upper mouth and/or lip.</i>	
Surgically correctable but often done in stages	
With corrections and recovery	Std
All others	D
CLUBFOOT: <i>A congenital deformity of the foot.</i>	
If corrected	Std
Not corrected	D
COLITIS: <i>Inflammation of the colon (large intestine).</i>	
<u>BACILLARY, AMEBIC, MUCOUS, FUNCTIONAL, IRRITABLE BOWEL SYNDROME</u>	
<u>SPLENIC FLEXURE SYNDROME</u>	
Acute, single brief episode, with recovery	Std
Present, chronic or recurrent treatments.....	D
Ulcerative Colitis, Crohn's Disease, or Ileitis	D
COLLAGEN DISEASE (Lupus Erythematosus):	D
COLON POLYPS:	
Present	D
Operated, benign findings	Std
Multiple occurrences and benign findings	IC
COLOSTOMY: <i>Surgical creation of an artificial opening from the colon.</i>	
Open or closed due to any cause within 5 years	D
Due to Cancer within 10 years.....	D
After 10 years, no complications	Std
CONCUSSION: <i>traumatic injury to the brain.</i>	
Fully recovered and no residuals	Std
CONGESTIVE HEART FAILURE	D
CONNECTIVE TISSUE DISORDER:	D

CORNEA TRANSPLANT: After 1 year and fully recovered	Std
CORONARY ANGIOPLASTY:	D
CORONARY ARTERY DISEASE:	D
CORONARY BYPASS SURGERY:	D
CORONARY HEART DISEASE:	D
CORONARY HEART FAILURE:	D
CORONARY THROMBOSIS:	D
CRIMINAL ACTIVITY: (<i>Felony conviction/indictment or records</i>):	D
CROHN'S DISEASE: Chronic inflammatory bowel disease.....	D
CROSS EYE: See EYE DISORDER	
CUSHING'S SYNDROME: <i>Excessive hormones</i>	D
CYSTIC FIBROSIS:	D
CYSTIC KIDNEY DISEASE	D
CYSTITIS: <i>Inflammation of the urinary bladder.</i>	
Single episode, with recovery	Std
Chronic or recurrent	D
Interstitial cystitis	D
CYSTOCELE: <i>Relaxation of the supporting tissues of the urinary bladder.</i>	
Surgically corrected and recovered	Std
Unoperated	D
D & C (DILATATION AND CURETTAGE) or D & E (DILATATION AND EVACUATION):	
<i>Dilation and scraping of the interior of the uterus. Consider cause.</i>	
Single episode, no significant findings and benign situation	Std
Multiple episodes, within 3 years, handle for cause.....	IC
After 3 years	Std
DEAFNESS: potential operation to correct with cochlear implant or another devise.....	IC
DEGENERATIVE JOINT DISEASE: See ARTHRITIS	
DEMENTIA	D
DEPRESSION: See MENTAL/NERVOUS	
DETACHED RETINA (RETINAL TEAR): <i>Separation of the retina from the back wall of the eyeball; usually as a result of accident or diabetes.</i>	
Due to an accident, within 1 year or under treatment.....	D
After 1 year, with recovery, no sequelae or residual impairment, no restriction of activities	Std
With sequelae or residual impairment	D
DEVIATED SEPTUM: <i>A defect in the partition, which separates the nasal cavities, causing difficulty in breathing.</i>	
With surgical correction and full recovery, and/or no recurrent sinusitis.....	Std
Unoperated	D

DIABETES (Insipidus or Mellitus or Diet Controlled or Type I or II)	D
DISC DISORDER - See BACK / NECK / SPINE DISORDERS	
DIVERTICULAR DISEASE, DIVERTICULITIS, DIVERTICULOSIS, DIVERTICULUM: <i>A sac or pouch from any tubular part of the body such as the bladder, esophagus, stomach, intestine; with or without inflammation.</i>	
Incidental findings positive response to conservative treatment, after 1 year	Std
With operation and recovery, after 1 year	R
Unoperated, no treatment or medication 0 – 3 years	D
DOWN’S SYNDROME	D
DRIVING HISTORY:	
Arrest for Driving Under Influence (DUI/DWI) within past 12 months	D
Arrest for Driving Under Influence (DUI/DWI) within past 24 months	IC
Arrest for two or more Driving Under Influence (DUI/DWI) within 5 years	D
Three or more moving violations within 3 years	D
DRUG ABUSE: (Also see DRIVING HISTORY)	
Within 10 years	D
After 10 years, with sustained abstinence, return to full and normal activities, no complicating factor, no health impairment from the usage	IC
DUODENAL ULCER OR DUODENITIS: <i>Ulcer or inflammation of duodenum.</i>	
Benign and single episode within 1 year	D
After 1 year with recovery.....	Std
Chronic recurring or currently taking medication	D
DYSMENORRHEA: <i>Painful menstruation.</i>	
No endometriosis or other pathology	Std
Chronic, recurrent, ongoing treatment (depending on cause)	D
DYSPNEA <i>Difficult breathing or shortness of breath:</i>	IC
ECZEMA: <i>A skin disease.</i>	
Mild, non-disabling, with recovery	Std
Recurrent, severe or disabling within 2 years	D
EDEMA: <i>Fluid accumulation in tissue:</i>	D
EMPHYSEMA: <i>Progressive disease of the lungs:</i>	D
ENCEPHALITIS: <i>Brain inflammation</i>	
Within 2 years.....	D
After 2 years depending on cause	IC
ENDOCARDITIS: <i>Inflammation of tissue lining the heart:</i>	D
ENDOMETRIOSIS: <i>The abnormal presence in other locations of tissue normally lining the uterine cavity.</i>	
Surgically corrected with any type hysterectomy, laser surgery and with recovery...	Std
Unoperated with definite diagnosis	D
Multiple occurrences, no surgery	D

EPILEPSY: <i>A recurrent seizure disorder characterized by sudden, brief attacks of altered consciousness, motor activity and sensory phenomena.</i>	
<u>PETIT MAL SEIZURES</u>	
Seizure or treatment within 1 year	R
After 1 year with no seizure	Std
<u>GRAND MAL SEIZURES</u>	
With seizure 0 – 2 years	D
After 2 years with no seizure	IC
<u>All other types of Epilepsy, Seizures or Treatment</u>	IC
EPSTEIN-BARR: Viral Infection.....	D
ESOPHAGEAL REFLUX: See GASTROESOPHAGEAL REFLUX (GERD)	
ESOPHAGEAL SPASM: <i>Spasm of the esophagus.</i>	
<i>Handle for cause.</i>	
Within 1 year	R
After 1 year, apparently recovered	IC
ESOPHAGEAL STRICTURE: <i>Narrowing of the esophagus.</i>	
With no current treatment, no symptoms, complete recovery within 1 year	R
After 1-year, complete recovery	Std
ESOPHAGEAL ULCER: <i>Ulcer of the esophagus.</i>	
With treatment, within 3 years, symptoms	D
After 3 years, complete recovery	Std
EXOSTOSIS: See BONE SPUR	
EYE DISORDER: <i>Handle for cause - Strabismus, Esotropia, exotropia, retinitis, uveitis, iritis, hypertropia/hypotropia</i>	
Present, under treatment (Rx) or surgery recommended	D
Surgically corrected and complete recovery.....	Std
FACTOR V LEIDEN: <i>Blood clotting disorder</i>	D
FATTY LIVER:	D
FIBROCYSTIC BREAST DISEASE: <i>Cysts in the breast(s).</i>	
<i>If malignant, handle as Internal Cancer</i>	
Without surgery, moderate to severe, or multiple cysts	D
With surgery, within 1 year, and no recurrence or symptoms	R
With surgery, after 1 year, and no recurrence or symptoms	Std
Mild with biopsy or mammogram noting small, stable, or benign	Std
Medical records note two or more mammograms showing no change or worsening and the most recent study is less than 1 year ago, no history of breast biopsy or excision	Std
FIBROID UTERINE TUMOR: <i>A tumor, fibroids, leiomyoma of the uterus.</i>	
<i>If malignant, handle as Cancer</i>	
If only ablation performed cannot consider.....	D
Benign, removed, with recovery	Std
Still present and not surgically removed.....	D
FIBROMYALGIA: <i>Chronic widespread undiagnosed pain</i>	D
FRACTURES:	
Simple fracture after 6 months with no further treatment and full recovery.....	Std
With permanent hardware, internal fixation, or growth plate within 1 year	R
Same as above, with no further treatment, with full recovery, after 1 year.....	Std
With temporary hardware, internal fixation, or growth plate, not removed	D

GALLSTONES, CHOLECYSTITIS or CHOLELITHIASIS: <i>Gallbladder inflammation or presence of stones.</i>	
With operation and recovery (cholecystectomy)	Std
Unoperated.....	D
GANGLION CYST:	Std
GASTRIC STAPLE / BYPASS / BANDING / RESECTION / SLEEVE:	
<i>Any Operation to control intractable obesity.</i>	
Within 0-2 years	D
After 2 years stable weight control within insurable Ht/Wt, no residuals or complications, or other disease or disorder present	Std
GASTROESOPHAGEAL REFLUX (GERD):	
Under treatment by RX	Std
GESTATIONAL DIABETES: <i>High blood sugar while pregnant.</i>	
After 1 year from delivery with records showing normal blood sugar level	Std
GLAUCOMA (OCULAR HYPERTENSION): <i>Elevated pressure within the eyeball.</i>	
Controlled with single medication, no visual impairment, no complications	Std
Severe, multiple medications, surgery recommended, marked or total visual impairment	D
Within 0-6 months after surgical correction	D
After 6 months with successful surgery and full recovery, no pain or further treatments/prescriptions suggested/required	IC
GLIOMA: <i>Brain or nervous system tumor</i>	D
GLOMERULONEPHRITIS: See NEPHRITIS	
GOITER: <i>An enlarged thyroid gland.</i>	
With successful surgery, benign, with recovery and controlled	Std
Thyroid nodule/goiter present.....	D
Unoperated	D
Others see specific condition.	
GOUT: <i>Excessive uric acid in the blood and deposition of uric acid crystals in the tissues.</i>	
Gout within 2 years, asymptomatic with prompt response to treatment	Std
Chronic, recurrent or multiple episodes, poor response to treatment, no associated condition or complicating factor	D
GRAND MAL EPILEPSY: See EPILEPSY	
GRAVES DISEASE: See HYPERTHYROIDISM	
HASHIMOTO'S DISEASE: <i>Thyroiditis or Inflammation of Thyroid.</i>	
Single event with complete recovery	Std
Under treatment or recurring	IC
HEADACHES: See MIGRAINE	
HEART ATTACK (MYOCARDIAL INFARCTION) (CORONARY THROMBOSIS)	D
HEART ENLARGEMENT: See CARDIOMEGALY	
HEART MURMUR: <i>An unnatural sound heard over the region of the heart.</i>	
Physiological, innocent or functional murmur	Std
Any other organic murmur, or if on cardiac medication for the murmur	D

HEART PAIN: See **ANGINA PECTORIS**

HEART SURGERY (Valve, Open, Transplant): D

HEART VALVE REPLACEMENT..... D

HEMATURIA: *Blood in the urine.*

Within 6 months, handle for cause D

After 6 months, depending on cause..... IC

HEMIPLEGIA: *Paralysis on one side of body.*..... D

HEMOCHROMATOSIS: *Iron metabolism disorder*..... D

HEMOPHILIA: *Blood clotting disorder*..... D

HEMORRHOIDS (PILES): *Internal or external varicosities at the anus.*

With successful injection treatment or surgically corrected with recovery,
no recurrence after 1 year Std

Recurring, or recommended for surgical/invasive treatment, or not successfully
treated by injection or surgery D

HEPATITIS: *Inflammation of the liver with variable incidence of chronic complications.*

A or E, acute and single episode..... Std

A or E, chronic or recurrent..... D

B, C, D or G, **all cases** D

Alcoholic hepatitis..... D

Drug-Induced Hepatitis..... D

Steatohepatitis or Non-Alcoholic Steatohepatitis (NASH)..... D

HEPATOMEGALY (Enlarged Liver): D

HERNIA: *A rupture; a part of an organ protruding into the wall containing it.*

With successful surgical repair and recovery Std

Recommended surgery or unsuccessful repair D

HERNIATED DISC: See **BACK / NECK / SPINE DISORDERS**

HERPES ZOSTER (SHINGLES): *Inflammation of a nerve (nerves).*

Single episode, with recovery, not associated with another health condition Std

HIATAL HERNIA (DIAPHRAGMATIC HERNIA): *Protrusion of the stomach above the diaphragm.*

With successful surgical repair and recovery Std

Recommended surgery or unsuccessful repair D

HIP REPLACEMENT: See **JOINT REPAIRS OR REPLACEMENTS**

HIRCHSPRUNG'S DISEASE (MEGACOLON): D

HIV POSTIVE: *Tested positive for Human Immunodeficiency Virus*..... D

HIVES:

Mild to Moderate with recovery Std

Severe IC

HODGKIN'S DISEASE: *A malignant disease of the lymph tissue.*

Within 10 years D

After 10 years, effective treatment, no disease present, no complications, return
to full activity Std

If disease present or Non- Hodgkin's D

HUNTINGTON'S DISEASE:	D
HYDROCELE: <i>Collection of fluid in the tissues covering the testicle or along the cord leading to the testicle.</i>	
Operated and recovered	Std
All others	D
HYDROCEPHALUS/SHUNT: (Water on the brain).....	D
HYPERLIPIDEMIA: <i>An increase in the lipids of the blood – elevated lipids.</i>	
Currently under control	Std
All others and/or cardiovascular risk factors present	IC
HYPERPARATHYROIDISM: <i>A disorder resulting from excessive secretion of parathyroid hormone.</i>	
Present	D
After 1 year, with successful surgery and recovery, no complications or sequelae return to normal activity	Std
All others	D
HYPERSPLEANISM: <i>Overactive spleen.</i>	D

HYPERTENSION (HIGH BLOOD PRESSURE- HBP) - Pressure of blood on walls of arteries

- Diagnosed within last 6 months (need history of controlled blood pressure) IC
- Controlled blood pressure, more than 6 months, no medication for elevated lipids and no other health related risk factors present, and Height/Weight within no rate-up range..... Std
- Controlled blood pressure, more than 6 months, no medication for elevated lipids and no other health related risk factors present, and Height/Weight within 20% rate-up range..... 50% Rate-up
- Medication discontinued by physician and normal readings maintained more than 6 months Std
- Medication discontinued by physician and normal readings maintained less than 6 months IC
- Controlled blood pressure, with changes in medication within 6 months or other related health conditions 30% Rate-up
- Uncontrolled history, readings over 150/90 or any evidence applicant decides to discontinue or not compliant with prescribed treatment D
- Height and weight not within Insurable range table below D

Male

Female

Height	Male Weight Range with HBP only Standard- No Rate-up	Male with HBP Within 20% Weight Range 50% Rate Up	Male Weight Range with HBP Decline	Female Weight Range with HBP only Standard- No Rate-up	Female with HBP Within 20% Weight Range 50% Rate Up	Female Weight Range with HBP Decline
4'10"	90-158	159-168	169+	90-157	158-169	170+
4'11"	92-162	163-173	174+	92-163	164-174	175+
5'	93-167	168-179	180+	94-168	169-179	180+
5'1"	95-172	173-184	185+	96-174	175-185	186+
5'2"	97-178	179-190	191+	98-180	181-192	193+
5'3"	100-184	185-197	197+	101-184	185-196	197+
5'4"	102-191	192-204	205+	104-188	189-200	201+
5'5"	106-196	197-208	209+	107-192	193-205	206+
5'6"	109-202	203-215	216+	109-197	198-210	211+
5'7"	112-208	209-223	224+	112-204	205-216	217+
5'8"	115-215	216-230	231+	115-210	211-223	224+
5'9"	117-221	222-236	237+	117-216	217-230	231+
5'10"	123-227	228-242	243+	119-222	223-236	237+
5'11"	127-234	235-250	251+	122-229	230-244	245+
6'	130-240	241-256	257+	123-235	236-251	252+
6'1"	134-248	249-265	266+	126-242	243-258	259+
6'2"	138-254	255-272	273+	130-248	249-264	265+
6'3"	141-261	262-279	280+	141-254	255-270	271+
6'4"	145-266	267-286	287+	145-260	261-276	277+
6'5"	149-270	271-292	292+	149-270	271-282	283+
6'6"	152-276	277-298	299+	152-276	277-292	293+
6'7"	156-283	284-305	306+	156-283	284-299	300+
6'8"	160-290	291-315	316+	160-290	291-306	307+

HYPERTHYROIDISM: <i>An overactive thyroid gland.</i>	
With successful surgery and/or treatment and recovery	Std
Currently under medical management, controlled, no complications	IC
Graves, Plummer's, Basedow's, same as above	D
With eye involvement	D
HYPOPARATHYROIDISM: <i>A condition of parathyroid hormone deficiency.</i>	
If treated, stable and well controlled, no other complicating factor	IC
All others	D
HYPOTHYROIDISM: <i>An underactive thyroid gland.</i>	
If myxedema, cretinism or juvenile	D
All others, if controlled, no restriction of activities, no complications, all other factors normal	Std
HYSTERECTOMY: <i>Surgical operation to remove all or part of the uterus</i>	
If due to cancer, see Cancer guidelines.	
No cancer	Std
INFERTILITY (STERILITY):	
Present or history of no children since treatment, potential for further studies, ages 45 or under	D
History of surgery or treatment with offspring since recovery, no further studies, tests or treatment indicated	Std
INTERNAL FIXATIONS:	
With permanent hardware, internal fixation, or growth plate within 1 year	R
Same as above, with no further treatment, with full recovery, after 1 year.....	Std
With temporary hardware, internal fixation, or growth plate, not removed	D
ISCHEMIC HEART DISEASE:	D
JOINT REPAIRS OR REPLACEMENTS (i.e. Ankle, Knee, Hip, Shoulder):	
Within 2 years, operated and full recovery	D
After 2 years, with successful surgery and recovery, no other complaints	R
After 3 years, with successful surgery and recovery, no other complaints	Std
Partial replacement (No time frame)	D
Multiple joint replacements	D
KIDNEY CYST:	
Cyst formation, medullary sponge, surgically corrected within 1 year	R
Polycystic, or other not surgically corrected	D
KIDNEY FAILURE: <i>Loss of kidney function.</i>	D
KIDNEY INFECTION: (Nephritis)	
Single episode after 6 months with full recovery.....	Std
Single episode under treatment	IC
Multiple episodes after 2 years with full recovery.....	Std
Multiple episodes and under treatment or complicating factors.....	D
KIDNEY REMOVAL (DONOR): See NEPHRECTOMY	
KIDNEY STONE: (Urinary Tract Calculus) <i>Formation of a stone like substance in the kidney.</i>	
Multiple occurrences, within 3 years	D
First (or single) episode within 2 years	D
First (or single) episode with recovery and after 2 years	Std
KIDNEY TRANSPLANT	D

KNEE DISORDER: <i>Such as torn ligament or cartilage injury or any other degenerative disorder.</i>	
Within 1-year, single occurrence, no surgery	D
Surgical treatment within 1 year	R
Simple strain/sprain fully recovered after 6 months	Std
After 1-year, complete recovery	IC
KNEE REPLACEMENT: See JOINT REPAIRS OR REPLACEMENTS	
LEUKEMIA: <i>A malignant condition with too many white blood cells.</i>	D
LIPOMA: <i>A benign tumor or fatty tissues.</i>	
With removal and recovery	Std
All others	IC
LIVER DISORDER: Also see HEPATITIS.	
Fatty Liver or abnormal liver function test present	D
Liver Cyst, asymptomatic.....	Std
Liver Abscess	IC
Alcohol or drug related including Cirrhosis.....	D
LOU GEHRIG'S DISEASE: See ALS	
LUNG ABSCESS: <i>Bacterial infection of lung tissue.</i>	
After 3 months, treated with complete recovery.....	Std
Within 3 months and/or under treatment	D
LUPUS ERYTHEMATOSUS:	
<u>Disseminated:</u> A systemic connective tissue disorder of unknown cause	D
<u>Discoid:</u> A usually less serious form of lupus, which effects primarily the skin, controlled, no complications, other factors normal	D
LYME DISEASE: <i>A recurrent inflammatory disorder.</i>	
Diagnosed, treated with complete recovery.....	Std
Under treatment and/or complications.....	D
LYMPHOMA: <i>Cancer effecting immune system.....</i>	D
MACULAR DEGENERATION	D
MAJOR/MANIC DEPRESSIVE DISORDER See MENTAL NERVOUS	
MALIGNANT TUMOR: See CANCER - INTERNAL	
MASTECTOMY: <i>Surgical removal of the breast.</i>	
Radical, handle as Internal Cancer.	
Simple, benign, with recovery, no disease of the other breast.....	Std
Malignant, handle as Internal Cancer. See Breast Implants.	
MEDULLARY CYSTIC KIDNEY: <i>Cyst in Kidneys.....</i>	D
MELANOMA (MALIGNANT): <i>A malignant tumor of the skin, mucous membrane, eye and central nervous system. Behaves more aggressively than the usual skin cancer.</i>	
All cases handle as Internal Cancer, not as skin cancer. See CANCER - INTERNAL	
MENIERE'S DISEASE: <i>A chronic disease of the middle ear.</i>	
Present	D
History of and/or evidence of central nervous system or vascular disorder	D
Thereafter with no symptoms.....	Std

MENINGITIS: <i>Inflammation to lining of brain/spinal cord</i>	
Acute bacterial viral types, with recovery, return to full activity, and no other complicating factor	Std
Others	IC
MENOPAUSE: <i>The normal cessation of menstruation, usually between the ages of 45 and 55.</i>	
Handle for underlying condition(s)	Usually Std
MENORRHAGIA: <i>Prolonged excessive and profuse menstrual bleeding.</i>	
Single episode with recovery	Std
Recurrent, chronic, 2 or more episodes, within 2 years	D
After 2 years from last recurrent episode with recovery	Std
MENTAL/NERVOUS – EMOTIONAL DISORDER:	
Dependent children currently being treated for anxiety and/or depression will not be considered.	
<u>Mild</u> depression/anxiety treated with oral medication, situational and lasting no longer than 12 months, recovered, no current treatment	Std
<u>Moderate</u> depression/anxiety situational, currently under treatment and controlled lasting longer than 12 months, no hospitalization or psychiatric/psychological treatments	Std
<u>Chronic</u> depression/anxiety, hospitalization, multiple medications, treatment by psychologist/psychiatrist and/or other health conditions present.....	D
Major Depression, Obsessive Compulsive Disorder, Bipolar, Manic Depressive, Schizophrenia, Autism, Psychosis, Suicidal Behavior, Post-Traumatic Stress Disorder...	D
METRORRHAGIA: <i>Irregular menstruation.</i>	
No abnormal condition	Std
Otherwise, handle for cause.	
MIGRAINE: <i>A severe, recurrent type of headache.</i>	
No hospitalization treated with Rx	Std
Recurring with hospitalization or other treatment	IC
MITRAL INSUFFICIENCY/REGURGITATION: Mitral Value disorder.....	D
MITRAL STENOSIS: <i>Obstruction to left ventricular inflow</i>	D
MITRAL VALVE PROLAPSE (MVP):	
No cardiovascular symptoms present, no medications, normal ECG	Std
Others	IC
MONONUCLEOSIS: <i>A large number of abnormal white blood cells.</i>	
With recovery	Std
MULTIPLE DYSTROPHY: <i>Progressive disease of muscles.....</i>	D
MULTIPLE MYELOMA: <i>Cancer of plasma cells.....</i>	D
MULTIPLE SCLEROSIS:	D
MUSCULAR ATROPHY: <i>Decrease in muscle mass and strength.....</i>	D
MYALGIA: <i>Muscular pain</i>	
Single episode, mild, no underlying health condition with recovery	Std
Chronic, severe, recurrent or multiple episodes, within 5 years	D
After 5 years, with recovery, no sequelae	Std
MYASTHENIA GRAVIS	D
MYOCARDIAL INFARCTION (Coronary Thrombosis)	D

MYOCARDIAL ISCHEMIA: <i>Decreased blood flow to heart</i>	D
MYOCARDITIS: <i>Inflammation of the myocardium.</i>	
Single attack, within 1 year	D
After 1 year, with recovery, no complicating factor, return to unrestricted activity...	R
Recurrent, chronic or multiple attacks	D
NARCOLEPSY:	D
NASAL POLYP: <i>A benign growth in nasal canals.</i>	
With surgical correction and recovery	Std
Uncorrected	D
NASAL SEPTUM PERFORATED: <i>A perforation of the cartilage separating the nostrils.</i>	
With surgical correction and recovery	Std
Uncorrected	D
NEPHRECTOMY: <i>Surgical removal of kidney.</i>	
If due to cancer, see Cancer guidelines.	
Within 3 years of surgery	D
After 3 years, no complicating factor, return to unrestricted activity	Std
With Cardiovascular or Renal disorder	D
If kidney donor	IC
NEPHRITIS: <i>Disease or inflammation of the kidney.</i>	
Within 3 years of treatment or surgery.....	D
After 3 years full recovery, no complicating factor, and return to unrestricted activity	Std
Three or more attacks or chronic, or no full recovery.....	D
NEURALGIA OR NEURITIS: <i>Inflammation/pain of the nerve.</i>	
Dependent on cause, restrictions, and treatment.....	IC
Full recovery and return to unrestricted activity	Std
NEUROPATHY: <i>Nerve damage in the peripheral nervous system.</i>	D
NON-HODGKIN'S LYMPHOMA:	D
OBESITY (Overweight): See HEIGHT/WEIGHT CHART	
OPTIC ATROPHY (OPTIC NEURITIS): <i>loss of vision, see EYE DISORDER</i>	
ORGAN TRANSPLANT:	
Recipient of any organ.....	D
Organ Donor	IC
OSTEOARTHRITIS: See ARTHRITIS	
OSTEOCHONDROSIS: <i>Inflammation of cartilage and adjoining bone.</i>	
Mild, non-progressive, non-disabling	IC
Present, moderate to severe, non-disabling	D
OSTEOMYELITIS: <i>Inflammation of the bone.</i>	
Mild, single bone involvement return to normal activities, within 5 years	D
After 5 years with return to normal activity.....	Std
Disabling, deforming, 2 or more bones involved, severe	D

OSTEOPOROSIS: <i>A loss of calcium in the bones.</i>	
Mild, non-progressive, non-disabling	Std
Present, moderate to severe, non-disabling	D
Severe or disabling	D
OTITIS MEDIA: <i>Inflammation of the middle ear.</i>	
Single occurrence, with recovery after 1 year	Std
Recurrent, chronic, more than one occurrence, complications, within 1 year	R
After 1 year with recovery	Std
OVARIAN CYST: <i>A cyst of the ovary.</i>	
Malignant, handle as Internal Cancer.	
With removal and recovery	Std
Others, unoperated	D
OVERACTIVE BLADDER:	
Under treatment	D
Surgically corrected with full recovery	Std
PACEMAKER: See CARDIAC PACEMAKER	
PAGET'S DISEASE:	D
PANCREATIC CYST: <i>A benign cyst of the pancreas.</i>	
Present	D
Operated with recovery	Std
PANCREATIC TUMOR: <i>A tumor of the pancreas.</i>	
Present	D
Operated and benign with recovery	Std
PANCREATITIS: <i>Inflammation of the pancreas.</i>	
Acute, single episode with full recovery within 1 years	R
After 1 year with recovery (if not alcohol related).....	Std
Chronic or recurrent, 2 or more episodes	D
PANIC ATTACKS/ANXIETY ATTACKS, See MENTAL/NERVOUS	
PAP SMEAR – PAPANICOLAOU TEST: See ABNORMAL PAP TEST	
PARALYSIS or PARAPLEGIA	D
PARKINSON'S DISEASE:	D
PELVIC INFLAMMATORY DISEASE (PID): <i>Inflammation of the reproductive organs.</i>	
Surgical correction, with recovery	Std
Unoperated, single brief episode, with recovery	Std
Chronic, recurrent, 2 or more episodes within 3 years	D
PEPTIC ULCER: <i>An ulcer of the digestive tract, most frequently involving the stomach or duodenum.</i>	
Malignant, handle as Internal Cancer.	
Acute, single episode, without complications, within 1 year	R
After 1 year with recovery	Std
Chronic or recurrent, or with complications	D
PERICARDITIS: <i>Inflammation of the Pericardium.</i>	
Single attack, within 1 year	D
After 1 year, with recovery, no complicating factor, return to unrestricted activity...	IC
Recurrent, chronic or multiple attacks	D

PERIPHERAL VASCULAR DISEASE: <i>Occlusive disease of the arteries.</i>	
Unoperated or currently on medication to treat	D
If surgery performed, with recovery, return to unrestricted activities, no other cardiovascular involvement, after 3 years, no medication.....	IC
PERITONITIS: <i>Inflammation of the lining of the abdomen.</i>	
Within 2 years	D
After 2 years, with complete recovery and no symptoms.....	IC
PHLEBITIS-THROMBOPHLEBITIS (VENOUS INSUFFICIENCY): <i>Inflammation of a vein.</i>	
Acute, mild, uncomplicated, with recovery	Std
Present, severe, chronic, or 2 or more episodes	D
PITUITARY GLAND (HYPERPITUITARISM) (HYPOPITUITARISM):	
<i>The pituitary is the master hormone-regulating gland at the base of the skull.</i>	
All, including Sheehan's Syndrome, Simmond's Syndrome	
Within 5 years	D
After 5 years, with <u>control</u> or recovery, no residuals	IC
PLEURISY: <i>Inflammation of the tissues covering the lungs.</i>	
If cause not determined, single episode of less than 2 weeks duration, with recovery..	Std
Within 1 years, more than 2 weeks duration or 2 or more episodes	R
After 1 years, with recovery, no complications	Std
PNEUMONECTOMY: <i>Surgical removal of lung tissue.....</i>	
	D
PNEUMONIA, PNEUMONITIS: <i>Infected or inflamed lungs.</i>	
Acute episode with recovery and no current treatment	Std
Severe episode and hospitalized for treatment within 1 year.....	IC
Chronic or recurring	D
PNEUMOTHORAX (COLLAPSED LUNG): .	
Acute episode with full recovery and no current treatment after 1 year.....	Std
Severe episode, recurrence and hospitalized treatment within 1 year.....	D
POLYCYSTIC KIDNEY DISEASE:	
	D
POLYCYSTIC OVARIAN SYNDROME (PCOS):	
	IC
POLYCYTHEMIA: Excess red blood cells.....	
	D
PREGNANCY: <i>Currently pregnant or an expecting parent.</i>	
Postpone entire application when applicant or any member of family is pregnant, or an expecting parent	PP
Consider after newborn child completes well-baby exam with no adverse findings and no earlier than 30 days after birth date.	
PROCTITIS: <i>Inflammation of the lining of the rectum.</i>	
Acute, single mild episode, with recovery	Std
Recurrent, 2 or more episodes, or complications	D

PROSTATE DISORDERS:**PROSTATITIS**

Within one year of treatment.....	IC
Abscess / Nodule present / abnormal findings	D
Recovered with no further treatment, or corrected benign findings.....	Std

PROSTATE HYPERTROPHY (ENLARGEMENT)

Enlarged 2x	Std
Enlarged 3x	IC
Enlarged 4x or with complications.....	D

PROSTATECTOMY (BENIGN)

0 – 1 year	R
After 1 year	Std

PSA (PROSTATE SPECIFIC ANTIGEN)

0.0 to 4.0	Std
4.1 or greater	D

PROTEINURIA (Albuminuria): Excess protein in urine..... D

PSORIASIS: *A stubborn skin disease, resistant to treatment, resulting in thick scaly plaques.*

Chronic, requiring long term treatment	D
Acute, or maintained with Rx	Std

PSORIATIC ARTHRITIS: *Psoriasis with arthritis* D

PSYCHONEUROSIS: *Hysteria, Obsession, Phobias*..... D

PSYCHOSIS: *Impaired mental function to meet the ordinary demand of life* D

PULMONARY EMBOLISM – CLOT BROKE AWAY, PULMONARY INFARCTION:

Blood clot lodging in the pulmonary artery.

Within 1 year	D
After 1-year, single attack, due to trauma, surgery or childbirth, no complicating factor or underlying health problem, no RX, and return to unrestricted activity	Std
Other years.....	D

PULMONARY STENOSIS: Obstruction of blood flow to pulmonary artery..... D

PYLORIC STENOSIS: *Stricture of the pylorus. In infants, a congenital defect. Other usually due to contracture of ulcer scar tissue.*

Infants, unoperated, 0 – 1 year of age	D
Unoperated, 1 year of age & up with no further vomiting or treatment	Std
Infants operated with recovery	Std

QUADRIPEGIA: *Form of paralysis*..... D

RAPID HEART RATE: see **TACHYCARDIA**

RAYNAUD'S DISEASE: *A vascular disease affecting the extremities especially the fingers or toes which become pale then blue.*

Successfully operated (sympathectomy).

Within 2 years	D
After 2 years, with recovery, no complications, return to full activity, and no associated disease	IC
After 5 years, complete recovery	Std

RAYNAUD'S PHENOMENOM:

Cause known	IC
Cause unknown	D

RECTAL ABSCESS: <i>An abscess beside the anus.</i>	
With drainage and recovery	Std
Recurrent or persistent within 3 years	D
After 3 years with recovery	Std
RECTAL POLYPS: <i>A growth extending from the lining of the rectum.</i>	
Malignant, handle as Internal Cancer.	
Benign, operated with recovery	Std
Unoperated	D
RECTAL PROLAPSE: <i>Protrusion of the rectal membrane through the anus.</i>	
Surgically corrected, with recovery	Std
Unoperated	D
RECTAL STRICTURE: <i>An abnormal narrowing of the rectal passage.</i>	
Surgically corrected, with recovery	Std
Unoperated	D
RECTAL ULCER: <i>An ulcer of the rectum.</i>	
With successful treatment with recovery	Std
Recurrent or persistent	D
RECTOCELE: <i>Relaxation of supporting tissues of the rectum.</i>	
Surgically corrected with recovery	Std
Unoperated	D
RENAL OR KIDNEY TRANSPLANTS:	
Recipient	D
Organ Donor	IC
RENAL CALCULUS: see KIDNEY STONE	
RENAL FAILURE/INSUFFICIENCY: <i>Loss of Kidney function</i>	D
RESTLESS LEG SYNDROME:	IC
RETINOPATHY: <i>Usually associated with other severe disorder such as Diabetes</i>	D
RHEUMATIC FEVER: <i>Acute fever and joint discomfort accompanied by or occasionally resulting in cardiac involvement.</i>	
With recovery, return to unrestricted activity, no routine maintenance cardiac medication, no cardiac disease, no fever or other symptoms, no organic murmur	Std
RHEUMATOID ARTHRITIS: <i>Severe form of Arthritis</i>	D
ROTATOR CUFF TORN:	
Present, under treatment or therapy	D
Full mobility, successful treatment or surgical repair with full recovery	Std
RUPTURED INTERVERTEBRAL DISC: <i>The breaking of the fiber-cartilage disc, which separates the vertebrae. See BACK / NECK / SPINE DISORDERS</i>	
SACRO-ILIAC STRAIN: <i>Injury to the sacro-iliac joint.</i>	
Single brief, non-disabling episode	Std
Severe occurrence, disabling, chronic, recurrent, within 2 years	D
After 2 years, with recovery	Std
SARCOIDOSIS: <i>Collection of inflammatory cells (granulomas) in organ</i>	D
SARCOMA: see CANCER	

SCHIZOPHRENIA: <i>A serious mental illness.</i>	D
SCIATICA OR PINCHED NERVE: See BACK / NECK / SPINE DISORDERS	
SCLERODERMA: <i>Connective tissue disorder</i>	D
SCOLIOSIS (Including Lordosis, Kyphosis): See BACK / NECK / SPINE DISORDERS	
SEIZURE: see EPILEPSY	
SEXUALLY TRANSMITTED DISEASE (Gonorrhea, Chlamydia, etc.)	IC
SHINGLES: see HERPES ZOSTER	
SICKLE CELL DISEASE/ANAEMIA: <i>Blood disorder</i>	D
SINUSITIS: <i>Inflammation of the paranasal sinus.</i>	
Infrequent or seasonal, mild, non-disabling, with recovery	Std
Chronic, disabling, or under continuing medical management	R
SKIN CANCER: see CANCER	
SLEEP APNEA: <i>A temporary cessation of breathing.</i>	
Mild using CPAP machine	Std
Moderate, obstructive, obesity, or other cardiovascular disorders present	D
SLOW HEARTBEAT: see BRADYCARIA	
SPINA BIFIDA: <i>Congenital defect in the spinal column permitting protrusion of the spinal cord or other tissue of the central nervous system.</i>	D
Occulta	D
SPINAL MENINGITIS: <i>Inflammation of the linings of the brain and spinal cord causing paralysis.</i>	
Acute bacterial viral types, with recovery, return to full activity, no complicating factors	Std
Others	IC
SPLENECTOMY: <i>Surgical removal of the spleen.</i>	
Due to injury with recovery	Std
Due to illness	IC
SPONDYLOLYSIS: See BACK / NECK / SPINE DISORDERS	
STENOSIS, AORTIC, MITRAL OR PULMONARY: <i>A congenital deformity of a heart valve.</i> ..	D
STENT (OF ANY KIND):	D
STOMACH ULCER: Benign, handle as Peptic Ulcer. Malignant, handle as Internal Cancer.	
STRICTURE OF THE URETHRA: <i>Narrowing of the urethra.</i>	
Single occurrence with treatment, after 1 year	Std
Chronic or recurrent	D
With surgical correction (urethrotomy), recovery and no complications or sequelae...	Std
STROKE: see CEREBRAL EMBOLISM	
SUICIDE ATTEMPT / IDEATION:	D
SURROGACY	D

SYPHILIS: <i>A venereal disease.</i>	
Untreated, or signs or symptoms of tertiary lues or positive spinal fluid serology...	D
TACHYCARDIA: <i>Rapid heart rate.</i>	
All- Currently under treatment	D
If physiological (no disease) and no medication for regulation of the heart rate	Std
If pathological, handle for cause.	
<u>PAROXYSMAL TACHYCARDIA</u>	
Single attack, no organic disease, after 1 year	Std
Multiple attacks, no organic disease, within 2 years	D
After 2 years	Std
<u>SINUS TACHYCARDIA</u>	
Single occurrence, with recovery	Std
<u>VENTRICULAR TACHYCARDIA</u>	
A relatively uncommon abnormality, usually serious	D
<u>SICK SINUS SYNDROME</u>	
All	D
TEMPOMANDIBULAR JOINT DISEASE (TMJ):	
Treated and fully recovered	Std
Treated with mouth guard or braces	Std
Pending surgery or surgery recommended	D
TESTICLE:	
<u>ENLARGED</u> handle for cause.	
With no associated disease or treatment	Std
If cause not known, within 2 years	IC
<u>UNDESCENDED (cryptorchidism)</u>	
Operated, recovered	Std
Unoperated	D
THROMBOSIS: <i>A clot in a blood vessel.</i>	
If still on blood thinner regardless of time frame.....	D
Within 0-5 years.....	D
After 5 years.....	IC
THYROIDECTOMY: <i>Surgical removal of all of part of the thyroid.</i>	
Benign, with recovery, controlled, no complications	Std
Malignant, handle as Internal Cancer.	
THYROIDITIS: <i>Inflammation of the thyroid.</i>	
Subacute, viral etiology, good response to simple medication, no sequelae, with recovery	Std
<u>RIEDEL'S</u>	
Surgically corrected, with no sequelae, with recovery	Std
With residual, handle for residual.	
Unoperated	IC
T.I.A: see TRANSIENT ISCHEMIC ATTACKS	
TONSILLITIS AND/OR ADENOIDITIS:	
Operated with recovery	Std
Unoperated within 1 year	R
After 1 year with recovery	Std
TOURETTE'S SYNDROME:	D
TRANSEXUALISM:	D
TRANSIENT ISCHEMIC ATTACKS (TIA): <i>A reversible ischemic neurologic dysfunction.</i>	D
TRANSPLANT (ANY ORGAN): See ORGAN TRANSPLANT	

TREMORS: <i>Trembling or shaking due to hereditary factors, organic disease of the central nervous system or toxic states.</i>	D
TRICUSPID STENOSIS: <i>Dysfunction of Tricuspid valve in heart.</i>	D
TRIGEMINAL NEURALGIA: <i>A severe neuralgia of the face.</i>	
Single episode, brief duration, with recovery	Std
Others, severe, recurrent or multiple episodes, little or no relief from symptoms, with or without surgery	D
TUBERCULOSIS, PULMONARY: <i>Tuberculosis of the lung.</i>	
Inactive, return to unrestricted activity	Std
Exposure only (tuberculin converter), no active disease, with prophylactic medication	IC
1 year after prophylactic treatment discontinued, no active disease	Std
Active disease	D
TUBERCULOSIS, RENAL: <i>Tuberculosis of the kidney</i>	D
TUMOR:	
Benign and surgically removed	Std
Recurring or Malignant, See CANCER	
TURNER SYNDROME: <i>Female chromosome deficiency</i>	D
ULCERATIVE COLITIS: <i>Severe inflammatory bowel disease</i>	D
URINARY INCONTINENCE:	
Under treatment	D
Surgically corrected, fully recovered with no complications	Std
URINARY TRACT CALCULUS: <i>Formation of a stone like substance in the urinary tract.</i>	
Multiple occurrences, within 3 years	D
First (or single) episode within 2 years	D
First (or single) episode with recovery and after 2 years	Std
URINARY TRACT INFECTIONS: <i>Usually caused by gram-negative bacteria.</i>	
Cause not given, but acute or short duration, with good response to treatment, no sequelae	Std
Chronic, recurrent, within 2 years	IC
UTERINE PROLAPSE: <i>Abnormal position of uterus.</i>	
Surgically corrected with full recovery	Std
Present	D
VARICOCELE: <i>A varicose condition of the veins in the scrotum.</i>	
Operated with recovery	Std
Unoperated	D
VARICOSE VEINS: <i>Swollen and enlarged veins.</i>	
Operated with recovery	Std
Unoperated	IC
VASCULAR HEMOPHILIA:	D
VASCULAR SURGERY: <i>Surgical correction of a large or vital artery with or without natural or artificial materials. e.g. Aortic Aneurysm, Aortocoronary Bypass, Renal Vascular Reconstruction, Aorto-Iliac-Femoral repair or bypass, Carotid Endarterectomy. (Aortic Aneurysm see Aneurysm)</i>	D

VENEREAL DISEASE (HERPES, GENITAL): <i>A persistent infection of the genital skin and mucosa.</i>	IC
VENEREAL WARTS:	
Untreated	D
Treated, with full recovery, single episode	Std
VENTRICULAR SEPTAL DEFECT: <i>An opening in the wall of tissue, which divides the chambers of the heart.</i>	
Unoperated	D
With corrective surgery, return to unrestricted activity, within 1 year	R
With corrective surgery, return to unrestricted activity, after 1 year	Std
All others	IC
VERTIGO: <i>Dizziness or condition causing loss of equilibrium</i>	IC
WEIGHT REDUCTION PROCEDURE: <i>Any Operation to control intractable obesity.</i>	
Within 0-2 years	D
After 2 years stable weight control within insurable Ht/Wt, no residuals or complications, or other disease or disorder present	Std
WILSON'S DISEASE:	D
WHIPLASH: See BACK / NECK / SPINE DISORDERS	
WOLFF-PARKINSON-WHITE SYNDROME (LOWN-GANONG-LEVINE):	
<i>A congenital conductive irregularity.</i>	D

UNDERWRITING GUIDELINES FOR SECUREADVANTAGE ACCIDENT Plan

Underwritten by:
Freedom Life Insurance Company of America
National Foundation Life Insurance Company
Enterprise Life Insurance Company

Medical History and Risk Selection Guidelines

The following is designed to assist the writing agent in the evaluation of an individual's medical history and other risk factors, and probable underwritten action to be taken by an underwriter. The information listed is a basic statement about the risk selection process and probable underwriting action; it does not necessarily reflect the ultimate handling of every consideration to be made by the underwriter.

An individual with history of an accidental injury, disability or rehabilitative treatment within the past 12 months may not be eligible for coverage.

See Declined Conditions list page 14.

See Height/Weight Charts on page 11 - 12.

OCCUPATION AND AVOCATION CONSIDERATIONS

Certain occupations/avocations may not be eligible for coverage upon further consideration of the individual's duties/activities. The following is a general, **but not a complete list of occupations/avocations.**

- Adult Entertainers
- Actors/Actress – Stuntmen(women)
- Armed Forces (Active Military) Personnel
- Asbestos or Chemical Workers Hazardous Waste Handler or Hauler
- Aviation such as Test Pilot, Aerial Photographer, Hot Air Balloon, Flight Instructors or Crop Duster
- Bail Bonds
- Boat/Ship Captain and Crewmember/ Commercial Fishermen
- Full Time Bartender/Bar-Tavern Owners
- Boxer or Prize Fighters
- Circus, Amusement or Carnival Workers
- Commercial Fishermen
- Demolition Workers
- Drilling or Derek Worker
- Explosive or Pyrotechnic Workers
- Floor Installer
- Jockey, Horse Trainers, Stable Worker, or Animal Handler
- Lineman
- Logger, Lumberjack
- Longshoreman or Dock Workers
- Marijuana Industry
- Migrant Farm/Manufacturing Workers
- Missionary Workers
- Miners, Oil or Natural Gas Workers
- Professional or Semi-Pro Rodeo Participants
- Professional or Semi-Pro Athletes
- Rock / Mountain Climbing, Mountaineering, Cliff Hanging / Climbing – Indoor or Outdoor
- Roofer or Chimney Sweep
- Structural Steel Workers, Sandblaster, Boilermaker
- Tattoo Artist
- Tile Layer
- Toxic Material or Chemical Workers
- Tree Surgeon / Arborist
- Unemployed due to Disability

Other Occupations or Avocations may be deemed to be hazardous or ineligible to be considered for coverage. In addition, individuals with felony conviction/indictments or a criminal record may not be considered for coverage.

ALCOHOLISM: *Dependency on the chemical alcohol. Also see DRIVING HISTORY*

Within 5 years, on rehabilitation program and medical management, with adherence and sustained abstinence	D
After 5 years, same as above, no body organ damage, good adjustment to society, no complications, based on review of medical records and blood test	IC
With body organ damage, no abstinence, complicating factors, adjustment problems, etc	D

AMPUTATION: *Loss of limb (arm, leg, hand, foot).*

Due to accident, no symptoms or complications, and no need for Prosthesis, walker, or wheelchair	IC
Due to disease, and/or disabling	D

ARTHRITIS: *Inflammation of a joint.*

OSTEOARTHRITIS, DEGENERATIVE, HYPERTROPHIC

Asymptomatic or incidental finding, minimal interference	Std
Mild arthritis under treatment (including Rx).....	IC
Severe, crippling, multiple hospitalizations, multi joints, or under treatment	D
Rheumatoid Arthritis	D
Psoriatic Arthritis	D
Juvenile Arthritis	D

BACK / NECK / SPINE DISORDERS:

BACK STRAIN:

Single event and brief episode with no disc involvement with definitive diagnosis by x-ray or other studies and with no ongoing treatment, no therapy or medications, 0-12 months	R
after 12 months.....	Std
Under current treatment/therapy/Rx, no definitive testing/diagnosis.....	D
Multiple or lengthy episode(s), suspect disc disorder or no definitive diagnosis	D
After completed recovery, non-disabling, no disc involvement with proof of x-ray or other studies noting no disc involvement after 12 months.....	Std

CHIROPRACTIC ADJUSTMENTS:

For maintenance, no disc involvement with definitive diagnosis by x-ray or other studies and no other recommended treatment, and less than 12 adjustments per year....	Std
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DISC DISORDER (Includes Ruptured, Herniated, Dislocated, Bulging, Prolapsed, or Degenerative):

Diagnosed, or Treated with physical therapy, Rx, currently.....	D
Treated with injection or recommended for surgery.....	D
Within 1 year of successful surgery and full recovery, no pain or limitations in activity, or further treatments suggested/required	R
1 year after successful surgery and full recovery, no pain or limitations in activity, or further treatments suggested/required	Std
Multiple disc history	D

SCIATICA OR PINCHED NERVE: *Inflammation of the sciatic nerve, usually due to a spinal disorder or injury.*

Within 2 years, if unable to determine underlying problem	D
After 2 years, with recovery, no sequelae	R
After 3 years, with recovery, no sequelae	Std
Severe, multiple hospitalizations or under treatment.....	D

SCOLIOSIS (Including Lordosis, Kyphosis): *A lateral curvature and or twisting of the spine.*

Mild	Std
Moderate	IC
Severe, progressive, disabling	D
Surgically corrected with Harrington Rod	D

SPONDYLOLYSIS: <i>A loosening of a vertebra from the adjacent vertebra.</i>	
No hospitalization, non-disabling	IC
Disabling	D
BACK / NECK / SPINE DISORDERS (Continued):	
SPONDYLOSIS: <i>Nonspecific degenerative changes of the spine</i>	
Mild to Moderate.....	IC
Progressive or Severe.....	D
WHIPLASH: <i>An injury to the cervical spine (neck) sometimes associated with nerve involvement.</i>	
Single episode with recovery, brief, non-disabling, no complications, within 12 months...	R
Single episode with recovery, brief, non-disabling, no complications, after 12 months...	Std
Under treatment, or disabling, chronic or continuing symptoms.....	D
BIPOLAR DISORDER:	D
BLIND: <i>Loss of sight.</i>	IC
CONNECTIVE TISSUE DISORDER:	D
CORONARY ARTERY DISEASE (Heart Attack, Bypass, Angioplasty):	D
CHRONIC FATIGUE SYNDROME:	D
CRIMINAL ACTIVITY: (Felony conviction/indictment or records):	D
DEAF: <i>Loss of hearing.</i>	Std
DEGENERATIVE JOINT DISEASE	
Moderate to Severe, crippling, under treatment	D
DRIVING HISTORY:	
Arrest for Driving Under Influence (DUI/DWI) within past 12 months	D
Arrest for Driving Under Influence (DUI/DWI) within past 24 months	IC
Arrest for two or more Driving Under Influence (DUI/DWI) within 5 years	D
Three or more moving violations within 3 years	D
DRUG ABUSE: Also see DRIVING HISTORY	
Within 10 years	D
After 10 years, with sustained abstinence, return to full and normal activities, no complicating factor, no health impairment from the usage	IC
EPILEPSY: <i>A recurrent seizure disorder characterized by sudden, brief attacks of altered consciousness, motor activity and sensory phenomena.</i>	
All other types of Epilepsy, seizures or treatments	IC
JOINT REPAIRS OR REPLACEMENTS (i.e. Ankle, Knee, Hip, Shoulder):	
Within 2 years, operated and full recovery	D
After 2 years, with successful surgery and recovery, no other complaints	R
After 3 years, with successful surgery and recovery, no other complaints	Std
Partial replacement (No time frame)	D
Multiple joint replacements	D
MUSCULAR DYSTROPHY OR NEUROMUSCULAR DISORDER:	D
MULTIPLE SCLEROSIS OR NEUROLOGICAL DISORDER:	D
NARCOLEPSY:	D
NEUROPATHY: <i>Nerve damage in the peripheral nervous system.</i>	D
PARALYSIS	D

PINCHED NERVE: See **BACK / NECK / SPINE DISORDERS**

SCOLIOSIS (Including Lordosis, Kyphosis): See **BACK / NECK / SPINE DISORDERS**

SPINA BIFIDA: *Congenital defect in the spinal column permitting protrusion of the spinal cord or other tissue of the central nervous system.* D

TOURETTE’S SYNDROME:..... D

TREMORS: *Trembling or shaking due to hereditary factors, organic disease of the central nervous system or toxic states.* D

WEIGHT (Overweight or Underweight): See **HEIGHT/WEIGHT CHART**

This manual is being presented so that you have some insight into the Home Office procedures and underwriting guidelines. Please remember that the agent cannot change, alter, or amend the coverage, and has no authority to make representation about the conditions under which the coverage will be issued. This guide does not contain all our underwriting guidelines but lists the probable action for the most commonly seen conditions. The underwriting actions listed are not a guarantee, and the Home Office reserves the right to amend or deviate from the procedures and guidelines listed in this manual at any time. This guide is intended for agent use only. The final determination of an insurable risk will be made by the Home Office Underwriter.

**UNDERWRITING
GUIDELINES
FOR
MEDGUARD
and
LIFEPROTECTOR**

**Underwritten by:
Freedom Life Insurance Company of America
National Foundation Life Insurance Company
Enterprise Life Insurance Company**

MEDGUARD and LIFEPROTECTOR - Medical History and Risk Selection Guidelines

The company will consider applicants between the ages of 18 and 63 ½ for MedGuard and applicants between ages 18 and 60 for LifeProtector. The following is designed to assist the writing agent in the evaluation of an individual's medical history, and probable underwritten action to be taken by an underwriter. The information listed is a basic statement about the risk selection process and probable underwriting action; it does not necessarily reflect the ultimate handling of every consideration to be made by the underwriter.

We will consider applicants with height/weight measurements that fall into the height/weight chart below. Any height/weight measurement that does not meet the below chart will be declined.

Height Feet & Inches	Male Weight	Female Weight
4' 10"	90-199	90-194
4' 11"	92-204	92-198
5' 0	93-206	94-202
5' 1"	95-210	96-209
5' 2"	97-217	98-216
5' 3"	100-224	101-220
5' 4"	102-231	104-226
5' 5"	106-238	107-231
5' 6"	110-246	109-236
5' 7"	113-254	112-243
5' 8"	116-261	115-250
5' 9"	119-269	117-259
5' 10"	123-277	119-266
5' 11"	127-285	122-274
6' 0"	130-293	123-283
6' 1"	134-301	126-290
6' 2"	138-310	130-297
6' 3"	141-318	141-318
6' 4"	145-328	145-328
6' 5"	149-336	149-336
6' 6"	152-345	152-345
6' 7"	156-354	156-354
6' 8"	160-363	160-363

ACOUSTIC NEUROMA: <i>Tumor on main nerve to inner ear</i>	D
ACROMEGALY: <i>Chronic pituitary gland disorder</i>	D
ADDISON’S DISEASE:	D
ADRENAL GLAND DISORDER: (Addison, Cushing).....	D
AIDS:	D
ALCOHOLISM: <i>Dependency on the chemical alcohol. Also see DRIVING HISTORY</i> Within 5 years, on rehabilitation program and medical management, with adherence and sustained abstinence	D
After 5 years, same as above, no body organ damage, good adjustment to society, no complications, based on review of medical records and blood test	IC
With body organ damage, no abstinence, complicating factors, adjustment problems, etc	D
ALS - AMYOTROPHIC LATERAL SCLEROSIS: <i>Also referred to as Lou Gehrig’s</i> <i>Disease - progressive neurodegenerative disease</i>	D
ALZHEIMER’S SYNDROME:	D
AMPUTATION: <i>Loss of limb (arm, leg, hand, foot).</i> Caused by injury	Std
Caused by disease	D
ANEMIA: <i>Circulating red blood cells that are low in number, size and hemoglobin content.</i> Iron deficiency	Std
Pernicious or other severe form	D
Aplastic, Thalessemia Major, or Sickle cell disease	D
ANEURYSM: <i>A sac formed by the dilation of the wall of an artery or vein.</i>	D
ANGINA PECTORIS: See HEART DISEASE	
ANGIOPLASTY: See HEART DISEASE	
ANKYLOSIS:	Std
AORTIC INSUFFICIENCY:	D
AORTIC STENOSIS:	D
APOPLEXY: <i>Paralysis caused by stroke</i>	D
ARRHYTHMIA: <i>Variation in rhythm of the heartbeat</i>	IC
ARTERIOSCLEROSIS:	D
ARTHRITIS: <i>Inflammation of a joint.</i> Osteoarthritis	Std
Rheumatoid – Mild	Std
Rheumatoid – Moderate, Severe	D
Psoriatic Arthritis	D
Juvenile Arthritis	D
Joint replacement 0-3 years	D
ASPERGER’S SYNDROME:	D

ASTHMA: <i>A bronchial condition causing difficult breathing.</i>	
Mild	Std
Moderate and no smoking.....	Std
Severe, Moderate and smoker, or any hospitalization	D
ATTENTION DEFICIT HYPERACTIVITY DISORDER (ADHD or ADD): <i>challenges with attention, hyperactivity, or impulsivity behaviors.</i>	IC
ATRIAL FIBRILLATION: <i>Irregular beating of the heart or pulse</i>	D
AUSTISM:	D
AVIATION: Recreation – Private Pilot License	Std
BLOOD PRESSURE: See Hypertension	
BLOOD CLOT:	IC
BRONCHITIS: <i>Inflammation of the bronchial tubes.</i>	
Acute	Std
Chronic	D
BUERGER’S DISEASE:	D
BY-PASS SURGERY:	D
CARDIAC ABLATION: <i>Treatment for heart rhythm problems</i>	D
CANCER:	D
CAROTID ARTERY DISEASE:	D
CEREBRAL PALSY:	D
CHRONIC FATIGUE SYNDROME:	D
CHRONIC OBSTRUCTIVE LUNG DISEASE:	D
CIRRHOSIS OF LIVER:	D
COLITIS – ULCERATIVE:	
Within 7 years of last attack	D
After 7 years of last attack	Std
COLON POLYPS:	
Present with no biopsy.....	D
Operated and benign findings	Std
Other	IC
CONGESTIVE HEART FAILURE:	D
CRIMINAL ACTIVITY: <i>(Felony conviction/indictment or records):</i>	D
CROHN’S DISEASE:	
Less than 2 years since last symptoms	Std
CVA – STROKE:	D
CYSTIC FIBROSIS:	D

DEPRESSION / ANXIETY:	
Mild – Moderate	Std
Chronic/Severe depression/anxiety, hospitalization, multiple medications, treatment by psychologist/psychiatrist	D
DIABETES (Insipidus or Mellitus or Diet Controlled):	D
DIVERTICULITIS / DIVERTICULOSIS:	Std
DOWN’S SYNDROME:	D
DRIVING HISTORY:	
Arrest for Driving Under Influence (DUI/DWI) within past 12 months	D
Arrest for Driving Under Influence (DUI/DWI) within past 24 months	IC
Arrest for two or more Driving Under Influence (DUI/DWI) within 5 years	D
Three or more moving violations within 3 years	D
DRUG ABUSE:	
Current or within 10 years	D
After 10 years	Std
DUODENITIS:	Std
EMPHYSEMA:	D
EPILEPSY:	
Petit Mal	Std
Grand Mal	D
FACTOR V LEIDEN: <i>Blood clotting disorder</i>	D
FATTY LIVER:	D
FIBRILLATION:	D
FIBROMYALGIA: <i>Chronic widespread undiagnosed pain</i>	D
GALLBLADDER DISORDERS:	Std
GASTRIC STAPLE: <i>Operations to control intractable obesity</i>	IC
Within 2 years	D
After 2 years, weight stabilized, no complications.....,	Std
GASTRITIS:	Std
GLOMERULOSCLEROSIS:	D
GOUT: <i>Excessive uric acid in the blood and deposition of uric acid crystals in the tissues.</i>	Std
HEART DISEASE:	
Includes Heart Attack, Myocardial Infarction, Coronary Artery Disease, and Angina Pectoris, Heart Failure, Congestive Heart Disease.....	D
HEART MURMUR: <i>An unnatural sound heard over the region of the heart.</i>	
Innocent, no symptoms	Std
Others	D
HEMOPHILIA:	D

HEPATITIS: <i>Inflammation of the liver with variable incidence of chronic complications.</i>	
A or E, acute and single episode.....	Std
A or E, chronic or recurrent.....	D
B, C, D or G, all cases	D
Alcoholic hepatitis.....	D
Drug-Induced Hepatitis.....	D
Steatohepatitis or Non-Alcoholic Steatohepatitis (NASH).....	D
HEPATOMEGALY (Enlarged Liver):	D
HODGKIN’S DISEASE:	D

HYPERTENSION (HIGH BLOOD PRESSURE- HBP) - Pressure of blood on walls of arteries

- Diagnosed within last 6 months (need history of controlled blood pressure) IC
- Controlled blood pressure, more than 6 months, no medication for elevated lipids and no other health related risk factors present, and Height/Weight within no rate-up range..... Std
- Medication discontinued by physician and normal readings maintained more than 6 months Std
- Medication discontinued by physician and normal readings maintained less than 6 months IC
- Uncontrolled history, readings over 150/90 or any evidence applicant decides to discontinue or not compliant with prescribed treatment D
- Height and weight not within Insurable range table below D

Male

Female

Height	Male Weight Range with HBP only Standard- No Rate-up	Male with HBP Within 20% Weight Range 50% Rate Up	Male Weight Range with HBP Decline	Female Weight Range with HBP only Standard- No Rate-up	Female with HBP Within 20% Weight Range 50% Rate Up	Female Weight Range with HBP Decline
4'10"	90-158	159-168	169+	90-157	158-169	170+
4'11"	92-162	163-173	174+	92-163	164-174	175+
5'	93-167	168-179	180+	94-168	169-179	180+
5'1"	95-172	173-184	185+	96-174	175-185	186+
5'2"	97-178	179-190	191+	98-180	181-192	193+
5'3"	100-184	185-197	197+	101-184	185-196	197+
5'4"	102-191	192-204	205+	104-188	189-200	201+
5'5"	106-196	197-208	209+	107-192	193-205	206+
5'6"	109-202	203-215	216+	109-197	198-210	211+
5'7"	112-208	209-223	224+	112-204	205-216	217+
5'8"	115-215	216-230	231+	115-210	211-223	224+
5'9"	117-221	222-236	237+	117-216	217-230	231+
5'10"	123-227	228-242	243+	119-222	223-236	237+
5'11"	127-234	235-250	251+	122-229	230-244	245+
6'	130-240	241-256	257+	123-235	236-251	252+
6'1"	134-248	249-265	266+	126-242	243-258	259+
6'2"	138-254	255-272	273+	130-248	249-264	265+
6'3"	141-261	262-279	280+	141-254	255-270	271+
6'4"	145-266	267-286	287+	145-260	261-276	277+
6'5"	149-270	271-292	292+	149-270	271-282	283+
6'6"	152-276	277-298	299+	152-276	277-292	293+
6'7"	156-283	284-305	306+	156-283	284-299	300+
6'8"	160-290	291-315	316+	160-290	291-306	307+

HYSTERECTOMY:	
No cancer	Std
KIDNEY DISEASE:	
Failure	D
Polycystic Kidney Disease	D
Nephrectomy	D
Nephritis (Chronic).....	D
Dialysis	D
Stones or Infection (not chronic).....	Std
Transplant	D
LEUKEMIA:	D
LIVER IMPAIRMENTS:	D
LUPUS ERYTHEMATOSUS:	
Discoid	Std
Disseminated -Systemic	D
MARFAN'S SYNDROME:	D
MENIERE'S DISEASE:	Std
MENTAL/NERVOUS – EMOTIONAL DISORDER:	
<u>Mild</u> depression/anxiety treated with oral medication, situational and lasting no longer than 12 months, recovered, no current treatment	Std
<u>Moderate</u> depression/anxiety situational, currently under treatment and controlled lasting longer than 12 months, no hospitalization or psychiatric/psychological treatments	Std
<u>Chronic</u> depression/anxiety, hospitalization, multiple medications, treatment by psychologist/psychiatrist and/or other health conditions present.....	D
Major Depression, Obsessive Compulsive Disorder, Bipolar, Manic Depressive, Schizophrenia, Autism, Psychosis, Suicidal Behavior, Post-traumatic Stress Disorder.....	D
MITRAL INSUFFICIENCY:	D
MITRAL STENOSIS:	D
MITRAL VALVE PROLAPSE:	
Any cardiovascular issues present, abnormal ECG.....	D
MULTIPLE SCLEROSIS:	D
MUSCULAR DYSTROPHY:	D
NARCOLEPSY:	D
OBESITY (See Height -Weight Chart): other risks factors present.....	IC
PACEMAKER:	D
PANCREATITIS: <i>Inflammation of the pancreas.</i>	
Single attack, acute.....	Std
Chronic or recurrent.....	D
PARALYSIS: Paraplegia and Quadriplegia	D

PARKINSON'S DISEASE:	D
PERIPHERAL VASCULAR DISEASE:	D
PROSTATE DISORDER:	
Infection	Std
Enlargement and/or PSA 4.1 or higher.....	D
Cancer	D
RETARDATION:	
Mild to Moderate	IC
Severe	D
RHEUMATIC FEVER: <i>Acute fever and joint discomfort accompanied by or occasionally resulting in cardiac involvement.</i>	
One attacked, recovered	Std
SARCOIDOSIS:	
Localized, non-pulmonary	Std
Pulmonary	D
SHUNT (OF ANY KIND)	D
SLEEP APNEA: <i>A temporary cessation of breathing.</i>	
Mild using CPAP machine	Std
Surgery recommended or other cardiovascular disorders present	D
SPINA BIFIDA: <i>Congenital defect in the spinal column permitting protrusion of the spinal cord or other tissue of the central nervous system.</i>	D
Occulta	Std
SPLENECTOMY: <i>Surgical removal of the spleen.</i>	Std
STROKE:	D
SUICIDE ATTEMPT:	D
THYROID DISORDER:	Std
TRANSIENT ISCHEMIC ATTACK (TIA): <i>A reversible ischemic neurologic dysfunction.</i>	D
TUBERCULOSIS, PULMONARY: <i>Tuberculosis of the lung.</i>	
Within 3 years	D
After 3 years with full recovery.....	Std
ULCER:	
Peptic, Duodenal, Gastric, within 3 years	Std
Peptic, Duodenal, Gastric, after 3 years	Std
Others	D
URINARY DISORDER:	Std
VALVULAR HEART DISEASE OR SURGERY:	D
VASCULAR IMPAIRMENTS:	D
WEIGHT (Overweight or Underweight): See HEIGHT/WEIGHT CHART	

**UNDERWRITING
GUIDELINES
FOR
ACCIDENT PROTECTOR
INCOME PROTECTOR**

**Underwritten by:
Freedom Life Insurance Company of America
National Foundation Life Insurance Company
Enterprise Life Insurance Company**

ACCIDENT PROTECTOR - Medical History and Risk Selection Guidelines

The accident Protector is designed to be an excess medical expense coverage and intended to compliment a more comprehensive health insurance plan. **Thus, the main insured must have (approved and effective) a valid health insurance plan to be considered for coverage under the plan.** The following is designed to assist the writing agent in the evaluation of an individual's medical history, and probable underwritten action to be taken by an underwriter. The information listed is a basic statement about the risk selection process and probable underwriting action; it does not necessarily reflect the ultimate handling of every consideration to be made by the underwriter.

An individual with history of an accidental injury, disability or rehabilitative treatment within the past 12 months may not be eligible for coverage.

See Height/Weight Charts on page 11 and 12.

OCCUPATION AND AVOCATION CONSIDERATIONS

Certain occupations/avocations may not be eligible for coverage upon further consideration of the individual's duties/activities. The following is a general, **but not a complete list of occupations/avocations.**

- Adult Entertainers
- Actors/Actress – Stuntmen(women)
- Armed Forces (Active Military) Personnel
- Asbestos or Chemical Workers Hazardous Waste Handler or Hauler
- Aviation such as Test Pilot, Aerial Photographer, Hot Air Balloon, Flight Instructors or Crop Duster
- Bail Bonds
- Boat/Ship Captain and Crewmember/ Commercial Fishermen
- Full Time Bartender/Bar-Tavern Owners
- Boxer or Prize Fighters
- Circus, Amusement or Carnival Workers
- Commercial Fishermen
- Demolition Workers
- Drilling or Derek Worker
- Explosive or Pyrotechnic Workers
- Floor Installer
- Jockey, Horse Trainers, Stable Worker, or Animal Handler
- Lineman
- Logger, Lumberjack
- Longshoreman or Dock Workers
- Marijuana Industry
- Migrant Farm/Manufacturing Workers
- Missionary Workers
- Miners, Oil or Natural Gas Workers
- Professional or Semi-Pro Rodeo Participants
- Professional or Semi-Pro Athletes
- Rock / Mountain Climbing, Mountaineering, Cliff Hanging / Climbing – Indoor or Outdoor
- Roofer or Chimney Sweep
- Structural Steel Workers, Sandblaster, Boilermaker
- Tattoo Artist
- Tile Layer
- Toxic Material or Chemical Workers
- Tree Surgeon / Arborist
- Unemployed due to Disability

Other Occupations or Avocations may be deemed to be hazardous or ineligible to be considered for coverage. In addition, individuals with felony conviction/indictments or a criminal record may not be considered for coverage.

ACOUSTIC NEUROMA: <i>Tumor on main nerve to inner ear</i>	D
ACROMEGALY: <i>Chronic pituitary gland disorder</i>	D
ADRENAL GLAND DISORDER: (Addison, Cushing).....	D
ALCOHOLISM: <i>Dependency on the chemical alcohol. Also see DRIVING HISTORY</i> Within 5 years, on rehabilitation program and medical management, with adherence and sustained abstinence	D
After 5 years, same as above, no body organ damage, good adjustment to society, no complications, based on review of medical records and blood test	IC
With body organ damage, no abstinence, complicating factors, adjustment problems, etc	D
ALS - AMYOTROPHIC LATERAL SCLEROSIS: <i>Also referred to as Lou Gehrig's Disease - progressive neurodegenerative disease</i>	D
AMPUTATION: <i>Loss of limb (arm, leg, hand, foot).</i> Due to accident, no symptoms or complications, and no need for Prosthesis, walker, or wheelchair	IC
Due to disease, and/or disabling	D
APOPLEXY: <i>Paralysis caused by stroke</i>	D
ARRHYTHMIA: <i>Variation in rhythm of the heartbeat</i>	IC
ARTHRITIS: <i>Inflammation of a joint.</i> <u>OSTEOARTHRITIS, DEGENERATIVE, HYPERTROPHIC</u> Asymptomatic or incidental finding, minimal interference	Std
Severe, crippling, multiple hospitalizations, multi joints, or under treatment	D
Rheumatoid Arthritis	D
Psoriatic Arthritis	D
Juvenile Arthritis	D
Joint replacement 0-3 years	D
ASPERGER'S SYNDROME:	D
ATTENTION DEFICIT HYPERACTIVITY DISORDER (ADHD or ADD): <i>challenges with attention, hyperactivity, or impulsivity behaviors.</i>	IC
AUSTISM:	D
BACK / NECK / SPINE DISORDERS: BACK STRAIN: Single event and brief episode with no disc involvement with definitive diagnosis by x-ray or other studies and with no ongoing treatment, no therapy or medications, 0-12 months	R
after 12 months.....	Std
Under current treatment/therapy/Rx, no definitive testing/diagnosis.....	D
Multiple or lengthy episode(s), suspect disc disorder or no definitive diagnosis	D
After completed recovery, non-disabling, no disc involvement with proof of x-ray or other studies noting no disc involvement after 12 months.....	Std
CHIROPRACTIC ADJUSTMENTS: For maintenance, no disc involvement with definitive diagnosis by x-ray or other studies and no other recommended treatment, and less than 12 adjustments per year....	Std

BACK / NECK / SPINE DISORDERS (Continued):**DISC DISORDER (Includes Ruptured, Herniated, Dislocated, Bulging, Prolapsed, or Degenerative):**

Diagnosed, or Treated with physical therapy, Rx, currently.....	D
Treated with injection or recommended for surgery.....	D
Within 1 year of successful surgery and full recovery, no pain or limitations in activity, or further treatments suggested/required	R
1 year after successful surgery and full recovery, no pain or limitations in activity, or further treatments suggested/required	Std
Multiple disc history	D

SCIATICA OR PINCHED NERVE: *Inflammation of the sciatic nerve, usually due to a spinal disorder or injury.*

Within 2 years, if unable to determine underlying problem	D
After 2 years, with recovery, no sequelae	R
After 3 years, with recovery, no sequelae	Std
Severe, multiple hospitalizations or under treatment.....	D

SCOLIOSIS (Including Lordosis, Kyphosis): *A lateral curvature and or twisting of the spine.*

Mild	Std
Moderate	IC
Severe, progressive, disabling	D
Surgically corrected with Harrington Rod	D

SPONDYLOLYSIS: *A loosening of a vertebra from the adjacent vertebra.*

No hospitalization, non-disabling	IC
Disabling	D

BIPOLAR DISORDER: D

BLINDNESS: *Loss of sight.* IC

BLOOD CLOT: IC

CARDIAC ABLATION: *Treatment for heart rhythm problems.*

After 5 years and no other cardiovascular or coronary disorder.....	IC
Within 5 years	D

CAROTID ARTERY DISEASE: D

CHRONIC FATIGUE SYNDROME:..... D

CONNECTIVE TISSUE DISORDER: D

CORONARY ARTERY DISEASE (Heart Attack, Bypass, Angioplasty): D

CRIMINAL ACTIVITY: (Felony conviction/indictment or records): D

DISC DISORDER (Ruptured, Herniated, Dislocated): See **BACK / NECK / SPINE DISORDERS**

DRIVING HISTORY:

Arrest for Driving Under Influence (DUI/DWI) within past 12 months	D
Arrest for Driving Under Influence (DUI/DWI) within past 24 months	IC
Arrest for two or more Driving Under Influence (DUI/DWI) within 5 years	D
Three or more moving violations within 3 years	D

DRUG ABUSE: Also see **DRIVING HISTORY**

Within 10 years	D
After 10 years, with sustained abstinence, return to full and normal activities, no complicating factor, no health impairment from the usage	IC

EPILEPSY: <i>A recurrent seizure disorder characterized by sudden, brief attacks of altered consciousness, motor activity and sensory phenomena.</i>	
<u>PETIT MAL SEIZURES</u>	
Seizure or treatment within 3 years	IC
After 3 years with no seizure	Std
<u>GRAND MAL SEIZURES</u>	
With seizure 0 – 2 years	D
After 2 years with no seizure	IC
<u>All other types of Epilepsy, Seizures or Treatment</u>	IC
EMPHYSEMA, COPD OR SEVERE RESPIRATORY DISORDER:	D
FACTOR V LEIDEN: <i>Blood clotting disorder</i>	D
FIBROMYALGIA: <i>Chronic widespread undiagnosed pain</i>	D
HEART DISEASE:	
Includes Heart Attack, Myocardial Infarction, Coronary Artery Disease, and Angina Pectoris, Heart Failure, Congestive Heart Disease.....	
	D
HEPATITIS (CHRONIC):	D
MENTAL/NERVOUS – EMOTIONAL DISORDER:	
<u>Mild</u> depression/anxiety treated with oral medication, situational and lasting no longer than 12 months, recovered, no current treatment	
	Std
<u>Moderate</u> depression/anxiety situational, currently under treatment and controlled lasting longer than 12 months, no hospitalization or psychiatric/psychological treatments	
	Std
<u>Chronic</u> depression/anxiety, hospitalization, multiple medications, treatment by psychologist/psychiatrist and/or other health conditions present.....	
	D
Major Depression, Obsessive Compulsive Disorder, Bipolar, Manic Depressive, Schizophrenia, Autism, Psychosis, Suicidal Behavior, Post-traumatic Stress Disorder.....	
	D
MUSCULAR DYSTROPHY OR NEUROMUSCULAR DISORDER:	D
MULTIPLE SCLEROSIS OR NEUROLOGICAL DISORDER:	D
NARCOLEPSY:	D
SCOLIOSIS: See BACK / NECK / SPINE DISORDERS	
SHUNT (OF ANY KIND)	D
SPINA BIFIDA: <i>Congenital defect in the spinal column permitting protrusion of the spinal cord or other tissue of the central nervous system.</i>	
	D
STROKE, CVA OR TIA:	D
VALVULAR HEART DISEASE OR SURGERY:	D
WEIGHT (Overweight or Underweight): See HEIGHT/WEIGHT CHART	

This manual is being presented so that you have some insight into the Home Office procedures and underwriting guidelines. Please remember that the agent cannot change, alter, or amend the coverage, and has no authority to make representation about the conditions under which the coverage will be issued. This guide does not contain all our underwriting guidelines but lists the probable action for the most commonly seen conditions. The underwriting actions listed are not a guarantee, and the Home Office reserves the right to amend or deviate from the procedures and guidelines listed in this manual at any time. This guide is intended for agent use only. The final determination of an insurable risk will be made by the Home Office Underwriter.