

Underwriting Opinion Form

If you would like an opinion as to how Blue Cross and Blue Shield of Illinois might consider a particular applicant's health history before you submit a fully completed application, you may complete and submit a request for an Underwriting E-Opinion electronically via an online secure form. The online secure form can be found at <https://osc.hscil.com/ProducerPortal/>, select the Producer Services link, select the E-Communication tab, then select the New E-Opinion link in the E-Opinions sub-tab. A final underwriting decision on any applicant will always require a completed application.

General Information on Height/Weight

- Some situations outside of stated guidelines may require additional information via a telephone interview and/or medical records to complete the underwriting assessment.
- Certain medical conditions can be impacted and may result in a rate-up or declination at weights higher or lower than the threshold listed in the chart. This list covers some of the most common conditions, but is not all inclusive.
 - > High blood pressure
 - > Diabetes (diet controlled)
 - > Arthritis or gout in weight-bearing joint(s)
 - > Joint replacement (due to trauma) or artificial spinal disc implant
 - > Sleep apnea

Adult Height and Weight Chart - Ages 19 and older

MALE				FEMALE			
Height Ft. In.	Weight Accept	Weight 25% rate-up	Decline	Height Ft. In.	Weight Accept	Weight 25% rate-up	Decline
4 - 8	78 - 130	131 - 166	167	4 - 8	76 - 128	129 - 157	158
4 - 9	80 - 135	136 - 172	173	4 - 9	79 - 133	134 - 163	164
4 - 10	83 - 140	141 - 178	179	4 - 10	81 - 137	138 - 169	170
4 - 11	86 - 145	146 - 184	185	4 - 11	84 - 142	143 - 175	176
5 - 0	89 - 150	151 - 191	192	5 - 0	87 - 147	148 - 181	182
5 - 1	92 - 155	156 - 197	198	5 - 1	90 - 152	153 - 187	188
5 - 2	95 - 160	161 - 204	205	5 - 2	93 - 157	158 - 193	194
5 - 3	98 - 165	166 - 210	211	5 - 3	96 - 162	163 - 199	200
5 - 4	101 - 170	171 - 217	218	5 - 4	99 - 167	168 - 206	207
5 - 5	105 - 176	177 - 224	225	5 - 5	102 - 173	174 - 212	213
5 - 6	108 - 181	182 - 231	232	5 - 6	105 - 178	179 - 219	220
5 - 7	111 - 187	188 - 238	239	5 - 7	109 - 184	185 - 226	227
5 - 8	115 - 193	194 - 245	246	5 - 8	112 - 189	190 - 232	233
5 - 9	118 - 198	199 - 252	253	5 - 9	115 - 195	196 - 239	240
5 - 10	121 - 204	205 - 260	261	5 - 10	118 - 200	201 - 246	247
5 - 11	125 - 210	211 - 267	268	5 - 11	122 - 206	207 - 254	255
6 - 0	129 - 216	217 - 275	276	6 - 0	125 - 212	213 - 261	262
6 - 1	132 - 222	223 - 283	284	6 - 1	129 - 218	219 - 268	269
6 - 2	136 - 228	229 - 291	292	6 - 2	132 - 224	225 - 275	276
6 - 3	140 - 235	236 - 299	300	6 - 3	136 - 230	231 - 283	284
6 - 4	143 - 241	242 - 307	308	6 - 4	140 - 236	237 - 291	292
6 - 5	147 - 247	248 - 315	316	6 - 5	143 - 243	244 - 298	299
6 - 6	151 - 254	255 - 323	324	6 - 6	147 - 249	250 - 306	307
6 - 7	155 - 260	261 - 331	332	6 - 7	151 - 256	257 - 314	315
6 - 8	159 - 267	268 - 340	341	6 - 8	155 - 262	263 - 322	323

Height and Weight Chart - Ages 15 through 18

MALE				FEMALE			
Height Ft. In.	Weight Accept	Weight 25% rate-up	Weight Rate-up > 25%	Height Ft. In.	Weight Accept	Weight 25% rate-up	Weight Rate-up > 25%
4 - 8	78 - 130	131 - 166	167	4 - 8	76 - 128	129 - 157	158
4 - 9	80 - 135	136 - 172	173	4 - 9	79 - 133	134 - 163	164
4 - 10	83 - 140	141 - 178	179	4 - 10	81 - 137	138 - 169	170
4 - 11	86 - 145	146 - 184	185	4 - 11	84 - 142	143 - 175	176
5 - 0	89 - 150	151 - 191	192	5 - 0	87 - 147	148 - 181	182
5 - 1	92 - 155	156 - 197	198	5 - 1	90 - 152	153 - 187	188
5 - 2	95 - 160	161 - 204	205	5 - 2	93 - 157	158 - 193	194
5 - 3	98 - 165	166 - 210	211	5 - 3	96 - 162	163 - 199	200
5 - 4	101 - 170	171 - 217	218	5 - 4	99 - 167	168 - 206	207
5 - 5	105 - 176	177 - 224	225	5 - 5	102 - 173	174 - 212	213
5 - 6	108 - 181	182 - 231	232	5 - 6	105 - 178	179 - 219	220
5 - 7	111 - 187	188 - 238	239	5 - 7	109 - 184	185 - 226	227
5 - 8	115 - 193	194 - 245	246	5 - 8	112 - 189	190 - 232	233
5 - 9	118 - 198	199 - 252	253	5 - 9	115 - 195	196 - 239	240
5 - 10	121 - 204	205 - 260	261	5 - 10	118 - 200	201 - 246	247
5 - 11	125 - 210	211 - 267	268	5 - 11	122 - 206	207 - 254	255
6 - 0	129 - 216	217 - 275	276	6 - 0	125 - 212	213 - 261	262
6 - 1	132 - 222	223 - 283	284	6 - 1	129 - 218	219 - 268	269
6 - 2	136 - 228	229 - 291	292	6 - 2	132 - 224	225 - 275	276
6 - 3	140 - 235	236 - 299	300	6 - 3	136 - 230	231 - 283	284
6 - 4	143 - 241	242 - 307	308	6 - 4	140 - 236	237 - 291	292
6 - 5	147 - 247	248 - 315	316	6 - 5	143 - 243	244 - 298	299
6 - 6	151 - 254	255 - 323	324	6 - 6	147 - 249	250 - 306	307
6 - 7	155 - 260	261 - 331	332	6 - 7	151 - 256	257 - 314	315
6 - 8	159 - 267	268 - 340	341	6 - 8	155 - 262	263 - 322	323

Juvenile Height and Weight Chart - Male and Female

AGES 0-2			AGES 3-9			AGES 10-14		
Height	Weight Accept	Weight Rate-up at or above	Height	Weight Accept	Weight Rate-up at or above	Height	Weight Accept	Weight Rate-up at or above
16"	4 - 9	10	30"	18 - 40	41	48"	44 - 92	93
17"	4 - 10	11	31"	19 - 41	42	49"	47 - 96	97
18"	5 - 11	12	32"	20 - 42	43	50"	49 - 100	101
19"	5 - 12	13	33"	21 - 43	44	51"	52 - 104	105
20"	5 - 14	15	34"	22 - 44	45	52"	54 - 108	109
21"	6 - 16	17	35"	23 - 47	48	53"	56 - 113	114
22"	7 - 19	20	36"	24 - 50	51	54"	59 - 117	118
23"	8 - 21	22	37"	25 - 52	53	55"	61 - 122	123
24"	9 - 23	24	38"	26 - 54	55	56"	63 - 126	127
25"	10 - 25	26	39"	28 - 56	57	57"	66 - 131	132
26"	10 - 26	27	40"	30 - 58	59	58"	69 - 135	136
27"	12 - 29	30	41"	31 - 61	62	59"	71 - 140	141
28"	13 - 31	32	42"	32 - 64	65	60"	74 - 144	145
29"	14 - 34	35	43"	34 - 68	69	61"	78 - 150	151
30"	15 - 36	37	44"	35 - 71	72	62"	81 - 155	156
31"	17 - 38	39	45"	37 - 75	76	63"	84 - 161	162
32"	18 - 40	41	46"	38 - 78	79	64"	87 - 166	167
33"	20 - 41	42	47"	40 - 82	83	65"	91 - 171	172
34"	21 - 42	43	48"	42 - 86	87	66"	94 - 176	177
35"	22 - 45	46	49"	44 - 90	91	67"	97 - 181	182
36"	23 - 48	49	50"	46 - 94	95	68"	100 - 186	187
37"	25 - 51	52	51"	49 - 98	99	69"	103 - 191	192
38"	26 - 54	55	52"	51 - 103	104	70"	107 - 196	197
39"	28 - 57	58	53"	54 - 107	108	71"	110 - 201	202
40"	29 - 59	60	54"	56 - 111	112	72"	113 - 206	207
			55"	59 - 115	116	73"	117 - 211	212
			56"	61 - 120	121	74"	120 - 216	217
			57"	64 - 124	125	75"	123 - 222	223
			58"	66 - 128	129	76"	126 - 228	229