



Underwriting Guide

Premium Rate Classes

State Life Long Term Care Insurance offers three premium rate classes that you may quote: Preferred, Select and Standard. We may counteroffer at a Substandard rate in certain instances in lieu of a decline. Since your client will be disappointed with a premium that is higher than you originally quoted, it is critical that you quote the appropriate rate class. In the event your client qualifies for a better rate than quoted, we will contact you to determine whether to issue with a lower rate or increased benefits. In some cases, we may find it necessary to delete the Home and Community Based Care portion and approve a Facility Care only policy.

Preferred (All of the following must apply)

For very healthy non-smoking applicants

- Non-smoker for the last 12 months (other tobacco use acceptable)
- Weight is within 50% of average weight on Height/Weight Chart
- Consultation with a physician in the last 12 months
- No history of treatment for a serious health condition (such as heart or circulatory disorder, diabetes, rheumatoid arthritis, or cancer)
- Applicant may be receiving regular treatment of a preventative nature only, for example:
 - ◆ Medications such as thyroid replacement, hormonal supplements, digestive aids, mild sedatives, or analgesics and anti-inflammatory medications are acceptable.
 - ◆ High blood pressure that is kept in the normal range (140/90) with medication is acceptable, but cannot be in combination with other heart disorders.

Select (One or more of the following apply)

For healthy smokers, or non-smokers with weight problems or significant, stable health history under good control

- Smoker otherwise in good health
- Weight is more than 50% above average weight but less than the maximum weight on Height/Weight Chart
- Medical history of cardiac or circulatory disorder, depression, arthritis, or cancer with excellent prognosis
- Under regular treatment with prescription medications listed in the Prescription Drug Guide for Conditions Not Eligible for Preferred Rates.
- No medical consultation within the last 12 months

Standard

For applicants with very significant health problems due to health history, weight problems, smoking status or some combination of these factors but whose medical problems are well controlled and whose overall health status is stable.

- Under treatment for a serious health condition which requires close medical supervision (such as rheumatoid arthritis, ulcerative colitis, or emphysema)
- History of a combination of serious conditions (such as heart and lung disease, or rheumatoid arthritis with coronary artery disease)
- Morbid Obesity

Substandard (Counteroffer rate only)

For applicants with very significant health problems due to health history, weight problems, smoking status or some combination of these factors whose conditions are not optimally controlled. These applicants' health status is less stable than those who qualify for the standard rate, and this rate is offered as an alternative to a decline.

Underwriting Procedures

You should expect the underwriting process to take, on average, 30 days. We obtain medical records in every case. Telephone interviews are performed to clarify the applicant's medical history and to ascertain the applicant's ability to live and function independently. Functional assessments or paramedical exams are used to further test or confirm an applicant's health or ability to live and function independently. For applicants age 70 and over, an assessment/exam is automatically required. Lab tests for urine and blood are ordered only if we must establish the applicant's current condition when we are aware of significant past medical history. All functional assessments, exams, and lab tests are ordered only by Underwriting.

Previously Declined Cases

We do not consider applicants who have been previously declined by another insurer, so these cases should not be submitted.

Trial Applications/CODs

We do not accept trial applications or COD business. To process the application, we must have at least one month's premium. California (for applicants of all ages) does not allow more than one month's premium to be submitted.

Applications with a billing mode of list bill that are submitted under pre-approved groups should be submitted COD. This applies only to list bill applications.

Policy Dating

Once we have concluded that your client qualifies for coverage, the policy is issued with an effective date that can range from 60 days prior to the application date (backdating to save age) to 30 days after the underwriting approval date (dating to match the renewal date of a policy being replaced). We only backdate and post-date if specifically requested to do so on the application and if we have no reservations regarding the applicant's health status. Otherwise, the policy effective date will be the date of underwriting approval.

List bill cases will receive a first of the month effective date following approval in underwriting.

Field Selection

- Eligible issue ages 40-84, based on age nearest birthday. We consider applicants age nearest 85, but only prior to their 85th birthday.
- Use the Height/Weight Chart to help determine the proper rating class based on weight.
- Review the Prescription Drug Guide. Certain medications indicate that your client has an uninsurable condition. Other medications disqualify your client from Preferred rate consideration. In any case, this guide will assist you in determining your client's impairments.
- Review the Impairment Guide to determine your client's insurability and appropriate rate class.
- Does your client function independently? Can your client perform, without assistance, the activities of daily living (ADLs) - bathing, continence, eating, dressing, toileting and transferring? Does your client have any difficulty with the instrumental activities of daily living (IADLs) - housekeeping, laundry, shopping, ability to use the telephone, responsibility for taking medication, cooking and meal preparation, and the ability to handle personal finances? Any inability to perform ADLs or IADLs may indicate a functional or cognitive limitation, which is not an acceptable risk.

Height/Weight Chart

Male							
Height Ft In	Minimum Weight	Average Weight	Preferred 50% Above Av. Weight	Select Ratable Range	Standard Ratable Range	D	
5 0	92	131	197	198-214	215-235	E	
5 1	94	134	201	202-217	218-239	C	
5 2	96	137	206	207-222	223-244	L	
5 3	99	141	212	213-227	228-250	I	
5 4	102	145	218	219-232	233-255	N	
5 5	104	147	221	222-238	239-262	E	
5 6	107	153	230	231-244	245-268		
5 7	110	157	236	237-250	251-275	O	
5 8	113	161	242	243-257	258-283	V	
5 9	116	165	248	249-264	265-290	E	
5 10	119	170	255	256-271	272-298	R	
5 11	122	174	261	262-278	279-306		
6 0	125	179	269	270-288	289-317	M	
6 1	128	183	275	276-292	293-321	A	
6 2	132	188	282	283-299	300-329	X	
6 3	135	193	290	291-307	308-338	I	
6 4	139	199	299	300-315	316-347	M	
6 5	143	204	306	307-323	324-355	U	
6 6	147	210	315	316-331	332-364	M	
6 7	151	216	324	325-339	340-373		
6 8	155	221	332	333-347	348-382		

Female							
Height Ft In	Minimum Weight	Average Weight	Preferred 50% Above Av. Weight	Select Ratable Range	Standard Ratable Range	D	
4 8	78	111	167	168-191	192-210	E	
4 9	79	113	170	171-195	196-215	C	
4 10	80	115	173	174-199	200-219	L	
4 11	82	117	176	177-203	204-223	I	
5 0	84	120	180	181-208	209-229	N	
5 1	86	123	185	186-213	214-234	E	
5 2	88	126	189	190-218	219-240		
5 3	90	129	194	195-223	224-245	O	
5 4	92	132	198	199-229	230-252	V	
5 5	94	135	203	204-234	235-257	E	
5 6	97	139	209	210-239	240-263	R	
5 7	99	142	213	214-245	246-270		
5 8	102	146	219	220-251	252-276	M	
5 9	105	150	225	226-257	258-283	A	
5 10	108	154	231	232-264	265-290	X	
5 11	111	159	239	240-272	273-299	I	
6 0	115	164	246	247-282	283-310	M	
6 1	118	169	254	255-292	293-321	U	
6 2	121	174	261	262-300	301-330	M	
6 3	124	179	269	270-309	310-340		
6 4	127	184	276	277-318	319-350		

Prescription Drug Guide

In order to avoid devoting time and effort to cases which are not likely to be issued, we suggest that you familiarize yourself with the following prescription drugs. These drugs are used to treat conditions which are either uninsurable or ineligible for the Preferred Rate class.

Drugs Prescribed For Uninsurable Conditions and Conditions Not Eligible for Preferred Rates

Medication	Condition	Action
Acamrosate	ALCOHOLISM	DECLINE
Acarbose	DIABETES	RATING
Actonel	OSTEOPOROSIS	RATING
Adalat	ANGINA	RATING
Adderall	ATTENTION DEFICIT DISORDER	RATING
Adriamycin	CANCER	DECLINE
Advair	RESPIRATORY	RATING
Aerobid	RESPIRATORY	RATING
Agrylin	THROMBOCYTOPENIA	DECLINE
Akineton	PARKINSON'S DISEASE	DECLINE
Albuterol	RESPIRATORY	RATING
Alcar	DEMENTIA	DECLINE
Aldazine	ANTIPSYCHOTIC	DECLINE
Alkeran	CANCER	DECLINE
Alprazolam	ANXIETY	RATING
Alupent	RESPIRATORY	RATING
Amantadine	PARKINSON'S DISEASE	DECLINE
Amaryl	DIABETES	RATING
Amicas	BLOOD DISEASE	RATING
Aminophylline	RESPIRATORY	RATING
Anexsia	NARCOTIC	DECLINE
Antabuse	ALCOHOLISM	DECLINE
Antivert	DIZZINESS	RATING
Arava	ARTHRITIS	RATING
Aricept	DEMENTIA	DECLINE
Arimidex	CANCER	DECLINE
Arlidin	CEREBRAL ARTERY DISEASE	DECLINE
Artane	PARKINSON'S DISEASE	DECLINE
Asparaginase	LEUKEMIA	DECLINE
Atamet	PARKINSON'S DISEASE	DECLINE
Atarax	ANXIETY	RATING
Atepryl	DEMENTIA, PARKINSON'S	DECLINE
Ativan	ANXIETY	RATING
Atrovent	RESPIRATORY	RATING
Auranofin	GOLD THERAPY	DECLINE

Prescription Drug Guide

Drugs Prescribed For Uninsurable Conditions and Conditions Not Eligible for Preferred Rates (continued)

Medication	Condition	Action
Avonex	MULTIPLE SCLEROSIS.....	DECLINE
Azathioprine	MULTIPLE SCLEROSIS.....	DECLINE
Azmacort	RESPIRATORY	RATING
AZT	HIV	DECLINE
Baclofen	MULTIPLE SCLEROSIS.....	DECLINE
Beclovent	RESPIRATORY	RATING
Bendopa	PARKINSON'S DISEASE.....	DECLINE
Benztropine Mesylate	PARKINSON'S DISEASE.....	DECLINE
Betaseron	MULTIPLE SCLEROSIS.....	DECLINE
Bethanechol	CONTINENCE	RATING
Blenoxane	CANCER.....	DECLINE
Brethine	RESPIRATORY	RATING
Bricanyl	RESPIRATORY	RATING
Bromocriptine	PARKINSON'S DISEASE.....	DECLINE
Bulsufan	CANCER.....	DECLINE
Buspar	ANXIETY	RATING
Calan	ANGINA	RATING
Carbidopa	PARKINSON'S DISEASE.....	DECLINE
Cardene	ANGINA	RATING
Cardilate	CARDIAC	RATING
Cardioquin	CARDIAC	RATING
Cardizem	ANGINA	RATING
Casodex	CANCER.....	DECLINE
Cee Nu	CANCER.....	DECLINE
Celebrex	ARTHRITIS	RATING
Celestol	RESPIRATORY	RATING
Celexa	DEPRESSION.....	RATING
Celontin	ANTICONVULSANT	RATING
Cerespan	CEREBRAL ARTERY DISEASE	DECLINE
Cerubidine	CANCER.....	DECLINE
Chlorambucil	CANCER.....	DECLINE
Chlorpromazine	ANTIPSYCHOTIC	DECLINE
Chlorpropamide	DIABETES.....	RATING
Choledyl	RESPIRATORY	RATING
Cisplatin	CANCER.....	DECLINE
Cladribine	LEUKEMIA, MS.....	DECLINE
Clonazepam	ANXIETY	RATING
Clopidogrel	BLOOD THINNER.....	RATING

Prescription Drug Guide

Drugs Prescribed For Uninsurable Conditions and Conditions Not Eligible for Preferred Rates (continued)

Medication	Condition	Action
Clorazil	ANTIPSYCHOTIC	DECLINE
Clozapine	ANTIPSYCHOTIC	DECLINE
Cogentin	PARKINSON'S DISEASE	DECLINE
Cognex	DEMENTIA	DECLINE
Combivir	HIV	DECLINE
Concerta	ATTENTION DEFICIT DISORDER	RATING
Copaxone	MULTIPLE SCLEROSIS	DECLINE
Cordarone	CARDIAC	RATING
Cortisone	RESPIRATORY	RATING
Coumadin	BLOOD THINNER	RATING
Cupramine	ARTHRITIS	RATING
Cyclophosphamide	CANCER	DECLINE
Cycloserine	ALZHEIMER'S	DECLINE
Cyclospasmol	CEREBRAL ARTERY DISEASE	DECLINE
Cytosin	CANCER	DECLINE
Dantrium	MULTIPLE SCLEROSIS	DECLINE
Dantrolene	CEREBRAL PALSY, MS	DECLINE
Daypro	ARTHRITIS	RATING
Decadron	RESPIRATORY	RATING
Depakene	ANTICONVULSANT	RATING
Depakote	ANTICONVULSANT	RATING
Depo-Provera	CANCER	DECLINE
Deprynel	DEMENTIA, PARKINSON'S	DECLINE
DES	CANCER	DECLINE
Desyrel	DEPRESSION	RATING
Diabeta	DIABETES	RATING
Diabinese	DIABETES	RATING
Diazepam	ANXIETY	RATING
Didronel	BONE DEGENERATION	RATING
Diethylstilbestrol	CANCER	DECLINE
Digoxin	CARDIAC	RATING
Dilantin	ANTICONVULSANT	RATING
Dilatrate	CARDIAC	RATING
Dipyridamole	BLOOD THINNER	RATING
Disopyramide	CARDIAC	RATING
Ditropan	CONTINENCE	RATING
Docetaxel	CANCER	DECLINE
Donepezil	DEMENTIA	DECLINE

Prescription Drug Guide

Drugs Prescribed For Uninsurable Conditions and Conditions Not Eligible for Preferred Rates (continued)

Medication	Condition	Action
Dopar	PARKINSON'S DISEASE	DECLINE
Doxorubicin	CANCER	DECLINE
Duvoid	CONTINENCE	RATING
Dymelor	DIABETES	RATING
DynaCirc	ANGINA	RATING
Edrophonium Chloride	MYASTHENIA GRAVIS	DECLINE
Effexor	DEPRESSION	RATING
Elavil	DEPRESSION	RATING
Eldepryl	PARKINSON'S DISEASE	DECLINE
Emcyt	CANCER	DECLINE
Enbrel	RHEUMATOID ARTHRITIS	RATING
Enkaid	CARDIAC	RATING
Ergamisol	CANCER	DECLINE
Ergoloid	DEMENTIA	DECLINE
Eskalith	ANTIPSYCHOTIC	DECLINE
Estramustine	CANCER	DECLINE
Ethatab	CEREBRAL ARTERY DISEASE	DECLINE
Ethmozine	CARDIAC	RATING
Ethopropazine	PARKINSON'S DISEASE	DECLINE
Eulexin	CANCER	DECLINE
Evista	OSTEOPOROSIS	RATING
Exelon	DEMENTIA	DECLINE
Felbatol	ANTICONVULSANT	RATING
Fluphenazine	ANTIPSYCHOTIC	DECLINE
Flurouracil	CANCER	DECLINE
Flutamide	CANCER	DECLINE
Forteo	OSTEOPOROSIS	RATING
Fosamax	OSTEOPOROSIS	RATING
FUDR	CANCER	DECLINE
Glatiramir Acetate	MULTIPLE SCLEROSIS	DECLINE
Glimepiride	DIABETES	RATING
Glipizide	DIABETES	RATING
Glucophage	DIABETES	RATING
Glucotrol	DIABETES	RATING
Glyburide	DIABETES	RATING
Glynase	DIABETES	RATING
Gold Compound	GOLD THERAPY	DECLINE
Goserelin Acetate	CANCER	DECLINE

Prescription Drug Guide

Drugs Prescribed For Uninsurable Conditions and Conditions Not Eligible for Preferred Rates (continued)

Medication	Condition	Action
Guanidine	MYASTHENIA GRAVIS	DECLINE
Haldol	ANTIPSYCHOTIC	DECLINE
Haloperidol	ANTIPSYCHOTIC	DECLINE
Heparin	BLOOD THINNER	RATING
Hexalen	CANCER	DECLINE
Humalog	DIABETES	DECLINE
Humira	RHEUMATOID ARTHRITIS	RATING
Humulin	DIABETES	DECLINE
Hydergine	DEMENTIA	DECLINE
Hydrea	CANCER	DECLINE
Hydrocodone	NARCOTIC	DECLINE
Hydrocortisone	RESPIRATORY	RATING
Hydroxyurea	CANCER	DECLINE
Imdur	CARDIAC	RATING
Imuran	MYASTHENIA GRAVIS, MS	DECLINE
Inderal	TREMOR	RATING
Insulin	DIABETES	DECLINE
Intal	RESPIRATORY	RATING
Interferon	MULTIPLE SCLEROSIS	DECLINE
Intron-A	CANCER	DECLINE
Invirase	HIV	DECLINE
Ismo	CARDIAC	RATING
Isoptin	ANGINA	RATING
Isordil	CARDIAC	RATING
Isosorbide	CARDIAC	RATING
Kemadrin	PARKINSON'S DISEASE	DECLINE
Klonopin	ANXIETY	RATING
Lamictal	ANTICONVULSANT	RATING
Lanoxicap	CARDIAC	RATING
Lanoxin	CARDIAC	RATING
Lantus	DIABETES	DECLINE
Lanzac	ANTIPSYCHOTIC	DECLINE
Laradopa	PARKINSON'S DISEASE	DECLINE
L-Dopa	PARKINSON'S DISEASE	DECLINE
Lente	DIABETES	DECLINE
Leukeran	CANCER	DECLINE
Leuprolide	CANCER	DECLINE
Leustatin Solution	CANCER	DECLINE

Prescription Drug Guide

Drugs Prescribed For Uninsurable Conditions and Conditions Not Eligible for Preferred Rates (continued)

Medication	Condition	Action
Levodopa	PARKINSON'S DISEASE	DECLINE
Lexapro	DEPRESSION	RATING
Librium	ANXIETY	RATING
Lioresal	MULTIPLE SCLEROSIS	DECLINE
Lispro	DIABETES	DECLINE
Lithium	ANTIPSYCHOTIC	DECLINE
Lithobid	ANTIPSYCHOTIC	DECLINE
Lomustine	CANCER	DECLINE
Lorazepam	ANXIETY	RATING
Lorcet	NARCOTIC	DECLINE
Lortab	NARCOTIC	DECLINE
Loxapine	ANTIPSYCHOTIC	DECLINE
Loxitane	ANTIPSYCHOTIC	DECLINE
Lupron	CANCER	DECLINE
Lysodren	CANCER	DECLINE
Matulane	CANCER	DECLINE
Maxair	RESPIRATORY	RATING
Meclizine	DIZZINESS	RATING
Medrol	RESPIRATORY	RATING
Megace	CANCER	DECLINE
Megestrol	CANCER	DECLINE
Mellaril	ANTIPSYCHOTIC	DECLINE
Mentane	DEMENTIA	DECLINE
Mephyton	BLOOD DISEASE	RATING
Mesantoin	ANTICONSULSANT	RATING
Mestinon	MYASTHENIA GRAVIS	DECLINE
Metaproterenol	RESPIRATORY	RATING
Metformin	DIABETES	RATING
Methadone	NARCOTIC	DECLINE
Methotrexate	ARTHRITIS	RATING
Metrofonate	DEMENTIA	DECLINE
Mexitril	CARDIAC	RATING
Micronase	DIABETES	RATING
Milontin	ANTICONSULSANT	RATING
Mirapex	PARKINSON'S DISEASE	DECLINE
Moban	ANTIPSYCHOTIC	DECLINE
Mobic	ARTHRITIS	RATING
Molindone	ANTIPSYCHOTIC	DECLINE

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Drugs Prescribed For Uninsurable Conditions and Conditions Not Eligible for Preferred Rates (continued)

Medication	Condition	Action
Monoket	CARDIAC	RATING
Myleran	CANCER	DECLINE
Myochrysine	GOLD THERAPY	DECLINE
Mysoline	ANTICONSULSANT	RATING
Mytelase	MYASTHENIA GRAVIS	DECLINE
Namenda	ALZHEIMER'S	DECLINE
Naproxen	ARTHRITIS	RATING
Navane	ANTIPSYCHOTIC	DECLINE
Navelbine	CANCER	DECLINE
Neostigmine	MYASTHENIA GRAVIS	DECLINE
Neurontin	ANTICONSULSANT	RATING
Niloric	DEMENTIA	DECLINE
Nipent	CANCER	DECLINE
Nitrobid	CARDIAC	RATING
Nitrogard	CARDIAC	RATING
Nitroglycerin	CARDIAC	RATING
Nitrolingual	CARDIAC	RATING
Nitrong	CARDIAC	RATING
Nitrostat	CARDIAC	RATING
Norpace	CARDIAC	RATING
Norvasc	ANGINA	RATING
Novolin	DIABETES	DECLINE
Novolog	DIABETES	DECLINE
NovoRapid	DIABETES	DECLINE
Olanzapine	ANTIPSYCHOTIC	DECLINE
Orap	ANTIPSYCHOTIC	DECLINE
Orinase	DIABETES	RATING
Oxybutynin	CONTINENCE	RATING
Oxycodone	NARCOTIC	DECLINE
Pamelor	DEPRESSION	RATING
Papaverine	CEREBRAL ARTERY DISEASE	DECLINE
Paradione	ANTICONSULSANT	RATING
Parlodel	PARKINSON'S DISEASE	DECLINE
Parsidol	PARKINSON'S DISEASE	DECLINE
Pavabid	CEREBRAL ARTERY DISEASE	DECLINE
Paxil	DEPRESSION	RATING
Peganone	ANTICONSULSANT	RATING
Penicillamine	ARTHRITIS	RATING

Prescription Drug Guide

Drugs Prescribed For Uninsurable Conditions and Conditions Not Eligible for Preferred Rates (continued)

Medication	Condition	Action
Percodan	NARCOTIC	DECLINE
Pergolide	PARKINSON'S DISEASE.....	DECLINE
Peritrate	CARDIAC	RATING
Permax	PARKINSON'S DISEASE.....	DECLINE
Permitil	ANTIPSYCHOTIC	DECLINE
Perphenazine	ANTIPSYCHOTIC	DECLINE
Persantine	BLOOD THINNER.....	RATING
Phenobarbital	ANTICONVULSANT	RATING
Pimozide	ANTIPSYCHOTIC	DECLINE
Plaquenil	ARTHRITIS	RATING
Platinol	CANCER.....	DECLINE
Plavix	BLOOD THINNER.....	RATING
Plendil	ANGINA	RATING
Pletal	CLAUDICATION.....	DECLINE
Prandin	DIABETES.....	RATING
Prednisone	RESPIRATORY	RATING
Procan	CARDIAC	RATING
Procarbazine	CANCER.....	DECLINE
Procardia	ANGINA	RATING
Prolixin	ANTIPSYCHOTIC	DECLINE
ProMem	ALZHEIMER'S.....	DECLINE
Pronestyl	CARDIAC	RATING
Prostigmin	MYASTHENIA GRAVIS.....	DECLINE
Proventil	RESPIRATORY	RATING
Prozac	DEPRESSION.....	RATING
Purinethol	CANCER.....	DECLINE
Pyridostigmine	MYASTHENIA GRAVIS.....	DECLINE
Quinidine	CARDIAC	RATING
Rebetron	HEPATITIS C	DECLINE
Regonal	MYASTHENIA GRAVIS.....	DECLINE
Relafen	ARTHRITIS	RATING
Remeron	DEPRESSION.....	RATING
Remicade	CROHN'S DISEASE.....	RATING
Remicade	SEVERE ARTHRITIS	RATING
Reminyl	DEMENTIA	DECLINE
Repaglinide	DIABETES.....	RATING
Retrovir	HIV	DECLINE
Rezulin	DIABETES.....	RATING

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Drugs Prescribed For Uninsurable Conditions and Conditions Not Eligible for Preferred Rates (continued)

Medication	Condition	Action
Ridura	GOLD THERAPY	DECLINE
Rilutek	ALS	DECLINE
Riluzole	ALS	DECLINE
Risperdal	ANTIPSYCHOTIC	DECLINE
Risperidone	ANTIPSYCHOTIC	DECLINE
Ritalin	ATTENTION DEFICIT DISORDER	RATING
Rituxin	CANCER.....	DECLINE
Roferon-A	CANCER.....	DECLINE
Rythmol	CARDIAC	RATING
Sandimmune	ORGAN TRANSPLANT	DECLINE
Saquinavir	HIV	DECLINE
Selegiline	DEMENTIA, PARKINSON'S.....	DECLINE
Serentil	ANTIPSYCHOTIC	DECLINE
Serevent	RESPIRATORY	RATING
Serlect	ANTIPSYCHOTIC	DECLINE
Seroquel	ANTIPSYCHOTIC	DECLINE
Sertindole	ANTIPSYCHOTIC	DECLINE
Serzone	DEPRESSION.....	RATING
Sinemet	PARKINSON'S DISEASE.....	DECLINE
Sinequan	DEPRESSION.....	RATING
Singulair	RESPIRATORY	RATING
Slo-bid	RESPIRATORY	RATING
Slo-phyllin	RESPIRATORY	RATING
Solganol	GOLD THERAPY.....	DECLINE
Sorbitrate	CARDIAC	RATING
Sparine	ANTIPSYCHOTIC	DECLINE
Stelazine	ANTIPSYCHOTIC	DECLINE
Stilphostrol	CANCER.....	DECLINE
Strattera	ATTENTION DEFICIT DISORDER	RATING
Symmetrel	PARKINSON'S DISEASE.....	DECLINE
Synapton	DEMENTIA	DECLINE
Tacrine	DEMENTIA	DECLINE
Tambocor	CARDIAC	RATING
Taractan	ANTIPSYCHOTIC	DECLINE
Tasmar	PARKINSON'S DISEASE.....	DECLINE
Taxol	CANCER.....	DECLINE
Taxotere	CANCER.....	DECLINE
Tegretol	ANTICONVULSANT	RATING

Prescription Drug Guide

Drugs Prescribed For Uninsurable Conditions and Conditions Not Eligible for Preferred Rates (continued)

Medication	Condition	Action
Tensilon	MYASTHENIA GRAVIS	DECLINE
Teslac	CANCER	DECLINE
Testolactone	CANCER	DECLINE
THA/Tacrine	ALZHEIMER'S	DECLINE
Theo-dur	RESPIRATORY	RATING
Theophylline	RESPIRATORY	RATING
Thioguanine	CANCER	DECLINE
Thiordiazine	ANTIPSYCHOTIC	DECLINE
Thiothixene	ANTIPSYCHOTIC	DECLINE
Thorazine	ANTIPSYCHOTIC	DECLINE
Ticlid	BLOOD THINNER	RATING
Ticlopidine	BLOOD THINNER	RATING
Tilade	RESPIRATORY	RATING
Tindal	ANTIPSYCHOTIC	DECLINE
Tofranil	DEPRESSION	RATING
Tolbutamide	DIABETES	RATING
Tolcapone	PARKINSON'S DISEASE	DECLINE
Tonocard	CARDIAC	RATING
Topamax	ANTICONVULSANT	RATING
Tornolate	RESPIRATORY	RATING
Trazodone	DEPRESSION	RATING
Trental	CIRCULATORY	RATING
Trichlorfon	DEMENTIA	DECLINE
Tridione	ANTICONVULSANT	RATING
Trifluoperazine	ANTIPSYCHOTIC	DECLINE
Trilafon	ANTIPSYCHOTIC	DECLINE
Ultram	NARCOTIC	DECLINE
Urecholine	CONTINENCE	RATING
Valcrine Meletate	ALZHEIMER'S	DECLINE
Valium	ANXIETY	RATING
Valproic Acid	ANTICONVULSANT	RATING
Vanceril	RESPIRATORY	RATING
Vasocor	ANGINA	RATING
Vasodilan	CEREBRAL ARTERY DISEASE	DECLINE
Velban	CANCER	DECLINE
Ventolin	RESPIRATORY	RATING
VePesid	CANCER	DECLINE
Verapamil	ANGINA	RATING

Prescription Drug Guide

Drugs Prescribed For Uninsurable Conditions and Conditions Not Eligible for Preferred Rates (continued)

Medication	Condition	Action
Vercyte	CANCER.....	DECLINE
Verelan	ANGINA	RATING
Vicodin	NARCOTIC	DECLINE
Vinblastine	CANCER.....	DECLINE
Vincristine	CANCER.....	DECLINE
Voltaren	ARTHRITIS	RATING
Wellbutrin	DEPRESSION.....	RATING
Xanax	ANXIETY	RATING
Zarontin	ANTICONVULSANT	RATING
Zeldox	ANTIPSYCHOTIC	DECLINE
Zidovudine	HIV	DECLINE
Ziprasidone	ANTIPSYCHOTIC	DECLINE
Zoladex Implant	CANCER.....	DECLINE
Zoloft	DEPRESSION.....	RATING
Zyprexa	ANTIPSYCHOTIC	DECLINE

Impairment Guide

The following list of medical conditions is intended to give you a general idea of whether your client is insurable, and if so, whether they qualify as a preferred, select or standard risk.

PREF — Preferred SELECT — Select STD — Standard DEC — Decline

A – B

Abscess — A localized collection of pus in any part of the body.

resolved or 6 months after surgery PREF

brain or abdominal present or
surgery within 6 months DEC

Acoustic Neuroma — A benign tumor of the auditory cranial nerve.

post surgery PREF

present DEC

Addison's Disease – A severe hormonal deficiency of the adrenal gland. DEC

Adhesions — A band of scar tissue that binds two parts of bodily tissue together.

post surgery PREF

ADL Deficits — Individuals who are unable to meet their everyday basic needs.

any mental or physical limitation in performing
the activities of daily living DEC

Adult Day Care DEC

AIDS (Acquired immunodeficiency syndrome) DEC

Alcoholism — A disease marked by excessive consumption of and dependence on alcoholic drinks.

recovered more than 5 years, in good health SELECT

recovered more than 3 years, in good health STD

within 3 years or with relapses DEC

Allergies and Hay Fever PREF

Alzheimer's Disease – The deterioration of intellectual functions. DEC

Amaurosis Fugax – A temporary, partial, or complete loss of vision. DEC

Amnesia (except Transient Global Amnesia) – Memory loss, sometimes including the memory of personal identity. DEC

Amnesia (Transient Global Amnesia) — Temporary sudden loss of long-term memory.

one episode, after 5 years with a complete neurological
work-up that is within normal limits STD

Amputation — To cut off or remove usually through surgery a projecting body part.

due to trauma in the past SELECT

due to disease DEC

Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease) – The degeneration of muscular activity within the brain and the spinal cord. DEC

Anemia — A deficiency of red blood cells in the blood.

mild PREF

moderate SELECT

severe or with complications or
defined as Aplastic DEC

Aneurysm — Abnormal expansion of a blood vessel.

abdominal, 1 year after surgery with
good recovery SELECT

cerebral, with or without surgery DEC

present DEC

Angina Pectoris — Severe pain and constriction in region of the heart.

controlled on medications. SELECT

occasional episodes, or with history of
myocardial infarction SELECT/STD

not well controlled DEC

cigarette smoker DEC

Angioplasty — Repair of a blood vessel with a balloon or through a surgical procedure.

after 6 months, with good results SELECT

with stent, after 6 months, with good results SELECT

with history of myocardial infarction. SELECT/STD

with poor exercise tolerance or cigarette smoker. DEC

Ankylosing Spondylitis — Chronic inflammation of the spine and sacroiliac joints.

mild PREF/SELECT

with physical limitations. DEC

Impairment Guide (continued)

Anticardiolipin Antibody Syndrome

(Lupus Anticoagulant) – An antibody response against phospholipid (a major component of the cell wall) leading to blood clots, stroke, heart attack and vague neurological symptoms. DEC

Anxiety Disorder — A state of apprehension, uneasiness, and fear.

- mild (occasional medication) SELECT
- moderate (regular or multiple medications) SELECT
- severe and/or with functional impairment DEC

Aplastic Anemia – A failure of the bone marrow to properly form blood cells. DEC

Arachnoid Cyst – Fluid filled sacs that occur on the arachnoid membrane of the brain.

- after 5 years following removal, benign,
no residuals STD
- all others DEC

Arnold-Chiari Malformation – A condition in which the cerebellum portion of the brain protrudes into the spinal canal DEC

Arrhythmias (other than Atrial Fibrillation) – Irregular heartbeat SELECT

Arteriosclerosis — A narrowing and hardening of the arteries.

- mild SELECT
- moderate STD
- severe. DEC

Arteriovenous Malformations – An abnormal collection of blood vessels. DEC

Arteritis — Inflammation of an artery.

- 1 year after recovery SELECT/STD
- present. DEC

Arthritis (Degenerative or Osteoarthritis) — The breakdown and deterioration of cartilage in the joints.

- mild PREF
- moderate SELECT
- severe but without physical limitations STD
- with physical limitations or surgery anticipated DEC

Arthritis (Rheumatoid) — A chronic systemic disease marked by inflammatory changes in the joints.

- mild, controlled with
non-steroidal medications SELECT
- moderate to severe,
requiring multiple medications DEC
- with physical limitations or
surgery anticipated DEC

Arthroscopy – Examination of or joint surgery using an arthroscope. PREF

Asbestosis – A respiratory disease caused by inhaling asbestos fibers that can lead to breathing problems and heart failure. DEC

Assisted Living DEC

Asthma — A disease of the respiratory system characterized by difficulty of breathing.

- mild, infrequent attacks PREF
- moderate, controlled with medications
(no steroids) SELECT
- severe, requiring multiple medications or
steroids STD/DEC
- in combination with circulatory disease. DEC
- cigarette smoker DEC

Ataxia – Defective muscular coordination DEC

Atrial Fibrillation — Severe, chaotic irregular heartbeat, which could lead to heart failure or strokes.

- history of, not on medication SELECT
- currently on medication STD/DEC
- described as chronic DEC

Atrophy (Brain) – Deterioration or decrease in size of brain cells and tissues. DEC

Attention Deficit Disorder (ADD) / Attention Deficit

Hyperactivity Disorder (ADHD) – A persistent pattern of inattention and hyperactivity-impulsivity that occurs more frequently or severely than is typical.

- stable, well controlled on medication. SELECT
- history of, not on medication SELECT

Autoimmune Disorders – A person's immune system begins to attack it's own body, creating antibodies against it's own tissue. DEC

Impairment Guide (continued)

Avascular Necrosis – A disease resulting from loss of blood supply to the bones causing death of bone tissue and bone collapse.

mild to moderate SELECT
severe, with complications, or requiring surgery DEC

Back Disorder

not disabling PREF
herniated disc (unoperated) or
compression fracture SELECT
disabling or surgery needed DEC

Barrett's Esophagus — A condition of the esophagus in which the normal tissue changes into abnormal tissue caused by recurrent reflux of gastric juices.

biopsy done within the last 2 years
with favorable results STD
all others DEC

Basal Cell Skin Cancer – Damage to the skin from excessive sun exposure PREF

Bell's Palsy — Temporary paralysis of the facial muscles.

history of, complete recovery PREF
with residual facial paralysis SELECT

Benign Prostatic Hypertrophy – An enlargement of the prostate PREF

Biliary Cirrhosis – A liver disease that slowly destroys the bile ducts in the liver DEC

Bi-Polar Disorder – A severe behavioral disorder that causes severe changes in mood from depression to elation DEC

Bladder Disease — Urinary

history of infection, complete recovery PREF
chronic infections, without incontinence SELECT
with incontinence DEC

Bladder Prolapse (Cystocele) — The dropping or sagging of a woman's bladder due to the weakness of the bladder.

surgically repaired PREF

Blood Pressure, Elevated (check list for cardiac medications)

mild and no other cardiac condition PREF
in combination with other cardiac condition SELECT
not controlled DEC

Bone Marrow Transplant – Treatment used to improve the chances of curing diseases such as leukemia, lymphoma, and immune deficiency diseases. DEC

Braces — To support a part of the body in a certain position.

without ADL limitation STD
with ADL limitation DEC

Brain Impairments – Total or partial functional limitations of the brain. DEC

Brain Tumor — Abnormal growth in or on the brain.

after 5 years following removal, benign,
no residuals STD
all others DEC

Breast Disorders – Any type of lump, swelling, cyst or mass that can be felt in the breast tissue.

fibrocystic disease PREF
breast cancer with treatment See Cancer
breast cancer present DEC

Bronchiectasis — Chronic expansion and destruction of the bronchi of the lungs, with secondary infection.

asymptomatic, non-cigarette smoker, minimum
3 years since diagnosis with no periods of disability . . . STD
all others DEC

Bronchitis — Acute or chronic inflammation of the bronchial tube.

acute attack PREF
multiple attacks SELECT
chronic STD/DEC

Buerger's Disease (Thromboangiitis Obliterans) – A chronic, recurring, inflammatory, vascular disease of the peripheral arteries and veins. DEC

Bypass Surgery (Heart) — A surgery that reroutes the blood supply by bypassing blocked arteries.

after 6 months, with good results SELECT
with history of myocardial infarction SELECT/STD
with poor exercise tolerance post surgery DEC
cigarette smoker DEC

Impairment Guide (continued)

C – D

Cancer — Unrestrained cell growth that can grow in any part of the body.

early or moderate stage, 5 years since
last treatment PREF/SELECT
early stage, 2 years since last treatment SELECT
moderate stage, 2 years since last treatment STD
with metastasis or less than 2 years since
last treatment DEC

Cancer (Lymphoma or Lung)

after 10 years since recovery with
no recurrences STD
less than 10 years since recovery DEC

Cane Use DEC

Cardiac Arrest – The sudden cessation of functional circulation.

fully recovered, no residuals SELECT
with residuals or complications DEC

Cardiomyopathy – A disease that damages the heart muscle so that it loses its ability to pump blood and can cause irregular heartbeats. DEC

Carotid Artery Disease — Constriction or narrowing of the arteries that supply the blood flow to the neck and brain.

mild, asymptomatic or corrected by
endarterectomy, no history of TIA or stroke SELECT
moderate, asymptomatic, with other heart or
circulatory disorder. STD/DEC
severe; symptomatic or cigarette smoker. DEC

Carpal Tunnel Syndrome — Enlarged tendons or ligaments in the wrist, caused by pressure on the median nerve.

no resulting disability PREF

Cataracts — A clouding of the lens or the eye, which obstructs the passage of light.

recovered after surgery PREF
present but not requiring surgery PREF
surgery scheduled or anticipated DEC

Catheter (current use; indwelling) – A tubular medical device for insertion into canals, vessels, or passageways to permit injection or withdrawal of fluids. DEC

Cerebral Palsy – A disorder of movement and gait caused by brain damage. DEC

Cerebral Vascular Accident (CVA) – The blood supply to a part of the brain is interrupted by an ischemic stroke or by a hemorrhagic stroke. DEC

Charcot-Marie-Tooth Disease – A hereditary progressive neuromuscular disorder that primarily effects the feet, leg, and hands. DEC

Cholecystitis, Cholelithiasis (Gallbladder) — A sudden inflammation of the gallbladder that causes severe pain.

after surgery PREF
surgery anticipated DEC

Chronic Fatigue Syndrome — A prolonged persistent fatigue that can be incapacitating and/or debilitating.

mild, not affecting functional ability SELECT
moderate STD/DEC
severe, with functional limitations;
use of steroids or narcotics DEC

Chronic Obstructive Pulmonary Disease (COPD) — A severe disease of the lungs that obstructs the airways.

mild SELECT
moderate STD
severe. DEC
with cigarette smoking within the last year DEC

Cirrhosis, Liver – The gradual loss of liver function due to cell damage and internal scarring. DEC

Claudication – A temporary inadequate supply of oxygen to the muscles of the leg causing pain and limping. DEC

Cognitive Impairment – The inability to mentally function normally, reduction in memory, thinking, and learning. DEC

Colitis, Spastic – Inflammation of the large intestine. PREF

Colitis, Ulcerative — Chronic inflammation and ulceration of the lining of the colon and rectum.

mild SELECT
moderate STD
severe. DEC

Collagen Disease – Any disorder affecting the connective tissue, with rheumatic symptoms including muscle stiffness, soreness, and pain in the joints. DEC

Impairment Guide (continued)

Colostomy — An opening of a portion of the colon through the abdominal wall.

2 years after surgery, no complications STD
with complications DEC

Confusion – Disturbance of consciousness and inability to distinguish, choose, or act decisively DEC

Congestive Heart Failure (CHF) —The heart’s inability to maintain sufficient cardiac output to meet the body’s needs.

controlled with medications for 1 year. STD
present. DEC

Connective Tissue Disease (see Collagen Disease) DEC

Coronary Artery Disease — A condition that reduces the blood flow through the coronary arteries to the heart muscle.

mild SELECT
moderate, or with history of
myocardial infarction SELECT/STD
severe, or with poor exercise tolerance DEC
cigarette smoker DEC

Crest Syndrome (See Scleroderma). DEC

Creutzfeldt-Jakob Syndrome – A very rare degenerative condition of the brain, causing progressive dementia, blindness, and leading to death. DEC

Crohn’s Disease — Inflammation and ulceration of the small intestine.

mild SELECT
moderate STD
severe. DEC

Cushing’s Syndrome (due to Pituitary, Adrenal or Ectopic Tumors) — A hormonal disorder resulting from the overproduction of corticosteroid by the adrenal gland.

corrected by surgery, no complications or
secondary disorders such as high blood pressure,
osteoporosis or diabetes STD
present. DEC

Cystic Fibrosis – An inherited disease characterized by chronic lung infections and an inability to absorb fats or other nutrients from foods. DEC

Cystitis – Inflammation of the urinary bladder. PREF

Defibrillator Implanted – An electric device that applies shocks to the heart to convert the heart back into a normal rhythm. DEC

Degenerative Joint Disease – Degeneration of the joint surface resulting from wear and tear over the years.

mild SELECT
moderate SELECT
severe but without physical limitations STD
with physical limitations or surgery anticipated DEC

Dementia — A cognitive deficit including memory impairment.

all forms DEC

Demyelinating Disease – Causing or characterized by the loss or destruction of myelin (the sheath around nerve fibers), such as multiple sclerosis. DEC

Depression — A mental disorder marked by sadness, inactivity, difficulty with thinking and concentration, feelings of helplessness and worthlessness.

mild (occasional medication) SELECT
moderate (regular medication;
multiple medications) SELECT
severe. DEC
with memory complaint DEC

Dermatomyositis – An autoimmune disorder in which the muscles and skin become inflamed, causing weakness of the muscles and a skin rash. DEC

Diabetes Mellitus, Insulin Dependent – A chronic disease of carbohydrate metabolism in which the body makes little or no insulin, requiring daily injections of insulin to sustain life. DEC

Diabetes Mellitus, Non-Insulin Dependent (diet or oral medications) — A chronic disease of carbohydrate metabolism, marked by high blood sugar and sugar in urine, resulting from inadequate production or use of insulin.

good control SELECT
fair control, overweight, or ex-cigarette smoker STD
poor control or with other serious health conditions, diabetic complications or cigarette smoker DEC

Dialysis – A procedure to remove the waste products from the blood and excess fluid from the body as a treatment for kidney failure. DEC

Disabled – Collecting Disability Benefits DEC

Impairment Guide (continued)

Discoid Lupus — A chronic skin condition characterized by inflammation and scarring type skin lesions which occur on the face, ears, scalp, and on other body areas.

definite diagnosis, limited to skin with
no other symptoms of Lupus SELECT

Diverticulitis, Diverticulosis — Diverticulitis is inflammation and perforation of a diverticulum (an abnormal pouch or sac of the intestine), Diverticulosis is a condition where small sacs of the inner lining of the intestine are present.

mild, well controlled by diet or medication PREF
moderate, frequent flare-ups and/or bleeding SELECT
surgery anticipated DEC

Down's Syndrome – A congenital condition characterized by moderate to severe mental retardation. DEC

Drug Dependency or Abuse

after 5 years, in good health SELECT
after 3 years, in good health STD
within 3 years or with relapses DEC

Duodenal Ulcer — A peptic ulcer situated in the small intestines.

history of, occasional medication PREF
chronic, frequent flare-ups and/or bleeding SELECT
surgery scheduled DEC

E – G

Emphysema (no oxygen use) — A form of chronic obstructive pulmonary disease in which the tiny air sacs in the lungs are damaged by inflammation.

mild STD
moderate STD/DEC
severe or with oxygen use DEC
with cigarette smoking in the last year DEC

Endarterectomy (without stroke) — A surgical removal of the lining of a carotid artery when it becomes diseased or blocked with atherosclerotic plaque.

after 6 months, no other circulatory disorder SELECT
with other circulatory disorder or
cardiac condition STD/DEC

Endocarditis — Inflammation of the inner lining of the heart.

fully recovered, 1 episode, no residuals; rate will depend
on severity of related heart disorder SELECT/STD
recurrent DEC

Epilepsy (Seizures) — Transient neurological abnormalities caused by abnormal electric activity in the brain.

good control on medication SELECT
seizure within 2 years STD/DEC
seizure within 1 year; poor control or
cause unknown DEC

Epstein-Barr Syndrome (confirmed diagnosis of infectious mononucleosis) — A herpesvirus that causes infectious mononucleosis.

6 months after full recovery PREF
current or less than 6 months after full recovery DEC

Esophageal Varices – Twisted, expanded areas in the esophageal veins resulting from portal hypertension caused by advanced liver disease. DEC

Esophagitis – Inflammation of the esophagus.

mild, well controlled by diet or medication PREF
frequent flare-ups and/or bleeding SELECT

Falls

multiple within last 12 months DEC
due to dizziness, gait disturbance or TIA DEC

Fatty Liver – Fat in the liver cells. Some causes are obesity, high triglycerides and alcohol use.

stable SELECT
with complications STD/DEC
related to alcohol DEC

Fibrocystic Breast Disease – A benign breast lump characterized by cysts and thickening of the milk glands. PREF

Fibromyalgia — A chronic disorder of the muscles and related soft tissue including ligaments and tendons, characterized by muscle pain, fatigue, and sleep disturbances.

mild, not affecting functional ability SELECT
moderate STD/DEC
severe, with functional limitations;
use of steroids or narcotics DEC

Fuch's Corneal Dystrophy - A gradual deterioration of one layer or another of the cornea, which causes clouding and blurred vision. DEC

Impairment Guide (continued)

Gallbladder (Cholecystitis, Cholelithiasis) — Inflammation of the gallbladder and the formation of gallstones.

post surgery PREF

Gastric Bypass Surgery – Surgery to promote weight loss by reducing the size of the stomach and/or interrupting the digestive process.

after 3 months, build within
height/weight chart guidelines SELECT/STD

Gastroesophageal Reflux Disease (GERD) – Regurgitation of gastric juices into the lower esophagus.

mild, well controlled by diet or medication PREF
severe, and or frequent flare-ups SELECT

Gilbert’s Disease (confirmed diagnosis) – An inherited disorder that affects the way bilirubin is processed by the liver. PREF

Glaucoma — A group of eye diseases that cause damage to the optic nerve which lead to blindness.

mild to moderate visual impairment PREF
severe impairment affecting ADLs DEC

Goiter — An enlargement of the thyroid gland.

post surgery or post radioactive iodine treatment,
benign, on thyroid replacement PREF
with malignancy, or toxic, within 5 years STD/DEC

Gout – Recurrent inflammation of the peripheral joints, which may become chronic and cause joint deformity.

mild, without physical limitations PREF
moderate to severe SELECT

Graves’ Disease – An autoimmune disease that causes over activity of the thyroid gland.

controlled by medication SELECT
not adequately controlled DEC

Guillian-Barre Syndrome — A disorder in which the body’s immune system attacks the peripheral nerves, which are outside the brain and spinal cord.

under 65 years old, 2 years past full recovery
with no residuals SELECT
with residuals STD/DEC
less than 2 years past full recovery,
diagnosed at age 6 or over, or with relapses DEC

H – K

Handicapped Parking Tag DEC

Hashimoto’s Thyroiditis — An inflammation of the thyroid gland, which frequently results in hypothyroidism (low thyroid).

controlled by thyroid replacement therapy PREF

Headaches – Diffuse pain in different portions of the head, not confined to any nerve distribution area.

occasional medication PREF
migraine, uncomplicated controlled with
regular medication SELECT
described as complicated STD/DEC

Heart Attack (after 6 months) – Insufficient blood supply to the heart muscle.

stable and fully functional SELECT
with history of bypass surgery SELECT/STD
with chronic angina (chest pain) STD/DEC
cigarette smoker DEC

Heart Murmur — A sound produced as blood flows through the chambers and large vessels of the heart during the cardiac cycle of contraction and relaxation.

organic, well controlled with medication SELECT
functional, no medication required PREF
causing physical limitations DEC

Heart Valve Replacement — A surgery used to repair or replace diseased heart valves.

good recovery 1-year post surgery SELECT
with other cardiac disorder STD/DEC
surgery scheduled or anticipated DEC

Hemiplegia – Paralysis on one side of the body due to disruption of blood flow to the brain DEC

Hemochromatosis/Hemosiderosis – A disorder that causes the body to absorb excess iron, which accumulates in the liver, pancreas, heart, and in other organs. DEC

Hemophilia – An inherited disorder in which a person’s blood lacks a certain protein important in forming blood clots, leading to excessive bleeding. DEC

Hemorrhoids PREF

Impairment Guide (continued)

Hepatitis (A, B & C) — An inflammation of the liver caused by viruses, bacteria, parasites, and toxic reactions to drugs, alcohol, and chemicals.

hepatitis A, 6 months after full recovery PREF
hepatitis B, 1 year after full recovery,
normal liver enzymes SELECT
hepatitis C, any history DEC
active, any type DEC
described as chronic active or due to alcohol DEC

Herniated Disc — A rupture of an intervertebral disc of the spine with a protrusion of the disc's core into the spinal canal.

post surgery with good recovery PREF
present, no surgery planned SELECT
surgery scheduled or needed DEC

Hiatal Hernia — A portion of the stomach protrudes upward into the chest through an opening in the diaphragm.

mild, well controlled by diet or medication PREF
frequent flare-ups and/or bleeding SELECT

Hip Replacement

one or both hips, after 6 months, fully ambulatory,
mild or no arthritis in other joints SELECT
recovered after 6 months, with severe arthritis
in other joints but without physical limitations STD
surgery scheduled or needed or physical limitations ... DEC

HIV+ (Human Immunodeficiency Virus) DEC

Hodgkin's Lymphoma — A malignant growth of cells in the lymph system.

after 10 years since recovery with no recurrence STD
less than 10 years since full recovery DEC

Home Care Service

within the last year DEC

Huntington's Chorea — A genetic disease that involves the degeneration of the basal ganglia of the brain. DEC

Hydrocephalus — A disorder characterized by an excessive amount of cerebrospinal fluid under pressure within the skull. DEC

Hypercholesterolemia (High cholesterol) PREF

Hyperglycemia — An excessive amount of sugar in the blood. SELECT

Hyperparathyroidism — The over activity of the parathyroid glands that leads to an abnormally elevated level of calcium in the blood.

surgically corrected SELECT
minimally elevated calcium levels, stable, closely monitored,
no relate disorders such as high blood pressure, impaired
renal function, or bone demineralization SELECT/STD
all others DEC

Hypertension — Abnormally high arterial blood pressure.

controlled with medication PREF
in combination with cardiac condition SELECT
not controlled DEC

Hyperthyroidism — The over activity of the thyroid gland which results in the over production of thyroid hormone.

controlled by medication SELECT
not adequately controlled DEC

Hypothyroidism — The under activity of the thyroid gland which results in the under production of thyroid hormone. PREF

Hysterectomy — Surgical removal of the uterus.

nonmalignant PREF

Ileostomy — The creation of a surgical passage through the abdominal wall into the ileum.

2 years after surgery, no complications STD
less than 2 years after surgery or with complications ... DEC

Incontinence — The inability of the body to control the evacuative functions. DEC

Inner Ear Disorder

mild (occasional medication) PREF/SELECT
moderate (regular medication) SELECT
severe. STD/DEC

Intestinal Obstruction — A partial or complete blockage of the bowel that results in the failure of the intestinal contents to pass through.

surgically corrected, no malignancy SELECT
within 2 years; resulting in colostomy STD
surgery scheduled or needed DEC

Irritable Bowel Syndrome — A form of colitis, which is characterized by constipation and diarrhea.

mild PREF
frequent flare-ups and/or bleeding SELECT

Impairment Guide (continued)

ITP (Idiopathic Thrombocytopenic Purpura) – A bleeding disorder that is caused by too few platelets in the blood. DEC

Kidney Dialysis (see Dialysis) DEC

Kidney Failure – The build up of waste and toxins, which are not filtered out of the blood and start to accumulate in the tissues. DEC

Kidney Infection — An infection of the kidney and the ducts that carry urine away from the kidney.

treated and recovered PREF

chronic. STD/DEC

Kidney Stones (Nephrolithiasis) — Small granular mass present in the kidney.

no current problem PREF

Kidney Transplant — A surgical procedure to implant a healthy kidney into a patient with kidney failure.

5 years after transplant, family donor, no episodes of rejection, no complications. STD

all others DEC

Knee Replacement — A surgery to replace painful damage or diseased knee joint with and artificial joint.

one or both knees, after 3 months, fully ambulatory, mild or no arthritis in other joints. SELECT

recovered after 3 months, with severe arthritis in other joints but without physical limitations STD

surgery scheduled or needed or physical limitations . . . DEC

L – N

Labyrinthitis — An inflammation of the fluid filled chambers in the inner ear that sense balance, resulting in vertigo.

mild (occasional medication) PREF/SELECT

moderate (regular medication) SELECT

severe STD/DEC

Lacunar Infarct – An area of tissue in the brain that undergoes death of cells following the cessation of blood supply, resulting from occlusion or stenosis of the supplying artery. DEC

Lambert-Eaton Syndrome (Myasthenia Syndrome) – A condition marked by neuropathy and weakness of the limbs. DEC

Left bundle branch block (LBBB) – A defect in the hearts electrical conduction system.

stable and no diagnosis of serious

heart disease SELECT

with diagnosis of cardiac disease DEC

Leukemia (any type) – A group of bone marrow cancers in which white blood cells divide uncontrollably, affecting the production of normal white blood cells, red blood cells and platelets. DEC

Lou Gehrig's Disease

(see Amyotrophic Lateral Sclerosis) DEC

Lung Cancer (see Cancer)

after 10 years since recovery with no recurrences STD

less than 10 years since full recovery or

a current cigarette smoker. DEC

Lupus (Discoid) — A chronic skin condition characterized by inflammation and scarring type skin lesions which occur on the face, ears, scalp, and on other body areas.

definite diagnosis, limited to skin with

no other symptoms of Lupus SELECT

Lupus Erythematosus (SLE) – An autoimmune disease affecting many systems in the body including heart, lungs, and kidneys. DEC

Lyme's Disease — A bacterium that is transmitted by a tick and characterized by skin changes, flu like symptoms and joint inflammation.

Stage 1, early, localized infection, 3 months

after full recovery PREF

(Stage 2 and 3) 3 months after full recovery,

rate for residual symptoms SELECT/DEC

current or less than 3 months after full recovery

– any stage. DEC

Lymphoma — A form of cancer a malignant tumor of the lymphoid tissue.

after 10 years since full recovery with

no recurrences. STD

less than 10 years since full recovery. DEC

Macular Degeneration — A deterioration of the central portion of the retina, affecting central vision and visualization of fine details.

stable, without visual impairment SELECT

stable, mild visual impairment SELECT

progressive or with moderate to

severe visual impairment DEC

Impairment Guide (continued)

Major Depression – A mental disorder marked by severe and long lasting feelings of sadness or related symptoms that impair a person’s functioning. DEC

Manic Depression (see Bi-Polar Disorder) DEC

Marfan’s Syndrome – An inheritable disorder of connective tissue that affects the skeletal system, cardiovascular system, eyes, and skin. DEC

Medicaid Recipient – Disabled DEC

Melanoma — A malignant skin tumor containing dark pigment.
 early stage or moderate stage
 after 5 years. PREF/SELECT
 early stage, after 2 years SELECT
 moderate stage, after 2 years STD
 advanced stage or recurrent DEC

Memory Loss – A loss of the ability to memorize information or recall information stored in the brain. DEC

Meniere’s Disease — An inner ear disorder, usually accompanied by varying degrees of hearing loss, ringing in the ears, and dizziness.
 occasional medication PREF/SELECT
 regular medication SELECT
 severe or not controlled STD/DEC

Mental Retardation – A condition characterized by impaired intellectual function, which interferes with the ability to cope in everyday activities. DEC

Migraine Headaches — A severe, sometimes incapacitating headache, which can be accompanied by visual changes or stomach disturbances.
 uncomplicated, controlled with
 occasional medication PREF
 uncomplicated, controlled with
 regular medication SELECT
 described as complicated STD/DEC

Mitral Valve Prolapse — A condition, in which the mitral valve in the heart is deformed, causing a degree of leakage and is characterized by a heart murmur and sometimes chest pain.
 asymptomatic, no other cardiac condition PREF
 symptomatic, or with other cardiac condition SELECT

Monoclonal Gammopathy – A disorder of the blood in which most of the protein produced is from one antibody instead of from many. DEC

MRI/CT of head with atrophy DEC

Multiple Myeloma – A malignant condition characterized by an uncontrolled reproduction and dysfunction of plasma cells in the bone marrow. DEC

Multiple Sclerosis – A progressive disease of the central nervous system in which the protective covering of nerve fibers in the brain or spinal cord is destroyed. DEC

Muscular Dystrophy – A slow, progressive disease characterized by degeneration of muscle fibers. DEC

Myasthenia Gravis – An autoimmune disorder in which the muscles become weak and tire easily. DEC

Myasthenia Syndrome
 (see Lambert-Eaton Syndrome). DEC

Myocardial Infarction (After 6 months) — Another term for heart attack, an injury to the heart muscle due to a loss of blood supply.

 stable and fully functional SELECT
 with bypass surgery SELECT/STD
 with chronic angina (chest pain) STD/DEC
 cigarette smoker DEC

Myocarditis — An inflammation of the heart muscle, which is due to a viral infection.

 acute, full recovery, not related to
 any other health condition PREF

Narcolepsy — A rare syndrome of recurrent attacks of sleep, sudden loss of muscle tone and sleep paralysis.

 well-controlled SELECT
 not controlled DEC

Narcotic Use (Chronic)
 within 3 years (after 3 years, rate will depend on
 the status of the condition for
 which it was prescribed) DEC

Nephrolithiasis (see Kidney Stones)
 no current problem PREF

Nephrosclerosis – A kidney disorder in which the smallest arteries in the kidneys are damaged. DEC

Neurofibromatosis – A genetic disorder of the nervous system that causes tumors to form on the nerves anywhere in the body at any time. DEC

Impairment Guide (continued)

Neurogenic Bladder – A urinary problem in which there is abnormal emptying of the bladder with subsequent retention or incontinence of Urine. DEC

Neuropathy – An abnormal and degenerative state of the nervous system or nerves. DEC

Nursing Home Confinement
within the last year DEC

O – P

Obsessive compulsive disorder (OCD) – A disorder characterized by repetitive thoughts and behaviors.

stable, well controlled on medication. SELECT
all others DEC

Organ Transplant (Kidney) —The replacement of a diseased organ with a healthy one.

5 years after transplant, family donor,
no episodes of rejection, no complications STD
all others DEC

Organ Transplant (except Kidney) DEC

Organic Brain Syndrome – A disturbance of mental functioning due to a physical cause as opposed to a psychological cause. DEC

Osteomyelitis — An acute or chronic bone infection caused by bacteria.

single bone and single attack,
recovered after 6 months SELECT
multiple bones and attacks DEC

Osteoporosis — A reduction of bone mass, causing bones to become brittle, fragile, and susceptible to fractures.

mild, on medication, T-score –2.5 or greater SELECT
with fractures or spinal problems DEC

Oxygen Use DEC

Pacemaker — An electrical device that can control the beating of the heart by a series of rhythmic electrical discharges.

normal cardiac output,
no other heart disorder SELECT
with other cardiac disorder STD/DEC

Paget's Disease — A disruption of normal bone formation causing the affected bones to weaken, thicken, and become deformed.

pelvis only, not crippling SELECT
all others DEC

Pancreatitis — An inflammation of the pancreas.

single episode, complete recovery
after 1 year SELECT
multiple episodes DEC
related to alcohol. DEC

Paralysis – A complete or partial loss of controlled movement caused by an inability to contract one or more muscles. DEC

Parkinson's Disease – A chronic progressive nervous disease marked by tremor, muscular weakness, rigidity and peculiar gait. DEC

Pericarditis — A disorder caused by inflammation of the pericardium, which is the sac like covering of the heart.

acute, full recovery, no other cardiac or
related health condition SELECT

Peripheral Neuropathy – A disease or degenerative state of the peripheral nerves marked by muscle weakness, atrophy, pain and numbness. DEC

Peripheral Vascular Disease – A disease of the blood vessels characterized by narrowing and hardening of the arteries that supply the legs and feet, causing a decrease in blood flow that can injure nerves and other tissues. DEC

Phlebitis — Painful inflammation of a vein.

single attack, fully recovered PREF
edema but fully ambulatory SELECT
requiring aid to ambulate DEC
within the last 6 months DEC

Physical Therapy

within the last 6 months DEC

Pick's Disease – A rare degenerative brain illness that causes dementia and is marked by progressive impairment of intellect and judgment. DEC

Pituitary Tumor, benign (see Brain tumor) — A tumor that is located in the pituitary gland of the brain.

present, stable on medication after 1 year SELECT
surgically removed, no residuals after 1 year. SELECT
all others DEC

Impairment Guide (continued)

Polio — A virus which invades the central nervous system marked by tremor, muscle pain, muscle weakness, stiffness, serious breathing problems, or death.

- history of, with full function. SELECT
- history of, with mild residual impairment SELECT/STD
- history of, with post polio syndrome DEC

Polycystic Kidney Disease — An inherited disease characterized by the growth of numerous cysts filled with fluid in the kidneys. DEC

Polycystic Liver Disease — Many cysts in or on the liver affecting liver function.

- asymptomatic, no kidney involvement. SELECT
- symptomatic, or kidney cysts also DEC

Polycythemia — A blood disease with abnormal increase in red and white blood cells and platelets. DEC

Polymyalgia Rheumatica — An inflammatory syndrome, which is marked by pain and stiffness in the muscles of the hips, thighs, shoulders and neck.

- controlled with medications SELECT/STD
- not well controlled or with functional limitations DEC

Polyps — A tumor, which is commonly found in vascular organs such as the nose, uterus, colon, and rectum.

- surgically removed, benign. PREF
- malignant See Cancer

Post Traumatic Stress disorder — A psychiatric disorder that can occur following a traumatic experience, a life threatening, or extremely distressing situation that causes a person to feel intense fear, horror or a sense of helplessness. DEC

Prostate Disorders

- prostatitis or benign prostate surgery PREF
- prostate cancer with surgery See Cancer
- prostate cancer, present. DEC

PSA (Elevated) (Prostatic Specific Antigen) — An enzyme that is produced by the prostate gland that can be measured in the blood.

- if proven benign by biopsy/ultrasound. PREF/SELECT
- if 8 or above and not proven benign DEC

Psoriatic Arthritis — Pain and swelling of joints with patches of scaly skin related to psoriasis.

- mild to moderate SELECT
- severe. STD/DEC

Psychosis — A severe mental disorder in which the individual loses contact with reality. DEC

Pulmonary Embolism — A blockage in an artery in the lungs caused by a blood clot that travels through the blood vessels to the lungs.

- one occurrence SELECT
- recurrent SELECT/STD
- requiring ongoing blood thinning. STD/DEC

Pulmonary Fibrosis — Scarring or thickening of tissues deep in the lung usually resulting from previous lung inflammation such as pneumonia, or tuberculosis. DEC

R – Z

Raynaud's Disease/Phenomenon — A condition, in which the blood vessels constrict and the blood supply to the fingers, toes, and occasionally the ears and nose are reduced.

- mild, non-progressive SELECT
- progressive STD/DEC

Reflex Sympathetic Dystrophy — A chronic pain condition that is the result of dysfunction in the central or peripheral nervous system.

- current DEC

Renal Failure — A gradual and progressive loss of the ability of the kidneys to excrete waste, concentrate urine, and conserve electrolytes.

- current DEC
- acute, after 1 year, fully recovered, no residuals SELECT
- chronic renal insufficiency STD/DEC

Renal Insufficiency (not chronic) — Insufficient excretion of wastes by the kidneys.

- after 1 year, stable. SELECT
- in combination with diabetes DEC

Restless Leg Syndrome — A neurological disorder characterized by unpleasant sensations in the legs and an uncontrollable desire to move them.

- controlled on one medication SELECT
- multiple medications or use of anti-Parkinson's medications STD/DEC

Retinal Artery Occlusion — A blockage of the main artery leading to the retina or one of its branches.

- after 2 years. STD
- within 2 years or multiple episodes DEC

Impairment Guide (continued)

Retinitis Pigmentosa – A condition characterized by a degeneration of the rods and cones of the retina of the eye, which leads to blindness. DEC

Retinopathy (Diabetic) – A disease of the retina due to diabetes that can cause decreased vision and blindness. DEC

Rheumatoid Arthritis (see Arthritis) – A chronic systemic disease marked by inflammatory changes in the joints.
 mild, controlled with non-steroidal drugs SELECT
 moderate to severe, requiring multiple medications STD/DEC
 with functional limitations DEC

Sarcoidosis — A chronic multi-system disease of unknown cause characterized by inflammatory cells, called **granulomas** that can produce many different symptoms.
 no progression for at least 1 year, mild symptoms
 no treatment, non-cigarette smoker SELECT
 affecting eyes or other organs, moderate symptoms that require treatment STD/DEC
 progressive or cigarette smoker DEC

Schizophrenia – A mental disorder that makes it difficult to tell the difference between real and imagined experiences, to think logically, or to behave appropriately in social situations. DEC

Scleroderma (Crest Syndrome) – An autoimmune disorder of the connective tissue, which is characterized by formation of scar tissue in the skin and organs of the body. . . . DEC

Scoliosis – A crookedness or lateral curvature of the spine.
 mild PREF/SELECT
 severe but without physical limitations SELECT/STD
 with physical limitations. DEC

Seizure Disorder (see Epilepsy)
 2 years after last seizure, good control
 on medication SELECT
 seizure within 2 years STD/DEC
 seizure within last year, poor control or
 cause unknown DEC

Self-Reported Memory Concerns
 current or within 5 years DEC

Shunts (Brain, Heart or Kidney) – A normal or abnormal passage by which bodily fluid is diverted from one channel, circulatory path, or part to another. DEC

Shy-Drager Syndrome – A degenerative disease characterized by progressive damage to the autonomic nervous system, muscle tremor, rigidity, and slow movement. DEC

Sickle Cell Anemia – A hereditary disorder in which the red blood cells contain an abnormal hemoglobin (protein carried by red cells), which results in blood cells shaped like sickles. DEC

Sick Sinus Syndrome (SSS) — Disorder of the sinus node of the heart, which regulates the heartbeat.
 pacemaker and normal cardiac output,
 no other heart disorder SELECT
 without a pacemaker but
 normal cardiac output STD
 with cardiac disorder or
 reduced cardiac output DEC

Sjogren's Syndrome — A chronic disease in which white blood cells attack the moisture producing glands, but it is a systemic disease, affecting many organs and may cause fatigue.
 mild, no limitations SELECT
 with disability or physical limitations DEC

Skin Cancer (not Melanoma) – Cancer that may arise on the surface of the body and form a small ulcer or pimple.
 external, basal or squamous cell cancer PREF

Sleep Apnea — A breathing disorder characterized by brief interruptions of breathing during sleep.
 mild or currently using CPAP SELECT
 with cardiac disorder and/or overweight STD
 not well-controlled DEC

Smoking Cigarettes
 without medical problems SELECT
 with chronic upper respiratory infections STD
 with diabetes, heart or lung disease DEC

Social Security Disability Recipient – Disabled DEC

Spinal Stenosis — A narrowing of the space in the spinal canal through which nerves run.
 mild, non-progressive SELECT
 all others STD/DEC

Splenectomy — Surgical removal of the spleen due to trauma or disease.
 fully recovered SELECT
 with chronic infections DEC

Impairment Guide (continued)

Stent (cardiac) — A short or narrow metal plastic tube that is inserted into an artery or bile duct to keep a previously blocked passageway open.

after 6 months, with good results SELECT

Stroke — A loss of brain functions caused by a loss of blood circulation to areas of the brain. DEC

Subarachnoid Hemorrhage — A disorder in which blood from a ruptured blood vessel spreads over the surface of the brain. DEC

Subclavian Steal Syndrome — A condition characterized by recurrent attacks of blurred or double vision, dizziness and loss of coordination caused by reduced blood flow to the base of the brain. DEC

Subdural Hematoma — A collection of blood between the surface of the brain and its outer covering.

within 2 years DEC

after 2 years, no residuals STD

after 5 years, no residuals SELECT

Suicide Attempt — The unsuccessful act of ending one's own life.

all. DEC

Surgery Anticipated DEC

Syncope — A temporary loss of consciousness such as fainting or passing out.

cause unknown DEC

Temporal Arteritis — A chronic inflammation of large arteries, typically of the temporal artery, an artery on the side of the scalp.

1 year after recovery SELECT/STD

present DEC

Temporomandibular Joint Syndrome (TMJ) — A dysfunction or alteration of the temporomandibular joint, which is the joint that allows jaw mobility. SELECT

Thalassemia Major — An inherited blood disease in which the hemoglobin is abnormal, which leads to a low production, and over destruction of red blood cells. . . DEC

Thalassemia Minor — An inherited disease of the red blood cells that is benign and produces mild anemia. PREF

Thromboangiitis Obliterans

(see Buerger's Disease) DEC

Thrombocythemia (Elevated blood platelets) DEC

Thrombocytopenic Purpura (Low blood platelets) . . . DEC

TIA (Transient Ischemic Attack) — A brief interruption of the blood supply to a part of the brain. DEC

Transverse Myelitis — A rare neurological disorder characterized by inflammation of the spinal cord. . . . DEC

Tremors — Involuntary movements in the muscles of the hands, arms, and head but can affect the legs.

classified as benign or familial on medication SELECT

classified as Parkinsonism DEC

Ulcers (Duodenal or Peptic) — An erosion of the inner lining of the stomach usually caused by gastric acid and pepsin.

history of, occasional medication PREF

chronic, frequent flare-ups and/or bleeding SELECT

surgery scheduled DEC

Varicose Veins — Enlarged, twisted, painful superficial veins resulting from poorly functioning valves.

uncomplicated, without medication PREF

medication required or with skin ulcers SELECT

with ambulatory restrictions or other complications . . . DEC

Vertebral Basilar Insufficiency — A condition in which blood flow to the vertebral arteries is restricted or insufficient. DEC

Vertigo — A type of dizziness that is characterized by the sensation of spinning.

controlled with medication SELECT

not controlled DEC

Von Willebrand's Disease — An inherited disorder of the blood, which leads to abnormal bleeding. DEC

Waldenstrom's Disease - Excessive production of red blood cells, white blood cells, and platelets in the bone marrow. DEC

Walker Use DEC

Wheelchair Use DEC

Wilson's Disease — An inherited disorder in which excessive amounts of copper accumulate in the body. DEC

Wolf-Parkinson-White Syndrome — An abnormal heart rhythm causing increased heart rate.

asymptomatic, no medication, and/or successfully

treated by radiofrequency ablation PREF/SELECT

episodes of tachycardia or

treated with medication SELECT



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