

The Underwriting Process

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

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

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

Medical Records/ Attending Physician Statement/ Paramedical Exams

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

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

Driving Records

Driving records may be obtained as determined by the underwriter.

Telephone Interview

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

Tobacco Use

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

Declinations

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

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

Michigan Guidelines

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

Indiana Guidelines

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

Removal or Modification of an Elimination Rider/Rating

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

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

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

Underwriting Actions Guide

The Underwriting Guide contains two columns of information:

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

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

SYMBOLS GUIDE

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

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

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

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

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

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

RMD—Refer to Medical Director.

Preferred Underwriting Guidelines

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

Build Chart for Preferred Risks

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

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

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

Health Insurance Build Charts

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

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

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

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

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

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

Juvenile Build Charts

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

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

Occupations Not Eligible for Health Insurance

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

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

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

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

Non-Medical Guidelines

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

Declinations

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

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

Declinable Medications

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

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

Common Medications/Therapeutic Use Reference

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

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

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

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

Medical Underwriting Guidelines

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

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

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

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

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

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

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

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

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

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

Impairment/Condition **Underwriting Action**

Endocarditis — *Inflammation of the lining of the heart*

- a) Infectious, acute, no residual heart impairment, complete recovery
 - Within 1 year RNA
 - 1- 3 years 60%
 - > 3 years STD
- b) With residuals RNA

Endometriosis — *Endometrial tissue outside of the inner lining of the uterus*

- a) Present ER
- b) Total Hysterectomy, symptom and treatment free
 - 0-6 months since treatment ER
 - > 6 months STD
- c) Partial Hysterectomy
 - 0-2 years ER
 - > 2 years STD
- d) No hysterectomy, symptom and treatment free
 - 0-10 years ER
 - > 10 year STD

Endometritis — *Infection of the lining of the uterus*

- a) Present ER
- b) 0-6 mo RMD
- c) Over 6 mo, recovered STD

Epicondylitis (see ‘Tendonitis’)

Epididymitis (see ‘Testicular Disorders’)

Epilepsy

- a) Jacksonian, partial seizure
 - Last attack 0-1 year RNA
 - 1-5 years 40%
 - > 5 years STD
- b) Grand Mal, (Tonic-clonic), no residual impairment
 - Age 0-16 RMD
 - Over 16
 - Last seizure within 2 years RNA
 - 2-5 years 40%
 - Over 5 years 20%
- c) Petit Mal (Absence Type)
 - Last seizure within 1 year RNA
 - 1-5 years since last seizure 20%
 - Over 5 years STD

Febrile Seizures

- a) One attack within 0-1 year PP
- b) > 1 year STD
- c) 2 or more attacks within 0-1 year PP
 - 1-5 years ER
 - > 5 years STD

Impairment/Condition **Underwriting Action**

Esophageal Stricture

- a) Present or requiring periodic dilation ER
- b) Recovered, no further dilation
 - Within 2 years ER
 - Over 2 years STD

Esophagitis, Esophageal Reflux (GERD) —
Inflammation of the esophagus

- a) Mild attacks treated by non prescription medication STD
- b) Frequent or chronic attacks or treated with prescription medication
 - Within 1 year ER or 20%*
 - No attacks or treatment over 1 year STD
 - Hiatal Hernia
 - Unoperated, symptomatic ER or Rate 20%
 - Operated, fully recovered, no further attacks or GERD STD
 - Fully recovered, continuing attacks of GERD ER*

*STD with \$5,000 deductible with no Rx benefit or generic-only benefit.

Esotropia & Exotropia (see ‘Crossed Eyes’)

Fatty Liver RFC

Fibrillation (see ‘Cardiac Arrhythmia’)

Fibrocystic Breast Disease — *Benign abnormal breast tissue (see ‘Breast Disease’)*

Fibromyalgia

- a) Mild
 - Present IC
 - Recovered,
 - Within 2 years 40% or ER
 - Over 2 years STD
- b) Others
 - Present RNA
 - Recovered,
 - Within 3 years PP
 - Over 3 years STD

Fistula-in-ano (see ‘Hemorrhoids’)

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

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

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

Impairment/Condition Underwriting Action

Hemorrhoids, Anal Fissure, Fistula

- | | |
|---|-----|
| a) Mild, with minimal symptoms..... | STD |
| b) Frequent medical attention required..... | ER |
| c) With successful injection treatment or surgically corrected, with full recovery, no recurrence | STD |

Hepatitis — Inflammation of liver

- | | |
|--|-----|
| a) Type A and E — Single episode, recovered, duration less than 2 months, normal liver tests | |
| • Present or within 6 months..... | RNA |
| • Over 6 months..... | STD |
| b) Hepatitis B 0-1 year..... | RNA |
| • > 1 year..... | IC |
| c) All others..... | RNA |

Hernia (Inguinal, femoral, scrotal, umbilical, incisional, hiatal) — Protrusion of an organ or body structure through a weakness or defect in the wall of its normal confines

- | | |
|--|-----|
| a) Present..... | ER |
| b) With successful repair, no reoccurrence | STD |

Hydrocele — Collection of fluid in serous sac (see ‘Testicular Disorders’)

- | | |
|---------------------------|-----|
| Hydrocephalus..... | RNA |
|---------------------------|-----|

Hydronephrosis

- | | |
|--|-----|
| a) Present..... | RNA |
| b) Unilateral, cause corrected, full recovery, normal urinalysis | |
| • 0-3 months..... | PP |
| • 3 months- 2 years | 20% |
| c) Bilateral, or congenital recovered > 2 years | RMD |

Hyperactivity, ADHD, ADD

- | | |
|---|------------|
| a) Controlled on medication, no behavioral problems, no psychotherapy | STD to 40% |
| b) With psychotherapy, multiple drugs or behavioral problems..... | DEC |

Hyperlipidemia* — Rating possible for both condition (depending on control) and medication (whether prescribed or recommended)

***Additional rating of 20% will also be applied if applicant is on medication for hyperlipidemia. Rider is also available instead of rating for medication.**

- | | |
|---------------------------------------|-----|
| a) Cholesterol Reading Only – Fasting | |
| • < 250 | STD |
| • 250-275 | 20% |
| • 276-299 | 40% |
| • > 300 | IC |

Impairment/Condition Underwriting Action

- | | |
|--|-------|
| b) Cholesterol/HDL Ratio | |
| • Ratio < 5.1 and Chol < 300 | STD |
| • Ratio > 5.1 and Chol > 300 | IC |
| c) Triglycerides – Fasting | |
| • < 300 | STD |
| • 301-500 | 20% |
| • 501-750 | 40% + |
| • > 750 | RNA |
| d) Co-Morbidity Factors – Any combination of 3 or more risk factors: Ratable Build; Tobacco User; Hypertension; Elevated Lipids..... | RNA |
| e) With other Cardiovascular impairments..... | RNA |

Hypertension — (Essential) High Blood Pressure
Under certain combinations of blood pressure control, treatment and deductible level of \$5,000, coverage could be issued STD.

- | | |
|--|-------------|
| a) Controlled readings: | |
| • Diagnosed within 6 months..... | PP |
| • Diagnosed over 6 months ago | 20% |
| b) Average of readings exceeds 150/90 | IC |
| c) Uncontrolled or evidence of therapy abandonment..... | RNA |
| d) Additional Considerations | |
| • On medication for hyperlipidemia, or hyperlipidemia ratable, weight not ratable, non-tobacco user..... | sum ratings |
| • Ratable build of 80% - no treatment for hyperlipidemia - non-tobacco user..... | IC |
| • Pulmonary or renal hypertension | RNA |
| e) diagnosed < age 30 | RMD |
| f) Any combination of 3 or more risk factors..... | RNA |
| • ratable build • tobacco use | |
| • hypertension • hyperlipidemia | |

Hyperthyroidism

- | | |
|---|-----|
| a) Goiter | |
| • Toxic, 0-1 year | RNA |
| • Non-toxic, adequately treated > 1 year | ER |
| b) All forms, operated, recovered, no further symptoms..... | STD |

Hypoglycemia (No Diabetes) — Low blood sugar

- | | |
|--|-----|
| a) Functional, stabilized..... | STD |
| b) More severe, symptomatic and medical management | |
| • Within 1 year..... | PP |
| • Over 1 year..... | STD |

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

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

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

Impairment/Condition	Underwriting Action
Meniere's Disease — <i>Internal ear disturbance</i>	
Confirmed diagnosis, no evidence of central nervous or vascular system disorders,	
a) Present.....	ER
b) History of	
• Within 2 years	ER
• 2-5 years	ER or 60%
• > 5 years	STD*
*With \$5,000 deductible.	
Meningitis — <i>Inflammation of brain/spinal membranes</i>	
a) Present.....	RNA
b) Acute bacterial or viral types, recovered and return to normal activity, no residuals	STD
c) Others.....	IC
Menorrhagia (see 'Uterine Disorders')	
Mentally Challenged	
a) Ages 0-9	RMD
b) Ages 9 and up	IC
Mental-Emotional Disorders	
a) Mild or situational anxiety disorders or depression, no hospitalization, not under care of psychiatrist within 1 year	STD
b) Severe anxiety disorders or depression, including bipolar disorder, manic depressive, and schizophrenia or hospitalizations	RNA
Metrorrhagia — <i>Dysfunctional uterine bleeding (see 'Uterine Disorders')</i>	
Migraines (see 'Headaches')	
Mitral Valve Prolapse — <i>Deformed heart valve that fails to close properly</i>	
a) Asymptomatic, no medication, incidental findings, confirmed by echo.....	STD
b) Symptomatic, no other cardiovascular impairment, not confirmed by echo	20%
c) All others	IC
Moles (Benign) (see 'Keratosis')	
Mucous Colitis (see 'Colitis')	
Multiple Sclerosis	RNA
Muscular Atrophy	RNA
Muscular Dystrophy	RNA
Myasthenia Gravis	RNA
Myocardial Infarction	RNA

Impairment/Condition	Underwriting Action
Myocardial Ischemia	RNA
Myositis (see 'Fibromyalgia')	
Narcolepsy — <i>Uncontrollable tendency to deep sleep for short durations</i>	
a) Last episode within 2 years or uncontrolled	RNA
b) 2- 5 years, mild attacks	40%
• > 5 years	20%
Nephrectomy — <i>Kidney removal</i>	
a) Removed due to trauma, benign tumor, congenital condition	
• Within 1 year	PP
• Over 1 year	STD
b) Kidney Donor	
• < 1 year.....	RMD
• > 1 year.....	STD
c) Removed due to cancer, see 'Cancer'	
d) With cardiovascular disorders, CAD, hypertension	RNA
e) Removed due to polycystic kidney disease	RNA
f) Urinalysis abnormal.....	RNA
Nephritis — <i>Inflammation of kidney</i>	
a) Acute, one attack, complete recovery, urinalysis and blood pressure normal	
• Within 1 year	PP
• 1-3 years	ER or 40%
• Over 3 years	STD
b) Two attacks, recovered, urinalysis and blood pressure normal	
• Last episode within 2 years	PP
• 2-5 years	ER or 60%
• Over 5 years	STD
c) Three or more attacks or chronic	RNA
Neuritis-Neuralgia	
a) Present.....	RNA
b) Single episode, mild, complete recovery	
• 0-6 months.....	PP
• > 6 months.....	IC
c) More severe, recurring or chronic	
• Last within 1 year.....	PP
• 1-2 years	20%
• Over 2 years	STD
d) Polyneuritis, multiple peripheral neuritis	RNA
Obesity — <i>Overweight (Consult Health Insurance Build Chart for appropriate rate increases.)</i>	

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

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

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

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

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

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

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

Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
Chlamydia		Spastic Colitis (see 'Colitis')	
a) Single Episode		Spermatocele (see 'Testicular Disorders')	
• Within 6 months.....	PP	Spina Bifida, Spina Bifida Occulta	
• Over 6 months, no other STD, recovered	STD	a) Symptomatic or with myelocoele, meningocele, meningomyelocoele, or syringomyelocoele	RNA
b) Multiple Episodes		b) Others.....	IC
• Last episode within 3 years.....	PP	Spinal Deformities — Abnormal Curvature of the Spine	
• Last episode over 3 years.....	STD	a) Mild, unoperated, asymptomatic	
Genital Herpes		• Ages 0-15	ER
a) Single Episode		• 15 and up	STD
• Within 5 years	ER or 20%	b) Moderate, unoperated or with use of back brace.....	ER
• Over 5 years, no outbreak/treatment.....	STD	c) Severe	RNA
b) Multiple Episodes	ER	d) Surgery (stabilizing rods or fusion), recovered, no residuals	ER
Gonorrhea		Spondylolisthesis	
a) Single Episode		a) Unoperated 0-5 years.....	ER
• Present or within 1 year	RNA	• > 5 year.....	STD
• Over 1 year, no residuals.....	STD	b) Operated, recovered, no residuals	
b) Multiple Episodes		• 0-3 years	ER
• Within 5 years since last episode	RNA	• > 3 years	STD
• Over 5 years, no residuals.....	STD	c) Others.....	IC
Venereal Warts, Condyloma		Strabismus (see 'Crossed Eyes')	
a) Single Episode		Stroke	
• Present or within 1 year	RNA	a) Most cases.....	RNA
• Over 1 year, treated, no residuals.....	STD	b) Due to Birth Control Pills	IC
b) Multiple Episodes		Subarachnoid Hemorrhage,.....	RNA
• Within 1 year.....	PP	Suicide Attempts	
• Over 1 year.....	ER	a) One attempt, stable, no continuing medication or psychotherapy, no evidence of drugs or alcohol abuse	
Syphilis		• Within 6 years	RNA
a) Present or under treatment	RNA	• > 6 years	IC
b) Others.....	IC	b) multiple attempts	RNA
Silicosis (see 'Pneumoconiosis')		Symptoms of Undetermined Etiology	RNA
Sinusitis — Inflammation of a sinus, especially paranasal sinus		Syncope — Fainting spells	
a) Acute, no more than 3 episodes per year	STD	a) Single episode, cause unknown, adequate workup 1-3 episodes in 2 years	
b) Chronic, or more than 3 episodes per year	ER or 20%	• Within 1 year	RMD
c) Surgery recommended	IC		
Skin Condition			
a) Mild, infrequent episodes, no current Medications.....	STD		
b) Severe, frequent episodes	ER*		
*May be STD with \$5000 or greater deductible			
Sleep Apnea			
a) Controlled, no cardiac disorders	ER		
b) More severe and/or associated with obesity (80% rating)	RNA		

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

Impairment/Condition	Underwriting Action	Impairment/Condition	Underwriting Action
<ul style="list-style-type: none"> • 1-2 years 20% • Over 2 years STD 		Thrombophlebitis — <i>Inflammation of a vein associated with clot formation (see 'Phlebitis')</i>	
b) Cause known..... RFC		Tic Douloureux (see 'Trigeminal Neuralgia')	
c) Multiple episodes or indefinite diagnostic studies, more than 3 episodes in 2 years..... RNA		Thyroiditis	
Syphilis (see 'Sexually Transmitted Diseases')		a) Hashimoto's	
Tachycardia — <i>Rapid pulse</i> IC		• Present, untreated..... RNA	
Temporomandibular Joint Dysfunction (TMJ)*		• History of adequately treated STD	
— <i>Improper function of the lower jaw and skull joint</i>		Tonsil Disorders	
a) Present..... ER		a) Single episode of tonsillitis, no ongoing enlargement of tonsils or adenoids STD	
b) Operated, with successful surgery and recovery		b) More than one episode of tonsillitis in one year and/or enlargement of tonsils or adenoids ER	
• Within 5 years ER		Tourette's Syndrome RNA	
• Over 5 years STD		Toxemia of Pregnancy ER	
<i>*Except for state Mandated Benefits</i>		Transient Ischemic Attack RNA	
Tendonitis - Tenosynovitis, Plantar Fasciitis		Transplant	
a) Single episode, short duration		a) All cases except corneal..... RNA	
• Within 1 year..... ER*		b) Corneal transplant	
• Over 1 year..... STD		• Within 6 months PP	
b) Multiple episodes		• Over 6 months ER	
• Within 2 years ER		Trigeminal Neuralgia - Tic Douloureux —	
• Over 2 years STD		<i>Burst of pain along the trigeminal nerve</i>	
c) Chronic ER		a) Present, unoperated..... ER	
<i>*STD with \$5000 or > deductible possible</i>		b) History of, operated, recovered	
Tennis Elbow (see 'Tendonitis')		• 0- 1 year..... ER	
Testicular Disorders		• > 1 year..... STD	
Orchitis, epididymitis		Triglycerides (see 'Hyperlipidemia')	
a) Present ER		Tuberculosis - Non-Pulmonary IC	
b) Acute single episode, recovered STD		Tuberculosis - Pulmonary	
c) Recurring		a) Positive test reaction, no disease present..... STD	
• Last episode within 2 years ER		b) All others IC	
• Over 2 years STD		Tumor	
Hydrocele, spermatocele, varicocele, undescended testicle		a) Cancerous — see 'Cancer'	
a) Present..... ER		b) Fatty Tumor/Lipoma	
b) Operated, completely recovered STD		• Present..... ER	
Thrombocytopenia — <i>Abnormal decrease in number of blood platelets</i>		• Removed STD	
a) Thrombocytopenia..... IC		Ulcer Disease (Gastric, Peptic or Duodenal)	
b) ITP-Idiopathic Thrombocytopenia Purpura		a) Unoperated, benign, acute, single episode, without complications	
• Adult, unoperated..... RNA		• Within 2 years ER	
• Childhood, acute 0-3 years..... RNA		• Over 2 years STD	
- > 3 years STD			
• Operated, splenectomy, platelet count normal			
- 0-1 year..... RNA			
- 1-5 years 40%			
- Over 5 years..... STD			

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

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

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