



Field Underwriting Guide





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I. Mission Statement

The mission of the Long Term Care (LTC) Insurance Underwriting Department is to provide the highest quality of service to you and your clients. With that in mind, we have seasoned underwriters and nurses underwriting your LTC insurance applications.

In keeping with our mission, we have made the following commitments to service standards:

- We will respond to all inquiries, acknowledging a telephone call within three business hours.
- An underwriting determination will be made within three days of receipt of the “Final Medical Requirement.”

II. Prequalification

The Underwriting area can be contacted directly at 888-604-7296 (prompt 3) between 8 a.m. and 6 p.m. (EST) to prequalify an applicant for LTC insurance or to answer underwriting inquiries. You can also fax prequalification questions to 617-450-8052 using the Prequalifying Inquiry Form (LTC-1028) or Email: rparsons@jhancock.com

Please note that prequalification responses are a tentative opinion based on the information provided. The more information you can provide to us about your client the more accurate our quote will be.

III. Preparing Your Client for the Underwriting Process

The Underwriting Department has developed various underwriting programs based on age, medical history, and benefits applied for.

The brochure entitled “Our Underwriting Process” (LTC-1590) is available to assist you in preparing your client for the above programs. It is essential that your client receives this brochure during the sales process, as this will set your client’s expectations and ensure favorable results. In some instances, we may request a motor vehicle report, pharmacy profile, or information from the Medical Information Bureau to further evaluate insurability.

IV. Procedures for Accepting Applications from Non-English Speaking Applicants

Before we may begin to underwrite an application from a non-English speaking person, we require that the following procedure is followed. This is to ensure that the applicant fully understands what he/she is buying.

In order for us to consider a non-English speaking applicant, it will be necessary that an interpreter accompany the agent when visiting the applicant and translate the questions on the application and any discussion concerning the policy in accordance with the following criteria.

An interpreter acceptable to John Hancock must be present, along with the applicant and a John Hancock appointed agent, at the time that an application is being completed. The interpreter must translate comments of the agent, as well as key information contained in all advertising promotional materials. The interpreter will be expected to relate to the applicant all questions, statements and agreement language that appear on the application and other forms which contain key disclosure information and/or which the applicant must sign. The interpreter must then instruct the agent to fill in all the blanks on the application form in English reflecting the answers provided by the applicant as interpreted by the interpreter. The agent, through the interpreter, will also ask the applicant to sign all forms where required after agent, while the interpreter explains all language that appears above signature lines.

An interpreter will only be acceptable to John Hancock if that person is not a relation of the applicant, has no financial or personal investment in the obtaining of the insurance, and the applicant is willing to sign an appropriate certification to this effect.

It will be the responsibility of the applicant to arrange for the availability of an interpreter acceptable to John Hancock at the time that the application be completed, as well as to have the interpreter available at all times during the course of the underwriting process, when John Hancock may need additional information to complete the evaluation of the application. If the applicant fails to make such an interpreter available during the application process, and as a result, John Hancock is unable to obtain the necessary information to evaluate the application, John Hancock will reject the application.

All communications from John Hancock, whether oral (in person or on the telephone) or in writing, will be in English and John Hancock will be under no obligation to render such communication in any other language.

V. Application Submission

To ensure that your application is processed promptly, please be sure to:

- Submit the correct state/edition application
- Complete the application in its entirety, including complete details of any question answered “yes” in the medical section
- Submit all state-required forms
- Submit applications with an advance payment equivalent to one month's premium
- Submit application to John Hancock within 30 days from the date of sale

The Underwriting Department will not process an application if the:

- HIPAA Medical Authorization Form has not been submitted
- Advance payment check, equivalent to one month's premium, has not been submitted
- Application is not received at John Hancock within 30 days from the date of sale

VI. Understanding Our Philosophy and Approach to Cognitive Screening

As a pioneer and a leader in the long term care insurance industry, John Hancock continues to research and refine our underwriting requirements and guidelines in order to sustain our excellent claims reputation.

While John Hancock's overall portfolio experience continues to be excellent, claims related to cognitive impairment continue to be a significant challenge for the long term care insurance industry. Estimates indicate that cognitive claims account for up to 40% of claims volume. Cognitive claims are typically the most costly, as the insured requires a high level of care for a longer benefit period.

Identifying applicants with a cognitive impairment continues to be one of the leading dilemmas presented to long term care insurance underwriters, since fewer than 25% of medical records mention a cognitive impairment when it exists. Studies indicate there is a stigma related with persons who have a cognitive impairment, which often leads applicants and their families to deny the early warning signs. Additionally, a person in the early stages of cognitive impairment may appear "sharp" one day and confused the next.

While Alzheimer's disease is the foremost cause of cognitive impairment in old age, affecting 1 out of every 10 adults over 65 and almost half of those over 85, as reported by the Alzheimer's Association*, it is not the only condition or diagnosis that results in a cognitive claim. Stroke, diabetes, cardiovascular disease, mental illness, and neurological diseases such as Parkinson's are just a few of the many disorders that can lead to cognitive impairment.

As a result, we began screening in 1991 for cognitive impairment among applicants in the older ages. In 1999, we began utilizing the Minnesota Cognitive Acuity Screen (MCAS) telephonically for applicants ages 69 and younger based on medical triggers. More recently, based on superior results, we expanded its use to all applicants ages 65 and older.

*Alzheimer's Association, "Alzheimer's Disease Statistics Fact Sheet," 2006".

Our strong confidence in the MCAS lies in the fact that it was developed and statistically validated by scientists and geriatric physicians for Nation's CareLink and is used extensively in the long term care insurance industry. By using the MCAS screen, the accuracy of underwriting is significantly improved. 25–50% of applicants with cognitive impairments are not detected by memory testing alone. The MCAS does in-depth testing in a variety of areas of cognition including judgment, short-term memory, reasoning/orientation, and comprehension. This 15-minute, non-threatening screen correctly identifies cognitively impaired and unimpaired subjects with 98.1% accuracy. Other tests have error rates of 10% or more. The MCAS is flexible; it can be administered telephonically or face to face, with minimal false positives or false negatives. This not only improves our risk selection, but also allows us to potentially accept more applicants who may be falsely classified under less sophisticated exams. The scoring is composed of nine subsections, which are weighted according to statistical importance that they demonstrated in the research and are compiled into the composite MCAS score.

Milliman USA, a leading actuarial firm, performed an independent study indicating: "The MCAS shows improved expected LTC Insurance profitability compared to any other cognitive screen on the basis of claims savings and increased premiums alone." This information was provided by Milliman and Robinson Inc., "Impact of Cognitive Testing on Long Term Care Insurance Profitability," September 1999.

VII. Underwriting Requirements

The Underwriting Department has developed criteria that fall within four programs to evaluate an applicant's insurability for Long Term Care Insurance. The criteria and program descriptions are as follows:

Criteria

- Age (preserved younger age within 30 days of the application date)
- Date last consulted with their primary care physician
- Medical history
- Benefits applied for

Programs

Paramedical Examination

This is an exam that is scheduled with a John Hancock appointed paramed examiner at our expense that typically takes place at the applicant's home, in the room where the applicant is most comfortable. The exam includes a review of the applicant's medical history, a blood pressure reading, a pulse check, height and weight readings, and a urine specimen.

If the applicant chooses to see their physician for an examination, as opposed to a John Hancock appointed examiner, we will reimburse the applicant a maximum of \$100 for the examination. In this instance, you will need to provide the applicant with the examination form which can be obtained on our website. The exam results and billing statement should be forwarded to:

John Hancock Life Insurance Company
Retail Long Term Care Underwriting
200 Berkeley Street, B5
Boston, MA 02117

M.D. Examination

This is an exam that is scheduled with a John Hancock appointed physician at our expense and must be performed in the physician's office. The exam includes an examination of the heart, nervous, and respiratory systems, in addition to blood pressure readings, a pulse check, height and weight readings, and a urine specimen. Blood studies and an EKG are not required.

If the applicant chooses to see their physician for an examination, as opposed to a John Hancock appointed physician, we will reimburse the applicant a maximum of \$100 for the examination. In this instance, you will need to provide the applicant with the examination form which can be obtained on our website. The exam results and billing statement should be forwarded to:

John Hancock Life Insurance Company
Retail Long Term Care Underwriting
200 Berkeley Street, B5
Boston, MA 02117

Telephonic Interview

This is a phone conversation between a Nation's CareLink nurse and the applicant consisting of standardized medical questions. The questions focus on their medical history, medications, symptoms they may have, lifestyle, and daily activities such as meal preparation, transportation, bathing, and toileting. We'll ask the applicant the names of their doctors, and we'll also ask them to participate in a brief memory exercise if they are 65 or older, or if certain medical conditions exist. A nurse from Nation's CareLink will call the applicant to conduct the interview. If the applicant receives the call at a time that's inconvenient for them, the nurse will reschedule the interview. It's important that the applicant chooses a quiet time and place for their interview to ensure more favorable results. The interview usually takes 30 minutes, depending on the extent of their medical history.

Underwriting Requirements (continued)

After the applicant completes the interview, they may receive a customer satisfaction survey allowing John Hancock to evaluate the quality of their experience.

Medical Records

John Hancock will request copies of the applicant's medical records from their primary care physician (PCP) at our own expense.

Personal Interview (On-site)

This is a face-to-face conversation between a Nation's CareLink nurse and the applicant. The interview consists of a series of standardized medical questions. The questions focus on their medical history, medications, symptoms, lifestyle, and daily activities such as meal preparation, transportation, bathing, and toileting. We'll ask the applicant names of their doctors, and we'll ask them to participate in a brief memory exercise. A nurse will contact the applicant to arrange an appointment at a time that's convenient for them. The interview will take place at the applicant's home, in the room where they are most comfortable. The applicant must have some form of identification, such as a driver's license or social security card. If the applicant wears glasses or a hearing aid, they will want to have those with them during the interview. Every nurse carries identification and will present it to the applicant upon arrival. The interview usually lasts 45 minutes, depending on the extent of their medical history. The nurse will take their blood pressure, as well as height and weight readings. However, no blood work or urinalysis is needed, nor will the applicant have to undress. Family and friends can be present, but they must be in a separate room during the interview. After the applicant completes the interview, they may receive a customer satisfaction survey allowing John Hancock to evaluate the quality of their experience.

Medical Information Bureau (MIB)

In most instances, an inquiry to the Medical Information Bureau will be made allowing the underwriter to make the most informed decision regarding the applicant's insurability. The current authorization contained in the "Application for Insurance" authorizes retrieval of this information; therefore no intervention on the applicant's behalf is required.

Prescription Profiles

For applicants ages 69 and younger, a prescription profile will be retrieved allowing the underwriter to make the most informed decision regarding the applicant's insurability. The current authorization contained in the "Application for Insurance" authorizes retrieval of this information; therefore no intervention on the applicant's behalf is required.

Florida Underwriting Requirements

AGES 55 and YOUNGER

Criteria	Paramed w/Urine	M.D. Exam w/Urine	Telephone Interview	Personal Interview	Medical Records
• Has consulted PCP within 18 months			✓		✓
• Has consulted PCP within 18 months • Hearing Impaired				✓	✓
• Has not consulted PCP within 18 months • History of a significant medical condition as stated below*	Applicant must have undergone a complete physical exam prior to application submission.				
• Has not consulted PCP within 18 months	✓			✓	

AGES 56–69

• Has consulted PCP within 18 months			✓		✓
• Has consulted PCP within 18 months • Hearing Impaired				✓	✓
• Has not consulted PCP within 18 months • History of a significant medical condition as stated below*	Applicant must have undergone a complete physical exam prior to application submission.				
• Has not consulted PCP within 18 months		✓		✓	

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• Has consulted PCP within 18 months				✓	✓
• Has not consulted PCP within 18 months				✓	✓
• Has not consulted PCP for 3+ years		✓		✓	

*Blood Disorders excluding Compensated Anemia, Cancer within 3 yrs., Cardiomyopathy, Chronic Obstructive Pulmonary Disease, Diabetes, Discoid Lupus, Emphysema, Liver Disorders, Lymphomas, Organ Transplant, Osteoporosis, Rheumatoid/Psoriatic Arthritis, TIA.

Underwriting Requirements (continued)

AGES 55 and YOUNGER

Criteria	Paramed w/Urine	M.D. Exam w/Urine	Telephone Interview	Personal Interview	Medical Records
<ul style="list-style-type: none"> • Has consulted PCP within 18 months • Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 			✓		
<ul style="list-style-type: none"> • Has consulted PCP within 18 months • Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 			✓		✓
<ul style="list-style-type: none"> • Has not consulted PCP within 18 months • Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 	✓				
<ul style="list-style-type: none"> • Has not consulted PCP within 18 months • Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 		✓	✓		
<ul style="list-style-type: none"> • Has consulted PCP within 18 months • Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ • History of a significant medical condition as stated below² 					✓
<ul style="list-style-type: none"> • Has consulted PCP within 18 months • Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ • History of a significant medical condition as stated below² 			✓		✓
<ul style="list-style-type: none"> • Has not consulted PCP within 18 months • Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ • History of a significant medical condition as stated below² 	Applicant must have undergone a complete physical exam prior to application submission.				
<ul style="list-style-type: none"> • Has not consulted PCP within 18 months • Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ • History of a significant medical condition as stated below² 	Applicant must have undergone a complete physical exam prior to application submission.				
<ul style="list-style-type: none"> • Has consulted PCP within 18 months • Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ • Hearing Impaired 					✓
<ul style="list-style-type: none"> • Has consulted PCP within 18 months • Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ • Hearing Impaired 					✓

1. Also applies to the \$1 Million B.P. in FL and 15 Year B.P. in CT.

2. Blood Disorders excluding Compensated Anemia, Cancer within 3 yrs., Cardiomyopathy, Chronic Obstructive Pulmonary Disease, Diabetes, Discoid Lupus, Emphysema, Liver Disorders, Lymphomas, Organ Transplant, Osteoporosis, Rheumatoid/Psoriatic Arthritis, TIA.

Underwriting Requirements (continued)

AGES 56–64

Criteria	Paramed w/Urine	M.D. Exam w/Urine	Telephone Interview	Personal Interview	Medical Records
<ul style="list-style-type: none"> Has consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 			✓		
<ul style="list-style-type: none"> Has consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 			✓		✓
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 		✓			
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 		✓	✓		
<ul style="list-style-type: none"> Has consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ History of a significant medical condition as stated below² 					✓
<ul style="list-style-type: none"> Has consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ History of a significant medical condition as stated below² 			✓		✓
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ History of a significant medical condition as stated below² 	Applicant must have undergone a complete physical exam prior to application submission.				
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ History of a significant medical condition as stated below² 	Applicant must have undergone a complete physical exam prior to application submission.				
<ul style="list-style-type: none"> Has consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ Hearing Impaired 					✓
<ul style="list-style-type: none"> Has consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ Hearing Impaired 					✓

1. Also applies to the \$1 Million B.P. in FL and 15 Year B.P. in CT.

2. Blood Disorders excluding Compensated Anemia, Cancer within 3 yrs., Cardiomyopathy, Chronic Obstructive Pulmonary Disease, Diabetes, Discoid Lupus, Emphysema, Liver Disorders, Lymphomas, Organ Transplant, Osteoporosis, Rheumatoid/Psoriatic Arthritis, TIA.

Underwriting Requirements (continued)

AGES 65–69

Criteria	Paramed w/Urine	M.D. Exam w/Urine	Telephone Interview	Personal Interview	Medical Records
<ul style="list-style-type: none"> Has consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 			✓		
<ul style="list-style-type: none"> Has consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 			✓		✓
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 		✓	✓		
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 		✓	✓		
<ul style="list-style-type: none"> Has consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ History of a significant medical condition as stated below² 			✓		✓
<ul style="list-style-type: none"> Has consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ History of a significant medical condition as stated below² 			✓		✓
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ History of a significant medical condition as stated below² 	Applicant must have undergone a complete physical exam prior to application submission.				
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ History of a significant medical condition as stated below² 	Applicant must have undergone a complete physical exam prior to application submission.				
<ul style="list-style-type: none"> Has consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ Hearing Impaired 				✓	✓
<ul style="list-style-type: none"> Has consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ Hearing Impaired 				✓	✓
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ Hearing Impaired 		✓		✓	
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ Hearing Impaired 		✓		✓	

1. Also applies to the \$1 Million B.P. in FL and 15 Year B.P. in CT.

2. Blood Disorders excluding Compensated Anemia, Cancer within 3 yrs., Cardiomyopathy, Chronic Obstructive Pulmonary Disease, Diabetes, Discoid Lupus, Emphysema, Liver Disorders, Lymphomas, Organ Transplant, Osteoporosis, Rheumatoid/Psoriatic Arthritis, TIA.

Underwriting Requirements (continued)

AGES 70+

Criteria	Paramed w/Urine	M.D. Exam w/Urine	Telephone Interview	Personal Interview	Medical Records
• Has consulted PCP within 18 months				✓	✓
• Has not consulted PCP for 18 months				✓	✓
• Has not consulted PCP for 3+ years		✓		✓	

VIII. Underwriting Requirements For Christian Scientist

Christian Science practitioners, for the most part, perform their healing arts “in the absence” of the individual, usually over the phone. This practice consists of prayer and meditation for the individual. In most cases, the individual and practitioner have never met in person.

Please remember that because Christian Science practitioners are not recognized by us as physicians, if the applicant has not had a complete physical examination in the past 18 months, our underwriting department will require that a complete physical examination be performed by a physician selected by John Hancock and submitted for review. The physician will examine the heart, nervous, and respiratory systems, in addition to a blood pressure reading, a pulse check, height and weight readings, and submission of a urine specimen.

IX. Benefit/Rider Increases

An insured may apply for a benefit increase or add a rider within the 1st 6 months of the issue date by submitting a New Business Coverage Change Form (LTC-1064). Depending upon the amount of the increase, the applicant’s medical history, and rate classification, additional underwriting requirements may be requested. Additionally, all approved increases will be subject to a Statement of Health amendment.

X. Summary of Rights

An applicant may request a copy of their personal health information which was obtained as part of the underwriting process by either completing the Summary of Rights form attached to all adverse decision letters or by submitting a request in writing which must be signed and dated by the applicant.

XI. Underwriting Risk Classifications By Product

Custom Care II Enhanced, FamilyCare II Benefit, Leading Edge, Custom Care II and Custom Care

Preferred

Select

Class 1 (25% increase)

Class 2 (50% increase)

We remain committed to offering policies to as many applicants as possible. As a result, in addition to utilizing our various risk classifications, we have further flexibility in modifying coverage with a 180 or 365 day elimination period in most states.

XII. Underwriting Guidelines

Following is a comprehensive list of the most common medical conditions seen in the long term care insurance market. The underwriting decisions listed on the following pages are based on the primary condition. If an individual has multiple medical conditions, the long term care risk for the primary disease may be compounded, therefore increasing the risk of using long term care services.

If multiple medical conditions are present, please contact the Underwriting Department at 888-604-7296 (prompt 3) to prequalify the applicant. The final underwriting determination will be based on the underwriting tools required for your applicant. In addition, the quality of recovery, proper control, and level of stability are significant factors in our overall determination.

CONDITION / DIAGNOSIS / TREATMENTS / BENEFITS / SERVICES / DEVICES / APPLIANCES

DECISION

	<p>Acoustic Neuroma: A benign tumor of the auditory nerve</p> <p><i>Has the neuroma been removed? Date(s)</i></p> <p><i>Is applicant taking any medication or receiving physical therapy? Name(s)</i></p> <p><i>Has the applicant had any problems with balance or falls? Details</i></p> <p><i>Has there been any seizure activity? Date of last seizure</i></p> <p><i>Has the applicant undergone physical therapy? Date(s) and results</i></p> <p>Surgically removed, complete recovery, no seizures or residuals other than hearing loss</p> <p>Present neuroma, current seizure activity, balance disturbance or falls, or inoperable tumor</p>	<p>Preferred</p> <p>Decline</p>
	<p>Acromegaly: A chronic metabolic disorder that results in gradual enlargement of body tissues including the bones of the face, jaw, hands, feet, and skull</p>	Decline
	<p>Actinic Keratosis: A pre-malignant lesion of the skin</p>	Preferred
♥	<p>Adams-Stokes: A transient condition caused by a heart rhythm disorder in which there is a slow or absent pulse resulting in syncope (fainting), with or without convulsions</p> <p>Medically treated or a successful pacemaker implant, no underlying cardiac conditions, >3 months</p> <p>Symptomatic with episodes of shortness of breath, fainting, syncope, convulsions, or an ejection fraction <40%</p>	<p>Select</p> <p>Decline</p>
	<p>Addison's Disease: An endocrine or hormone disorder which occurs when the adrenal glands do not produce enough of the hormone cortisol or aldosterone</p> <p>Stable, well controlled, no complications, under treatment with ≤40mg hydrocortisone, >12 months</p>	Select
	<p>Adult Day Care Services: Current</p>	Decline
	<p>AIDS: A disease of the immune system that fails to fight infection</p>	Decline
*	<p>Alcoholism: A chronic illness marked by consumption of alcohol at a level that interferes with physical or mental health, social, family, or occupational responsibilities</p> <p><i>How long has the applicant been abstinent?</i></p> <p><i>Has applicant ever had a relapse? Date(s)</i></p> <p><i>Has the applicant ever received any inpatient treatment? Date(s)</i></p>	

Conditions with similar shape symbols represent co-morbid conditions which, when combined, increase the overall risk. If three or more medical conditions are present with the same shape symbol, please contact the Underwriting Department to prequalify the applicant.

- Represents a respiratory co-morbid condition.
- Represents a musculoskeletal co-morbid condition.
- ♥ Represents a circulatory co-morbid condition.
- * Represents a mental illness condition.

*Substandard risk classifications are only eligible for 2–6 year benefit periods.

CONDITION / DIAGNOSIS / TREATMENTS / BENEFITS / SERVICES / DEVICES / APPLIANCES

DECISION

	<p>Alcoholism (continued)</p> <p><i>Is the applicant attending any outpatient therapy or belong to a support group?</i></p> <hr/> <p><i>Has the applicant ever had any liver problems (cirrhosis, fatty liver, abnormal liver functions)? Details</i></p> <hr/> <p>Abstinent, normal blood studies, no complications, <18 months</p> <hr/> <p>Abstinent, normal blood studies, no complications, >18 months</p> <hr/> <p>Abstinent >18 months, single hospitalization and/or detox admission, chronic treatment with an antialcoholic (e.g., antabuse), no limitations, non-disabling</p> <hr/> <p>Abstinent with detox admission, normal blood studies, no complications, <18 months</p> <hr/> <p>Abstinent with detox admission, normal blood studies, no complications, >18 months</p> <hr/> <p>Abstinent with two or more hospitalizations and/or detox admission, <36 months</p> <hr/> <p>Abstinent with two or more hospitalizations and/or detox admission, >36 months</p> <hr/> <p>History of alcohol abuse with cirrhosis, a current fatty liver, abnormal liver function tests, multiple relapses, or continued alcohol use</p>	<p></p> <p></p> <p>Postpone 18 months</p> <p>Select</p> <p>Select 90 day E.P.</p> <p>Postpone 18 months</p> <p>Select</p> <p>Postpone 36 months</p> <p>Class 1 w/180 E.P. or Class 2*</p> <p>Decline</p>
	<p>Allergies: An acquired, abnormal immune response to a substance that does not normally cause a reaction in most people</p>	<p>Preferred</p>
	<p>Alzheimer’s disease: A slowly progressive form of dementia</p>	<p>Decline</p>
<p>♥</p>	<p>Amaurosis Fugax: Temporary loss of vision in one eye due to insufficient blood flow to the retina</p> <p><i>Date of episode</i></p> <hr/> <p><i>Has there been more than 1 episode? Details</i></p> <hr/> <p><i>Has any diagnostic testing been performed (carotid studies, MRI/CT of brain)? Details/Results</i></p> <hr/> <p><i>Have there been any residual vision problems?</i></p> <hr/> <p><i>Does applicant have any history of diabetes, heart, or circulatory problems? Details</i></p> <hr/> <p>Single episode, complete recovery, asymptomatic, no cognitive or physical residuals, >12 months</p> <hr/> <p>2 episodes</p> <hr/> <p>Single episode with cognitive or physical residuals or with diabetes</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p>Class 1 w/90 day E.P.*</p> <p>Decline</p> <p>Decline</p>

Conditions with similar shape symbols represent co-morbid conditions which, when combined, increase the overall risk. If three or more medical conditions are present with the same shape symbol, please contact the Underwriting Department to prequalify the applicant.

- Represents a respiratory co-morbid condition.
- Represents a musculoskeletal co-morbid condition.
- ♥ Represents a circulatory co-morbid condition.
- * Represents a mental illness condition.

*Substandard risk classifications are only eligible for 2–6 year benefit periods.

CONDITION / DIAGNOSIS / TREATMENTS / BENEFITS / SERVICES / DEVICES / APPLIANCES

DECISION

<p>Amputation: Removal of a limb, part, or organ</p> <p><i>Location of amputation?</i></p>	
<p><i>Date of amputation</i></p>	
<p><i>What caused the amputation?</i></p>	
<p><i>Is the applicant disabled or do they experience any limitations? Details</i></p>	
<p><i>Does the applicant use any type of assistance devices? If yes, type and frequency</i></p>	
<p>Single limb due to trauma or congenital, no limitations, non-disabling, no assistive devices, >12 months</p>	Select w/6 year B.P.
<p>Single limb due to trauma or congenital, no limitations, non-disabling, occasional use an assistive device (single prong cane, or single crutch), >12 months</p>	Class 1 w/3 year B.P.
<p>Due to disease</p>	Decline
<p>Amyotrophic Lateral Sclerosis (ALS): A disorder causing progressive loss of control of voluntary muscles due to the destruction of nerves in the brain and spinal cord</p>	Decline
<p>Anemia: A blood disorder characterized by the decreased ability of the red blood cells to provide adequate oxygen supplies to body tissues</p> <p><i>Date of diagnosis?</i></p>	
<p><i>What type of anemia does applicant have?</i></p>	
<p><i>What is the cause of the anemia?</i></p>	
<p><i>Is the applicant taking any medications? Name(s)</i></p>	
<p><i>Has applicant received any transfusions? Date(s)</i></p>	
<p><i>Has applicant been hospitalized? Date(s)/Details</i></p>	
<p>Mild folate, iron, or pernicious, no underlying disorder, asymptomatic, stable and well controlled, >3 months</p>	Preferred
<p>Abnormal blood studies or etiology unknown</p>	Postpone 3 months
<p>Due to disease</p>	Refer to disease
<p>Chronically abnormal blood studies, weakness or fatigue</p>	Decline

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♥	<p>Aneurysm: A bulge in the wall of an artery</p> <p><i>Date of diagnosis</i></p> <hr/> <p><i>Where is the aneurysm located (abdominal-aortic, cerebral, thoracic, other)?</i></p> <hr/> <p><i>Was the aneurysm surgically repaired? Date</i></p> <hr/> <p><i>If present, what is the size in cm?</i></p> <hr/> <p><i>Has the aneurysm grown? Details</i></p> <hr/> <p><i>Does applicant have any history of diabetes, heart, or circulatory problems? Details</i></p> <hr/> <p>Abdominal-aortic, ≤5 cm in size with no growth, monitored w/routine follow-ups, >6 months</p> <hr/> <p>Abdominal-aortic, >5 cm in size, with growth, or symptomatic</p> <hr/> <p>Abdominal-aortic, surgically repaired, complete recovery, >6 months</p> <hr/> <p>Abdominal-aortic, surgically repaired, complete recovery, <6 months</p> <hr/> <p>Cerebral, surgically repaired, complete recovery, no cognitive or physical residuals, >12 months</p> <hr/> <p>Cerebral, surgically repaired, complete recovery, no cognitive or physical residuals, <12 months</p> <hr/> <p>Cerebral, un-repaired or inoperable</p> <hr/> <p>Thoracic, surgically repaired, complete recovery, >6 months</p> <hr/> <p>Thoracic, ≤5 cm in size with no growth, monitored w/routine follow-ups, >6 months</p> <hr/> <p>Thoracic, >5 cm in size, with growth, or inoperable location</p>	
○	<p>Ankylosing Spondylitis: A chronic inflammatory disease that affects the joints between the vertebrae of the spine, and the joints between the spine and the pelvis that eventually causes the affected vertebrae to fuse or grow together</p> <p><i>Date of diagnosis?</i></p> <hr/> <p><i>Does the applicant experience any pain? Describe</i></p> <hr/> <p><i>Is applicant taking any medication? Name(s)</i></p> <hr/> <p><i>Has the applicant undergone any back surgery? Date(s)/Details</i></p> <hr/> <p><i>Has the applicant undergone any physical therapy or injections? Details</i></p> <hr/>	

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		DECISION
	Ankylosing Spondylitis: (continued) Asymptomatic, no limitations, treatment-free Mildly symptomatic, no limitations, non-disabling, treated with anti-inflammatories	Select Class 1*
	Anorexia Nervosa: An eating disorder associated with a distorted body image and marked fasting	Decline
*	Anxiety: A feeling of apprehension or fear that lingers <i>Date of diagnosis?</i> <i>Is applicant taking medication? Name(s)</i> <i>Has there been any change in treatment over the past 6 months? Details</i> <i>Has applicant ever been hospitalized? Date(s)/Details</i> <i>Does applicant have any history of depression, anxiety or other mental illness disorders? Details</i> <i>Is the applicant disabled or experience any limitations? Details</i> Situational or new onset, no medications, >3 months Well controlled, no limitations, non-disabling, treated with <4 medications, >3 months Symptomatic	Preferred Select Decline
	Appendectomy: Surgical removal of the appendix	Preferred
♥	Arterious Venous Malformation (AVM): A large tangle of dilated blood vessels with rapid flow and early draining veins that may occur in many parts of the body Brain or spinal cord, successfully eliminated (surgically, embolization or radiation), no residual complications, complete recovery, >12 months Abdominal, successfully eliminated (surgically, embolization, or radiation), no residual complications, complete recovery, >6 months Present Arterious Venous Malformation	Select Select Decline
♥	Arteritis (temporal, giant cell): Inflammation of an artery	
	Asymptomatic, stable, treatment-free, <24 months	Postpone 24 months
	Asymptomatic, stable, and treatment-free, no limitations, non-disabling, >24 months	Select
	Symptomatic or requiring treatment	Decline

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○	Arthritis (excluding Osteo, Rheumatoid, and Degenerative): Inflammation of a joint	
	Mild, no limitations, non-disabling, treated with non-prescription medications	Preferred
	Mildly symptomatic, treated with 1 anti-inflammatory	Select
□	Asbestosis: A lung disease	Refer to Chronic Obstructive Pulmonary Disease
○	Aseptic Necrosis: A condition resulting from the temporary or permanent loss of blood supply to the bones	
	Surgically repaired, no limitations, non-disabling, and no evidence of disease >6 months	Select
	Un-operated	Decline
	Assisted Living Facility: A residential facility for people who need assistance with Activities of Daily Living (ADLs) but wish to live as independently as possible for as long as possible	Decline
□	Asthma: A respiratory disease marked by attacks of breathing difficulty, wheezing, and coughing	
	<i>Date of diagnosis?</i>	
	<i>Is asthma seasonal or requires treatment year round?</i>	
	<i>Is applicant taking any medication/inhalers? Name(s)</i>	
	<i>Have pulmonary function tests been performed? Date/Results (FEV1 & FVC %)</i>	
	<i>Has applicant ever used oxygen or steroids? Frequency?</i>	
	<i>Does the applicant have any other respiratory disorders? Details</i>	
	<i>Has applicant ever been hospitalized for a respiratory disorder? Date(s)/Details</i>	
Seasonal, no limitations, well on controlled on short-term treatment, no other respiratory disorders or prior hospitalizations	Preferred	
Chronic treatment, well controlled with no limitations and stable baseline Pulmonary Function Tests FEV1 >65% and FVC >75%	Select	
Chronic oral steroid use, frequent hospitalizations, oxygen use, or multiple exacerbations	Decline	

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	<p>Ataxia: Defective muscular coordination that manifests when voluntary muscular movements are attempted</p> <p>Etiology unknown with normal neurological work-up, completely resolved, no limitations, <12 months</p>	Postpone 12 months
	<p>Etiology unknown with normal neurological work-up, completely resolved, no limitations, >12 months</p>	Select
	<p>Due to underlying disease</p>	Refer to disease
	<p>Current</p>	Decline
♥	<p>Atrial Fibrillation: A rapid, irregular heart rhythm</p> <p><i>Date of diagnosis?</i></p> <p><i>Is applicant taking any medication? Name(s)</i></p> <p><i>Has applicant ever been hospitalized for a heart or circulatory problem? Date(s)/Details</i></p> <p><i>Has applicant ever required electrical cardioversion? Date(s)/Results</i></p> <p><i>Does applicant experience any symptoms of palpitations, chest pain, or dizziness? Details</i></p> <p><i>Does applicant have any history of diabetes, heart, or circulatory problems? Details</i></p>	
	<p>New onset, <6 months</p>	Postpone 6 months
	<p>Normal sinus rhythm, single successful cardioversion, no underlying cardiac disease, >6 months</p>	Select
	<p>Normal sinus rhythm, well controlled on oral medications, no underlying cardiac disease, >6 months</p>	Select
	<p>Chronic, well controlled on Coumadin, >12 months</p>	Class 1*
	<p>Multiple cardioversions, uncontrolled, or symptomatic</p>	Decline
♥	<p>Atrial Flutter: An irregularity of the heartbeat in which the contractions of the atrium exceed in number those of the ventricle</p>	Refer to Atrial Fibrillation
	<p>Atrophy (Brain): A decrease in size or wasting of the brain</p> <p>Ages 70 and over, no associated conditions, mild and normal for age</p>	Select
	<p><70 years old or with any associated conditions or symptoms</p>	Decline

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<p>* Attention Deficit Disorder (ADD): A condition characterized by a developmentally inappropriate level of attention, concentration, activity, and distractibility</p> <p><i>Date of diagnosis?</i></p> <hr/> <p><i>Is applicant taking any medication? Name(s)</i></p> <hr/> <p><i>Does applicant have any history of depression, anxiety or other mental illness disorders? Details</i></p> <hr/> <p><i>Is the applicant disabled or do they experience any limitations? Details</i></p> <hr/> <p>Well controlled, compliant with <3 medications, active lifestyle, no limitations, non-disabling, >3 months</p>	Select	
<p>Barrett's Esophagus: A condition in which the lining of the esophagus changes from its normal lining to a type that is usually found in the intestines</p>	Preferred	
<p>Basal Cell Skin Cancer: A slow growing malignant neoplasm that arises from the basal layer of the skin</p>	Preferred	
<p>Bell's Palsy: A disorder involving sudden facial drooping and decreased ability to move the face</p>	Preferred	
<p>* Bipolar/Manic Disorder: A mood disorder characterized by mood swings from mania (exaggerated feeling of well-being) to depression</p> <p><i>Date of diagnosis?</i></p> <hr/> <p><i>Is applicant taking any medication? Name(s)</i></p> <hr/> <p><i>Has applicant ever been hospitalized or treated in facility for any type of mental illness? Date(s)/Details</i></p> <hr/> <p><i>Has applicant ever received any electroconvulsive shock therapy?</i></p> <hr/> <p><i>Does applicant have any history of depression, anxiety or other mental illness disorders? Details</i></p> <hr/> <p><i>Is the applicant disabled or experience any limitations? Details</i></p> <hr/> <p>New onset, <12 months</p> <hr/> <p>Well controlled on <4 non-antipsychotic medications, no limitations, and non-disabling, >12 months</p> <hr/> <p>Well controlled on 4 or more non-antipsychotic medications, no limitations, and non-disabling, >12 months</p>	<p>Postpone 12 months</p> <hr/> <p>Class 1 w/90 day E.P.*</p> <hr/> <p>Class 2, w/90 day E.P., 3 year B.P.</p>	

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	<p>Bipolar/Manic Disorder (continued)</p> <p>Single psychiatric hospitalization, well controlled, no limitations, non-disabling, and treated with <4 medications, >24 months</p>	<p>Class 1 w/90 day E.P.*</p>
	<p>Uncontrolled</p>	<p>Postpone 24 months</p>
	<p>History of electroconvulsive shock therapy, multiple hospitalizations, or treatment with an antipsychotic medication</p>	<p>Decline</p>
<p><input type="checkbox"/></p>	<p>Bronchiectasis: A respiratory disorder with abnormal destruction and widening of the large airways</p> <p><i>Date of diagnosis?</i></p> <p><i>Is applicant taking any medication/inhalers? Name(s)</i></p> <p><i>Date of last flare</i></p> <p><i>Have pulmonary function tests been performed? Date(s)/Results</i></p> <p><i>Has applicant ever used oxygen or steroids? Frequency</i></p> <p><i>Has applicant ever been hospitalized for a respiratory disorder? Date(s)/Details</i></p> <p><i>Has applicant smoked within the past 12 months?</i></p> <p>Mild, asymptomatic, treatment-free</p> <p>Mild, asymptomatic, treated with <4 medications, normal and stable baseline pulmonary function tests >65% FEV1, >75% FVC</p> <p>Moderate, asymptomatic, treated with <4 medications, normal and stable baseline pulmonary function tests, >60% FEV1, >70% FVC</p> <p>Moderate-severe, <4 medications, stable baseline pulmonary function tests, >50% FEV1, >60% FVC</p> <p>Recent exacerbation, <3 months</p> <p>Exacerbation requiring hospitalization, <6 months</p> <p>Symptomatic, severe, chronic reoccurring infections >3, daily steroid use, multiple hospitalizations, oxygen use, or FEV1 <50%, FVC <60%</p> <p>Smoker</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p>Select</p> <p>Select</p> <p>Class 1 w/90 day E.P.*</p> <p>Class 2*</p> <p>Postpone 3 months</p> <p>Postpone 6 months</p> <p>Decline</p> <p>Decline</p>

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<input type="checkbox"/>	Bronchitis (Chronic): An inflammation of the bronchi, the main air passages in the lungs, which persists for a long period or repeatedly recurs	See Chronic Obstructive Lung Disease
	Buerger's Disease: A chronic circulatory disease that leads to obstruction of the blood vessels of the hands and feet	Decline
	Bulimia: An illness of uncontrolled episodes of overeating, usually followed by self-induced vomiting	Decline
	Bunion: Defined when the big toe angles toward the second toe, resulting in inflammation and pain	Preferred
	Bursitis: An acute or chronic inflammation of the fluid-filled sac (bursa) that lies between tendon and skin or between tendon and bone	Preferred
	Calculi (Renal): A condition in which one or more stones are present in the kidney	Preferred
	Cancer (Internal): An uncontrolled growth of abnormal cells which have mutated from normal tissue <i>All scenarios assume that the following criteria has been met: Surgery and or treatment free (chemotherapy/radiation), with an established post treatment follow-up indicating a complete recovery and no complications. Recovery period starts the date of final treatment.</i>	
	<i>Date of diagnosis?</i>	
	<i>Where was the cancer located?</i>	
	<i>What stage/grade was the cancer?</i>	
	<i>Was there any lymph node involvement? # of nodes involved?</i>	
	<i>Was the cancer diagnosed as metastatic?</i>	
	<i>Is this a recurrent cancer or does the applicant have a history of other cancers? Dates(s)/Details</i>	
	<i>What type of treatment did applicant receive (surgery, x-ray therapy, chemotherapy)? Date completed</i>	
	<i>Any complications or residual problems?</i>	
	Bladder, Stage 0 or I, non-smoker	Select
	Bladder, Stage II, non-smoker	>12 months, Select w/90 E.P. >24 months, Select
	Bladder, Stage III, non-smoker	>12 months, Select w/180 E.P. >36 months, Select w/90 E.P.
	Bladder, Stage IV	Decline
	Bladder, localized recurrence, Stage 0 to II, non-smoker	>36 months, Select w/180 E.P.

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Cancer (continued)

Breast, Stage 0 or I

<12 months, Select w/90 E.P.
>12 months, Select

Breast, Stage IIA or IIB

<24 months, Select w/180 E.P.
>24 months, Select w/90 E.P.

Breast, Stage IIIA

>12 months, Select w/180 E.P.
>36 months, Select w/90 E.P.

Breast, Stage IIIB

>24 months, Select w/180 E.P.
>48 months, Select w/90 E.P.

Breast, Stage IIIC

>24 months, Select w/ 365 E.P.
>60 months, Select w/180 E.P.

Breast, Stage IV

>60 months, Select w/365 E.P.

Breast, localized recurrence, Stage 0 to IIA

>36 months, Select w/180 E.P.

Colon, Stage I

<12 months, Select w/90 E.P.
>12 months, Select

Colon, Stage IIA*

<12 months, Select w/180 E.P.
>12 months, Select w/90 E.P.
>24 months, Select

Colon, Stage IIB or IIIA*

>6 months, Select w/180 E.P.
>24 months, Select w/90 E.P.

Colon, Stage IIIB or IIIC *

>12 months, Select w/180 E.P.
>36 months, Select w/90 E.P.

Colon, Stage IV*

>60 months, Select w/180 E.P.

Colon, localized recurrence, Stage 0 to IIB[†]

[†]If treated w/colostomy risk class will be Class I

>24 months, Select w/180 E.P.

Endometrial, Stage I, surgically treated

Select

Endometrial, Stage II, surgically treated

<24 months, Select w/90 E.P.
>24 months, Select

Endometrial, Stage III

>6 months, Select w/365 E.P.
>24 months, Select w/180 E.P.
>36 months, Select w/90 E.P.

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Cancer (continued)	
Endometrial, Stage IV	Decline
Endometrial, localized recurrence, Stage I to II	>36 months, Select w/180 E.P.
Melanoma, Stage 0, I, or In Situ	<12 months, Select >12 months, Preferred
Melanoma, Stage IIA or IIB	<12 months, Select w/180 E.P. >12 months, Select w/90 E.P.
Melanoma, Stage IIC, IIIA, or IIIB	<24 months, Select w/180 E.P. >24 months, Select w/90 E.P.
Melanoma, Stage IIIC	>36 months, Select w/180 E.P.
Melanoma, Stage IV	Decline
Prostate, Stage I or II, stable PSA levels <1.0	<12 months, Select w/90 E.P. >12 months, Select
Prostate, Stage I or II, Watchful waiting (untreated), 65 or older, stable PSA levels	>24 months, Select w/180 E.P.
Prostate, Stage III, stable PSA levels <1.0	>6 months, Select w/180 E.P. >24 months, Select w/90 E.P.
Prostate, Stage IV, stable PSA levels <1.0	>24 months, Select w/365 E.P.
Prostate, localized recurrence, Stage I or II, stable PSA levels <1.0	>24 months, Select w/180 E.P.
Renal, Stage I, non-smoker	<12 months, Select w/90 E.P. >12 months, Select
Renal, Stage II, non-smoker	<24 months, Select w/180 E.P. >24 months, Select w/90 E.P.
Renal, Stage III, non-smoker	>12 months, Select w/180 E.P. >36 months, Select w/90 E.P.
Renal, Stage IV, non-smoker or smoker any stage	Decline
Renal, Single recurrence, localized, Stage I or II, non-smoker	>36 months, Select w/365 E.P.

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<p>♥ Cardiomyopathy: A disorder affecting the heart muscle, which usually results in inadequate heart pumping</p> <p><i>Date of diagnosis?</i></p>	
<p><i>Is the applicant taking any medications? Name(s)</i></p>	
<p><i>Has the applicant ever had congestive heart failure or other heart disorders? Date(s)/Details</i></p>	
<p><i>Has an echocardiogram been done? Date/Ejection Fraction?</i></p>	
<p><i>Does the applicant have shortness of breath, fatigue, or weakness? Details</i></p>	
<p>Asymptomatic, stable and well controlled, ejection fraction >45%, >12 months</p>	Select
<p>History of heart transplant, >60 months</p>	Class 1 w/365 day E.P.*
<p>History of congestive heart failure, symptomatic, or ejection fraction <45%</p>	Decline
<p>♥ Carotid Artery Disease: A circulatory condition characterized by narrowing or stenosis of the carotid artery in the neck</p> <p><i>Date of diagnosis?</i></p>	
<p><i>Is the applicant taking any medications? Name(s)</i></p>	
<p><i>Has the applicant experienced any dizziness, visual disturbances, or weakness?</i></p>	
<p><i>Has there been any history of a TIA (transient ischemic attack) or stroke?</i></p>	
<p><i>What were the results (% of stenosis) of the last carotid study? Date</i></p>	
<p><i>Has the applicant had any carotid surgery? Date(s)/Details</i></p>	
<p><i>Does the applicant have diabetes?</i></p>	
<p><i>Has the applicant smoked within the past 12 months?</i></p>	
<p><i>Does the applicant have any heart or other circulatory problems? Details</i></p>	
<p>Mild-moderate stenosis <50%, asymptomatic, no progression, no other circulatory disorders or history of TIA, >12 months</p>	Select
<p>Mild-moderate stenosis <50%, asymptomatic, no progression, >12 months</p>	Class 1*
<p>Moderate-moderately severe stenosis 50–70%, asymptomatic, no progression, >24 months</p>	Class 2 w/90 day E.P.*
<p>Symptomatic or >70% stenosis</p>	Decline

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	<p>Carotid Artery Disease (continued)</p> <p>Enderterectomy, complete recovery, asymptomatic, no other circulatory disorders or history of TIA, >6 months</p>	Select
	<p>Enderterectomy >6 months, symptomatic or with recurrent stenosis</p>	Decline
	<p>Stenosis >25% with Diabetes</p>	Decline
	<p>Tobacco use within the past 12 months</p>	Decline
♥	<p>Carotid Bruit: A murmur heard in the carotid artery in the neck area</p> <p>No underlying circulatory disease, asymptomatic</p>	Preferred
	<p>Underlying circulatory disease</p>	Refer to disease
	<p>Catheter (Urinary): A soft plastic or rubber tube that is inserted into the bladder to drain the urine</p> <p>Short term intermittent catheter, no limitations, non-disabling, independently managed, no underlying neurological disease, >3 months</p>	Class 1*
	<p>Long term indwelling catheter, no limitations, non-disabling, independently managed, no underlying neurological or spinal disease, >3 months</p>	Class 1 w/90 day E.P.*
	<p>Utilized due to an underlying disease</p>	Refer to disease
	<p>>2 urinary tract infections with a 12 month period, chronic antibiotic or narcotic pain reliever treatment</p>	Decline
	<p>Requiring assistance with management, limitations, or disabling</p>	Decline
	<p>Cataract: A cloudy or opaque area in the lens of the eye</p> <p>No visual impairment</p>	Preferred
	<p>Surgery anticipated/recommended, no visual impairment</p>	Preferred
	<p>Cerebral Palsy: A group of disorders characterized by loss of movement or loss of other nerve functions</p>	Decline
♥	<p>Cerebral Vascular Disease: A vascular disease of the brain, including abnormalities of the vessels, blood flow, or quality of flow</p> <p>Evidence of white matter changes, small vessel disease, ischemic changes, microvascular changes, infarcts</p>	Decline

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<p>Chronic Obstructive Pulmonary Disease (continued)</p> <p><i>Has applicant ever been hospitalized for a respiratory disorder? Date(s)</i></p>	
<p>Has the applicant smoked within the past 12 months?</p>	
<p>Mild, asymptomatic, treatment-free, seen radiographically</p>	<p>Select</p>
<p>Mild, asymptomatic, treated with <4 medications, normal and stable baseline pulmonary function tests >65% FEV1, >75% FVC</p>	<p>Select</p>
<p>Mild, incidental finding, no history of treatment or other respiratory disorders, smoker</p>	<p>Class 1 *</p>
<p>Moderate, asymptomatic, treated with <4 medications, normal and stable baseline pulmonary function tests, >60% FEV1, >70% FVC</p>	<p>Class 1 w/90 day E.P.*</p>
<p>Moderate-severe, <4 medications, stable baseline pulmonary function tests, >50% FEV1, >60% FVC</p>	<p>Class 2*</p>
<p>Recent exacerbation, <3 months</p>	<p>Postpone 3 months</p>
<p>Exacerbation requiring hospitalization, <6 months</p>	<p>Postpone 6 months</p>
<p>Symptomatic, severe, daily steroid use, multiple hospitalizations, oxygen use, FEV1 <50%, FVC <60%</p>	<p>Decline</p>
<p>Mild with history of treatment or other respiratory disorders, smoker</p>	<p>Decline</p>
<p>Cirrhosis: A chronic liver disease where the liver is scarred and no longer functions properly</p>	<p>Decline</p>
<p>Cirrhosis (Primary Biliary Cirrhosis): An inflammation of the bile ducts resulting in narrowing and obstruction of the flow of bile, causing damage to the liver cells</p> <p><i>Date of diagnosis?</i></p>	
<p><i>Is the applicant taking any medications? Name(s)</i></p>	
<p><i>Has the applicant had a liver biopsy? Date(s)</i></p>	
<p><i>Does the applicant use alcohol?</i></p>	
<p><i>What were the results of the last blood workup (ALT, AST, Alk Phos, GGT)? Date</i></p>	
<p>Normal and stable liver function tests, asymptomatic, >12 months</p>	<p>Class 1 *</p>
<p>Abnormal liver function tests or symptomatic</p>	<p>Decline</p>
<p>Colitis (excluding ulcerative): Inflammation of the large intestine</p>	<p>Preferred</p>

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	<p>Confusion: Not being aware of or oriented to time, place, or person</p> <p>Asymptomatic, now resolved with normal neuropsychological workup, >12 months</p> <p>Current or etiology unknown</p> <p>Normal neuropsychological workup with abnormal MRI/CT</p>	<p>Preferred</p> <p>Decline</p> <p>Decline</p>
♥	<p>Congestive Heart Failure: A condition where the heart loses its ability to pump blood efficiently</p> <p><i>Date of diagnosis?</i></p> <p><i>Is the applicant taking any medications? Name(s)</i></p> <p><i>Has the applicant ever been diagnosed with Cardiomyopathy or any other heart disorder? Details</i></p> <p><i>Does the applicant have any respiratory disorders? Details</i></p> <p><i>Does the applicant experience any shortness of breath or swelling of the lower extremities? Details</i></p> <p><i>Has the applicant been hospitalized for any heart or respiratory disorders? Date(s)/Details</i></p> <p>Single event, asymptomatic, treatment-free, ejection fraction >45%, >6 months</p> <p>Chronic, symptomatic, severe, or recurrent</p> <p>History of Cardiomyopathy</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p>Select w/90 day E.P.</p> <p>Decline</p> <p>Decline</p>
♥	<p>Cor Pulmonale: Enlargement or failure of the right ventricle due to pulmonary hypertension</p>	Decline
	<p>Corneal Impairment: An impairment affecting the cornea, the curved transparent covering at the front of the eye</p> <p>No vision loss</p> <p>Transplant, no vision impairment, >3 months</p>	<p>Preferred</p> <p>Preferred</p>
♥	<p>Coronary Artery Disease: Narrowing of the coronary arteries that supply blood to the heart</p> <p><i>Date of diagnosis?</i></p> <p><i>Is the applicant taking any medications? Name(s)</i></p> <p><i>Has the applicant been hospitalized for any heart or circulatory disorders? Date(s)/Details</i></p> <p><i>Has applicant undergone heart surgery? Date(s)/Details</i></p> <p><i>Does the applicant smoke?</i></p> <p><i>Does the applicant have any other heart or circulatory disorders? Details</i></p>	

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		DECISION
Coronary Artery Disease (continued)		
<i>Does the applicant have diabetes?</i>		
Asymptomatic, <75% stenosis in any artery, >3 months		Select
Angioplasty/stent, complete recovery, asymptomatic, <75% stenosis in any artery, >3 months		Select
Angioplasty/stent now symptomatic or with limitations		Decline
History of angina, <75 years old, asymptomatic, <75% stenosis in any artery, >3 months		Select w/90 day E.P.
History of angina, >74 years old, asymptomatic, <75% stenosis in any artery, >6 months		Select w/90 day E.P.
Bypass surgery, <75 years old, complete recovery, asymptomatic, <75% stenosis in any artery, >3 months		Select
Bypass surgery, >74 years old, complete recovery, asymptomatic, <75% stenosis in any artery, >6 months		Select
Coronary artery disease, asymptomatic, <75% stenosis, no prior surgery, Smoker		Class 1*
Single heart attack, <75 years old, asymptomatic, <75% stenosis in any artery, >3 months		Select w/90 day E.P.
Single heart attack, >74 years old, asymptomatic, complete recovery, <75% stenosis in any artery, >6 months		Select w/90 day E.P.
Multiple heart attacks (3 or more) or uncontrolled with recurring symptoms		Decline
Stenosis >75% or ejection fraction <40%		Decline
With diagnosis of Diabetes and >25% stenosis in any artery		Decline
CREST Syndrome: A diffuse connective tissue disease characterized by changes in the skin, blood vessels, skeletal muscles, and internal organs		Decline
Crohn's Disease: A chronic inflammatory disease that can affect any part of the gastrointestinal tract		
<i>Date of diagnosis?</i>		
<i>Is the applicant taking any medications? Name(s)/Dosage</i>		
<i>Date of last flare</i>		
<i>Has the applicant ever been hospitalized or had surgery performed (colostomy, colectomy)? Date(s)/Details</i>		
<i>Is the applicant disabled or experience limitations? Details</i>		

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<p>Crohn's Disease (continued)</p> <p><i>Does the applicant experience problems with continence?</i></p>	
<p>New onset or recent exacerbation/flare, <6 months</p>	<p>Postpone 6 months</p>
<p>Asymptomatic and treatment-free, >6 months</p>	<p>Select</p>
<p>Asymptomatic, medically managed, no flares, no limitations, non-disabling, >24 months</p>	<p>Select</p>
<p>Medically managed with occasional flares, no limitations, non-disabling, >6 months</p>	<p>Class 1 w/ 90 day E.P.*</p>
<p>Chronic steroid therapy ≤7.5mg per day, no evidence of osteoporosis, asymptomatic, no limitation, non-disabling, >12 months</p>	<p>Class 1 w/90 day E.P. 3 year B.P.</p>
<p>Colostomy, complete recovery, no limitations, non-disabling, independent management, >6 months</p>	<p>Class 1 w/90 day E.P.*</p>
<p>Chronic treatment with frequent flares, severe, end stage, multiple surgeries, weight loss, or fecal incontinence</p>	<p>Decline</p>
<p>Chronic steroid use >7.5mg per day or ≤7.5mg with evidence of Osteoporosis</p>	<p>Decline</p>
<p>Crutches: Current use</p>	<p>Decline</p>
<p>Cushing's Syndrome: An endocrine disorder caused by prolonged exposure of the body's tissues to the hormone cortisol, or by excessive use of cortisol or other steroid hormones</p>	
<p>Medically managed, stable and asymptomatic, no evidence of osteoporosis, >12 months</p>	<p>Class 1*</p>
<p>Benign adrenal tumors, pituitary adenomas, or ectopic ACTH Syndrome, surgically removed, complete recovery, asymptomatic, treatment-free, >12 months</p>	<p>Select</p>
<p>Symptomatic with evidence of muscle weakness, chronic fatigue, or recurring infections.</p>	<p>Decline</p>
<p>Chronic steroid therapy with evidence of osteoporosis</p>	<p>Decline</p>
<p>Cystic Fibrosis: An inherited disease that affects the respiratory and digestive systems</p>	<p>Decline</p>
<p>Cystitis: An infection or inflammation of the urinary bladder or urethra</p>	<p>Preferred</p>
<p>Cyst (Benign): A closed sac or pouch of tissue which can be filled with air, fluid, pus, or other material</p>	<p>Preferred</p>
<p>Cystocele: A bladder hernia that protrudes into the vagina</p>	<p>Preferred</p>
<p>♥ Defibrillator (Internal cardioverter defibrillator – ICD): A device used to treat life-threatening arrhythmias. It continually tracks a person's heart rate, and can correct an abnormally fast heart beat with a defibrillatory shock and/or antitachycardia pacing.</p> <p>Asymptomatic, no limitations, >3 months</p>	<p>Select</p>

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♥	<p>Deep Venous Thrombosis (DVT): A condition where there is a blood clot in a deep vein</p> <p><i>Date of the event</i></p> <hr/> <p><i>Is the applicant on any medication? Name(s)</i></p> <hr/> <p><i>Has the applicant been hospitalized? Date(s)</i></p> <hr/> <p><i>How many total clots/embolisms has the applicant had? Date(s)</i></p> <hr/> <p><i>Has the applicant had a Greenfield Filter implanted? Date</i></p> <hr/> <p><i>Does the applicant have any circulatory or respiratory disorders?</i></p> <hr/> <p><i>Is the applicant disabled or experience any limitations?</i></p> <hr/> <p>Single event, complete recovery, no limitations, <6 months</p> <hr/> <p>Single event, complete recovery, no limitations >6 months</p> <hr/> <p>2-3 episodes within past 60 months, complete recovery, no limitations, >12 months</p> <hr/> <p>Single DVT with a single Pulmonary Embolism within past 60 months, complete recovery, >12 months</p> <hr/> <p>Greenfield Filter implant, no further events, complete recovery, no limitations, >6 months</p> <hr/> <p>>3 episodes, functional limitations, or complications</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p>Postpone 6 months</p> <p>Select</p> <p>Class 1*</p> <p>Class 1*</p> <p>Class 1*</p> <p>Decline</p>
○	<p>Degenerative Disc Disease: The gradual deterioration of the disc between the vertebrae</p> <p><i>Date of diagnosis?</i></p> <hr/> <p><i>Is the applicant taking any medications? Name(s)</i></p> <hr/> <p><i>Has any testing been performed (X-ray, MRI, or CAT scan)? Date(s)/Results</i></p> <hr/> <p><i>What is the severity (mild, moderate, severe)?</i></p> <hr/> <p><i>Has the applicant ever undergone any back surgery? Number/Date(s)</i></p> <hr/> <p><i>Has the applicant undergone any physical therapy or injections? Date(s)/Details</i></p> <hr/> <p><i>Does the applicant experience any pain, numbness or tingling in the legs or arms? Details</i></p> <hr/> <p><i>Is the applicant disabled or experience any limitations? Details</i></p> <hr/> <p>Mild, asymptomatic, no prior treatment</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p>Preferred</p>

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	<p>Degenerative Disc Disease (continued)</p> <p>Mild, well controlled, no limitations, non-disabling, treated with non-prescription or prescription medications</p> <hr/> <p>Moderate, successful completion of Physical Therapy, no lower extremity symptoms or limitations, non-disabling, <3 months</p> <hr/> <p>Moderate, successful completion of Physical Therapy, asymptomatic, no limitations, non-disabling, >3 months</p> <hr/> <p>Moderate, status post-Physical Therapy, mildly symptomatic, no lower extremity symptoms or limitations, non-disabling, >6 months</p> <hr/> <p>Moderate, status post-injections, no lower extremity symptoms or limitations, non-disabling, <6 months</p> <hr/> <p>Moderate, status post-injection(s), asymptomatic, no lower extremity symptoms or limitations, non-disabling, >6 months</p> <hr/> <p>Moderate, status post-injection(s), mildly symptomatic, no lower extremity symptoms or limitations, non-disabling, >6 months</p> <hr/> <p>Surgically treated, <75 years old, complete recovery, non-disabling, no limitations or assistance devices, >6 months</p> <hr/> <p>Surgically treated, >74 years old, complete recovery, non-disabling, no limitations or assistance devices, >6 months</p> <hr/> <p>Diagnosed as severe, daily narcotics, chronic pain resulting in limitations or disability, neurological deficit, radiculopathy, or lower extremity symptoms</p> <hr/> <p>Surgery recommended, use of assistance devices, or multiple spinal surgeries</p>	<p>Select</p> <hr/> <p>Postpone 3 months</p> <hr/> <p>Select 90 day E.P.</p> <hr/> <p>Class 1 *</p> <hr/> <p>Postpone 6 months</p> <hr/> <p>Select w/90 day E.P.</p> <hr/> <p>Class 1 *</p> <hr/> <p>Select</p> <hr/> <p>Select w/90 day E.P.</p> <hr/> <p>Decline</p> <hr/> <p>Decline</p>
○	<p>Degenerative Joint Disease: A chronic musculoskeletal disease causing deterioration of the joint cartilage and the formation of new bone at the margins of the joints</p>	<p>Refer to Osteoarthritis</p>
	<p>Dementia: Cognitive deficit, including memory impairment</p>	<p>Decline</p>
*	<p>Depression: A mental disorder marked by altered mood</p> <p><i>Date of diagnosis?</i></p> <hr/> <p><i>Is the applicant taking any medications? Names(s)</i></p> <hr/> <p><i>Has this been diagnosed as situational?</i></p> <hr/>	

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	<p>Depression (continued)</p> <p><i>Has the applicant ever been hospitalized for depression, anxiety, or other mental illness? Date(s)/Details</i></p> <p><i>Has the applicant ever received electroconvulsive shock therapy?</i></p> <p><i>Does applicant have any history of anxiety or other mental illness disorders? Details</i></p> <p>Single episode or situational, recovered, asymptomatic, treatment-free, >6 months</p> <p>Treated with <4 medications, well controlled, no limitations, non-disabling, >3 months</p> <p>Single hospitalization for situational depression, well controlled, no limitations, non-disabling</p> <p>Multiple hospitalizations, treatment with an antipsychotic, disabling, or unstable</p>	<p></p> <p></p> <p></p> <p>Preferred</p> <p>Select</p> <p>>6 months, Class 1* >12 months, Select</p> <p>Decline</p>
	<p>Dermatitis: A skin inflammation</p>	<p>Preferred</p>
	<p>Detached Retina: A condition where the retina becomes completely or partially detached</p> <p>Surgically treated, complete recovery, no residual complications, or blindness, >3 months</p> <p>Legally blind, completely independent, no limitations, >24 months</p>	<p>Preferred</p> <p>Class 1 w/ 90 day E.P., 3 year B.P.</p>
<p>♥</p>	<p>Diabetes: A lifelong disease of high blood sugar caused by too little insulin, resistance to insulin, or both</p> <p><i>Date of diagnosis?</i></p> <p><i>What type of diabetes does the applicant have (Juvenile, Type I, Type II)?</i></p> <p><i>Is the applicant taking any medications? Name(s)</i></p> <p><i>Is the applicant taking any insulin? Type, units/day</i></p> <p><i>Does the applicant have any history of circulatory or heart disorders? Details</i></p> <p><i>Does the applicant smoke?</i></p> <p><i>What is the applicant's most recent glycohemoglobin A1c reading? Date</i></p> <p><i>Does the applicant have any history of neuropathy (numbness, pain, or tingling of the extremities), nephropathy (kidney complications), or retinopathy (visual complications)? Details</i></p> <p><i>Has the applicant had any amputations? Details</i></p> <p>New onset or uncontrolled, <6 months</p> <p>Treated with diet, oral medications, and or insulin <50 units, A1C <7.0, >6 months</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p>Postpone 6 months</p> <p>Select</p>

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	Diabetes (continued)	
	Treated with diet, oral medications, and or insulin <50 units, A1C 7.0 to 7.5, >6 months	Class 1*
	Treated with diet, oral medications, and or insulin <50 units, A1C 7.6 to 8.0, >6 months	Class 2*
	History of neuropathy, nephropathy, untreated retinopathy, blindness, amputation, or neuropathic ulcers	Decline
	History of TIA, carotid artery disease >25%, peripheral vascular disease >25%, or coronary artery disease >25% in any vessel	Decline
	Juvenile/Type I	Decline
	Diagnosed as brittle	Decline
	Tobacco use within past 12 months	Decline
	Diverticulitis: An inflammation of an abnormal pouch in the intestinal wall, usually found in the colon	
	Single episode, asymptomatic, medically managed, no exacerbations/flare, >3 months	Preferred
	Single hospitalization, complete recovery, asymptomatic, >3 months	Preferred
	Single surgical procedure, complete recovery, asymptomatic, >3 months	Select
	Diverticulosis: An asymptomatic, abnormal pouch in the intestinal wall	Preferred
	Down's Syndrome: A chromosome abnormality resulting in moderate to severe mental retardation and other abnormalities	Decline
	* Drug Abuse/Dependency: Use of any habit-forming or illegal drug (i.e., marijuana, cocaine) for purposes other than those for which it is normally intended, or in a manner or quantities other than directed	
	Drug-free, no limits to activities, >24 months	Select
	Ongoing drug use or cognitive impairment	Decline
○	Dupuytren's Contracture: A painless thickening and contracture of tissue beneath the skin on the palm of the hand	Preferred
	Dwarfism: Abnormally short stature with abnormal body proportions, caused by a deficiency of growth hormone	Decline
	Dyspepsia: Imperfect or painful digestion (indigestion)	Preferred

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	Dysphagia: Inability or difficulty swallowing	Preferred
	Edema: Excessive build-up of fluid in the tissues, or an increase in tissue mass	Refer to underlying cause
	Ehlers-Danlos Syndrome: An inherited disorder of the elastic connective tissue	Decline
☐	Emphysema: A lung disease which involves damage to the air sacs in the lungs	Refer to Chronic Obstructive Pulmonary Disease
♥	Endocarditis: Inflammation of the lining membrane of the heart	
	Acute, single episode, <6 months	Postpone 6 months
	Single episode, treatment-free, complete recovery, >6 months	Select
	Recurrent episodes	Decline
	Epstein-Barr: The virus responsible for infectious mononucleosis and is associated with the development of non-Hodgkin's lymphoma in patients with immune compromise	
	Complete recovery, no residuals or complications, >24 months	Select
	Esophagitis: Inflammation of the esophagus	Preferred
	Esophageal Stricture: A narrowing of the esophagus, causing swallowing difficulties	
	<i>Date of diagnosis?</i>	
	<i>Is the applicant taking any medications? Name(s)</i>	
	<i>Has the applicant undergone any dilations? Date(s)</i>	
	<i>Has the applicant ever been hospitalized for an esophageal disorder? Date(s)/Details</i>	
	Single dilation within a 12 month period, asymptomatic, no dysphagia, stable weight, >3 months	Select
	2 dilations within a 12 month period, asymptomatic, stable weight, no dysphagia, >3 months	Class 1*
	3 dilations within a 12 month period, asymptomatic, stable weight, no dysphagia, >3 months	Class 1* w/180 day E.P. or Class 2*
	Multiple or frequent need for dilations, symptomatic, or unstable weight	Decline
	Esophageal Varicies: A dilation of an esophageal vein	Decline

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	<p>Fatty Liver: An accumulation of fat within the liver cells</p> <p>Asymptomatic, treatment-free, normal liver function tests, occasional or no alcohol use</p>	Select
	<p>Abnormal liver function tests or daily alcohol use</p>	Decline
	<p>Feeding Tube: A medical device used to provide nutrition to individuals who cannot do so via the normal oral route</p> <p>Current</p>	Decline
	<p>Felty's syndrome: A disorder characterized by rheumatoid arthritis, an enlarged spleen, a decreased white blood cell count, and recurrent infection</p>	Decline
	<p>Fibrocystic Breast Disease: Common, benign breast changes</p>	Preferred
○	<p>Fibromyalgia: Chronic pain in muscles and soft tissues surrounding joints</p> <p><i>Date of diagnosis?</i></p> <p><i>Is the applicant taking any medications? Name(s)</i></p> <p><i>Has applicant ever been hospitalized for any condition related to the Fibromyalgia? Date(s)</i></p> <p><i>Does the applicant experience any weakness, joint pain, or fatigue? Details</i></p> <p><i>Does the applicant have any history of Depression, Anxiety, or Chronic Fatigue syndrome? Details</i></p> <p><i>Is the applicant disabled or experience any limitations? Details</i></p> <p>New onset or recent flare, <6 months</p> <p>Asymptomatic, treatment-free</p> <p>Asymptomatic, mild, treated with a single medication</p> <p>Asymptomatic, mild, treated with 2-3 medications</p> <p>Co-existing Chronic Fatigue Syndrome or Depression, asymptomatic, no limitations, non-disabling, >6 months</p> <p>Symptomatic, chronic fatigue, pulmonary compromise, disabling or resulting in limitations</p> <p>Treated with chronic oral steroids or narcotic pain relievers</p>	<p>Postpone 6 months</p> <p>Select</p> <p>Select</p> <p>Class 1*</p> <p>Class 1*</p> <p>Decline</p> <p>Decline</p>
	<p>Fissure/Fistula (Anal): A linear ulcer on the margin of the anus</p>	Preferred
	<p>Foot Drop: Foot weakness or paralysis</p>	Refer to underlying cause

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	<p>Forgetfulness: Inability to remember something previously known or learned</p> <p>Current or etiology unknown</p>	Decline
	Asymptomatic, now resolved w/normal neuropsychological workup, >12 months	Select
	History of forgetfulness consistent w/age	Decline
	Normal neuropsychological workup w/abnormal MRI/CT indicating atrophy	Decline
○	<p>Fractures: Sudden breaking of a bone</p> <p><i>What was the date of the fracture(s)?</i></p> <p><i>What bone(s) were affected?</i></p> <p><i>What was the cause of the fracture(s)?</i></p> <p><i>Does the applicant have any history of osteoporosis? T-Score/Date</i></p> <p><i>Did the applicant require PT? Dates(s)</i></p> <p><i>Has the applicant fully recovered from the fracture and been released from care?</i></p> <p><i>Does the applicant use any type of assistive device (i.e., cane, walker, brace)? Details</i></p> <p><i>Is the applicant disabled or experience any limitations?</i></p> <p>Non-weight bearing traumatic fracture(s) (wrist, finger, arm, toe), complete recovery, treatment free, normal range of motion, non-disabling, no limitations or history of osteoporosis</p> <p>Weight-bearing traumatic fracture(s) (hip, femur, pelvis, tib-fib, humerus), complete recovery, treatment-free, normal range of motion, non-disabling, no limitations or history of osteoporosis, >3 months</p> <p>Chronic non-healing fracture(s), evidence of osteomyelitis, use of assistance devices, chronic pain, limitations, treatment with narcotic pain relievers, or resulting in disability</p>	<p>Preferred</p> <p>Preferred</p> <p>Decline</p>
	Gallstones: Calculus formed in the gallbladder or bile ducts	Preferred
	<p>Gastric Bypass/Stapling/Banding: Surgical alteration of the stomach</p> <p>Asymptomatic, complete recovery, no limitations, <24 months</p> <p>Asymptomatic, complete recovery, no limitations, >24 months</p> <p>Due to disease</p>	<p>Postpone 24 months</p> <p>Select</p> <p>Refer to disease</p>

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<p>Gastritis: An inflammation of the lining of the stomach</p> <p>Controlled with medical management</p>	<p>Preferred</p>
<p>Glaucoma: A condition of increased pressure inside the eye</p> <p>No visual impairment</p>	<p>Preferred</p>
<p>Progressive vision loss or hospitalization for complications of blindness</p>	<p>Decline</p>
<p>Glomerulonephritis: A group of kidney diseases caused by inflammation of the internal kidney structures</p>	
<p><i>Date of diagnosis?</i></p>	
<p><i>Was condition diagnosed as Acute or Chronic? Details</i></p>	
<p><i>What type of treatment did the applicant receive? Details</i></p>	
<p><i>Has the applicant ever undergone dialysis? Date</i></p>	
<p><i>Has the applicant ever been hospitalized for kidney problems? Date(s)/Details</i></p>	
<p><i>What were the results of the last blood workup (Creatinine, BUN)? Date</i></p>	
<p>Acute, complete recovery, normal kidney function tests, no kidney damage</p>	<p>Select</p>
<p>Chronic, abnormal kidney function tests, or treated with dialysis</p>	<p>Decline</p>
<p>Glucose Intolerance: A state of blood sugar control that is abnormal but not diagnosed as Diabetes</p>	<p>Refer to Diabetes</p>
<p>Goiter: Enlargement of the thyroid gland that is not associated with inflammation or cancer</p>	<p>Preferred</p>
<p>Gout: A disease marked by uric acid deposits in the joints, causing painful arthritis especially in the joints of the feet and legs</p>	
<p>Well controlled on diet or single medication</p>	<p>Preferred</p>
<p>Well controlled on 2 medications</p>	<p>Select</p>
<p>Severe recurrent flares</p>	<p>Decline</p>
<p>Graves' Disease: Over activity of the thyroid gland</p>	<p>Preferred</p>
<p>Guillain-Barre Syndrome: A disorder involving progressive muscle weakness or paralysis</p>	
<p>Complete recovery, no residuals or recurrence, >24 months</p>	<p>Select</p>
<p>Chronic or relapsing symptoms, residual weakness, muscle atrophy, limitations or disabling</p>	<p>Decline</p>

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	Hearing Impairment: Decreased ability to hear	Preferred
♥	Heart Attack: A condition when an area of heart muscle dies or is damaged because of an inadequate supply of oxygen to that area	Refer to Coronary Artery Disease
♥	Heart Block: A condition in which the signal from the heart’s upper to lower chambers is impaired or doesn’t transmit	
	First-degree AV Block, asymptomatic, treatment-free, no underlying cardiac conditions	Preferred
	Second-degree AV Block, asymptomatic, no underlying cardiac conditions	Select
	Third-degree AV Block, asymptomatic, medically treated or with successful pacemaker implant, no underlying cardiac conditions, >3 months	Select
	Symptomatic with episodes of shortness of breath, dizziness, syncope, or ejection fraction <40%	Decline
♥	Heart Valve Disease: The heart valves can malfunction either by leaking (valve regurgitation) or by failing to open adequately (valve stenosis); either problem can seriously interfere with the heart’s ability to pump blood	
	<i>Date of diagnosis?</i>	
	<i>Is the applicant taking any medication? Name(s)</i>	
	<i>Has the applicant ever been hospitalized for a heart or circulatory disorder? Date(s)/Details</i>	
	<i>Has valvular surgery been performed? Date(s)/ Details</i>	
	<i>When was the last echocardiogram performed? Results</i>	
	<i>Does the applicant have other heart or circulatory problems? Details</i>	
	<i>Does the applicant experience any shortness or breath or limitations? Details</i>	
	Mild, asymptomatic, treatment-free	Preferred
	Moderate, asymptomatic	Class 1*
	Moderate-severe, asymptomatic, ejection fraction >40%	Class 2* w/90 day E.P.
	Severe, symptomatic, surgery recommended, or associated with atrial septal defect	Decline
	Valve replaced, repaired, reconstructed, asymptomatic, >6 months	Select
	Valve replacement with re-stenosis	Decline

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♥	Heart Murmur: An abnormal sound in the heartbeat Functional, no treatment	Preferred
	Hematuria: Blood in the urine	Refer to underlying cause
	Hemochromatosis: A genetic disease that results in excess iron deposits throughout the body <i>Date of diagnosis?</i> <hr/> <i>When was the applicant's last phlebotomy?</i> <hr/> <i>Does the applicant have any joint, liver, or pancreatic problems? Details</i> <hr/> <i>What were the results of the last blood workup? Date</i> <hr/> New onset or abnormal blood studies, <6 months	Postpone 6 months
	Asymptomatic, stable normal blood studies, on maintenance phlebotomy w/routine follow-ups	Select
	Complications, organ or joint involvement, or abnormal blood studies	Decline
	Hemophilia: A hereditary bleeding disorder in which it takes a long time for the blood to clot and abnormal bleeding occurs Asymptomatic, stable blood studies, >18 months	Select
	Symptomatic, continued steroid or antineoplastic treatment, weight loss, or abnormal blood studies	Decline
	Hepatitis: An inflammation of the liver <i>Date of diagnosis?</i> <hr/> <i>What type of Hepatitis?</i> <hr/> <i>What type of treatment has the applicant received? Date(s)/Details</i> <hr/> <i>Has the applicant ever been hospitalized? Date(s)/Details</i> <hr/> <i>What were the results of the last blood workup? Date</i> <hr/> <i>Does the applicant use alcohol? Frequency/Amount</i> <hr/> Type A, stable normal liver function studies, in remission and treatment-free, >3 months	Select
	Type B, stable normal liver function studies, in remission and treatment-free, >3 months	Select
	Type C, successful treatment completed, stable normal liver function studies, >12 months	Select

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	<p>Hepatitis (continued)</p> <p>Type C, untreated</p>	Decline
	Chronic, active, currently treated, abnormal liver functions studies or autoimmune	Decline
	Hernia: The protrusion of an organ or a part of an organ through the wall of the cavity that normally contains it	Preferred
	Herpes Zoster: An acute, localized infection, causing painful blistering eruptions	Preferred
	HIV (Human Immunodeficiency Virus): The virus that affects the immune system and causes the disease known as AIDS	Decline
	<p>Hodgkin's Disease: A malignancy found in the lymph nodes, spleen, liver, and bone marrow</p> <p><i>Date of diagnosis?</i></p> <p><i>What stage has the applicant been diagnosed with?</i></p> <p><i>What type of treatment has the applicant received?</i></p> <p><i>What was the date of the last treatment?</i></p> <p><i>Is applicant in complete remission?</i></p> <p><i>Has there been any recurrence? Date(s)</i></p>	
	Stage I and II, complete remission, stable-normal blood studies, asymptomatic, treatment-free, >12 months	Select w/180 day E.P.
	Stage III and IV, complete remission, stable-normal blood studies, asymptomatic, treatment-free, >36 months	Class 1 w/90 day E.P.* or Select w/180 day E.P.
	Home Health Care Services: Current	Decline
	Hunter's Syndrome: A hereditary disease that causes a characteristic facial appearance and abnormal function of multiple organs	Decline
	Huntington's Disease: An inherited condition characterized by abnormal body movements, dementia, and psychiatric problems	Decline
	Hydrocephalus: A disorder associated with excessive fluid in the brain	Decline
♥	<p>Hypercholesterolemia: An excessive amount of cholesterol in the blood</p> <p>Total cholesterol \leq240, no underlying circulatory disorders</p>	Preferred
	Total cholesterol >240	Select

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♥	Hypertension/White Coat Syndrome: Higher than normal blood pressure	
	<i>Date of diagnosis?</i>	
	<i>Is the applicant taking any medication? Name(s)</i>	
	<i>What is the applicant's last three blood pressure readings? Date(s)</i>	
	<i>Has the applicant ever been hospitalized for hypertension or hypertensive complications? Date(s)/Details</i>	
	<i>Does the applicant have any other heart or circulatory problems? Details</i>	
	<i>Does the applicant have any kidney problems? Details</i>	
	New onset or uncontrolled, <3 months	Postpone 3 months
	Prehypertension, untreated, average readings between 135/85 and 160/90	Select
	Average readings <135/85, treated with <4 medications, >3 months	Preferred
	Average readings 135/85 to 160/90, treated with <4 medications, >3 months	Select
	Average reading >160/90	Postpone 3 months
Poor medical compliance or frequent medication changes	Postpone 3 months	
Malignant hypertension or chronically uncontrolled	Decline	
Hyperthyroidism: An imbalance in metabolism that occurs from overproduction of thyroid hormone	Preferred	
Hypothyroidism: A condition in which the thyroid gland fails to produce enough thyroid hormone	Preferred	
Hysterectomy (non-cancerous): Surgical removal of the uterus	Preferred	
Idiopathic Thrombocytopenia Purpura (ITP): A bleeding disorder characterized by low platelet counts resulting from platelet destruction by the immune system		
<i>Date of diagnosis?</i>		
<i>What type of treatment has the applicant received? Date(s)/Details</i>		
<i>Is the applicant taking any steroids? Dosage</i>		
<i>Has the applicant ever had a splenectomy? Date</i>		
<i>Has the applicant ever been hospitalized for a blood related disorder? Date(s)/Details</i>		
<i>Has there been any progressive weight loss? Details</i>		

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	<p>Idiopathic Thrombocytopenia Purpura (ITP) (continued)</p> <p><i>What was the applicant's last platelet count? Date</i></p> <p>Stable platelet counts \geq100K, asymptomatic, no circulatory disorders, treatment-free</p> <p>Stable platelet counts \geq100K, history of splenectomy, treatment-free</p> <p>Chronic steroid therapy, progressive weight loss, or platelet counts <100K</p>	<p></p> <p>Class 1 *</p> <p>Select</p> <p>Decline</p>
	<p>Incontinence: The inability to retain urine or feces</p> <p><i>Type of incontinence (stress, urge urinary, bowel)</i></p> <p><i>Is the applicant taking any medication? Name(s)</i></p> <p><i>Has the applicant undergone surgery? Date(s)</i></p> <p><i>Has the applicant been advised to have surgery? Details</i></p> <p><i>Does the applicant require the use of protective undergarments? Details</i></p> <p>Stress or urge (urinary), well-controlled, self managed</p> <p>Due to disease</p> <p>Fecal</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p>Preferred</p> <p>Refer to disease</p> <p>Decline</p>
	<p>Intravenous (IV) Treatments: The administration of a drug or fluid directly into a vein</p> <p>Current</p>	<p></p> <p>Decline</p>
	<p>Irritable Bowel Disease: A condition of abnormally increased, spontaneous movement of the small and large intestine</p> <p>Quiescent, stable, medically managed</p> <p>Severe, end-stage, multiple surgeries, or weight loss</p>	<p></p> <p>Preferred</p> <p>Decline</p>
○	<p>Joint Replacement: The replacement of a joint</p> <p>Treatment-free, no assistive devices, >3 months</p> <p>Ongoing PT, limited activity or use of assistance devices</p>	<p></p> <p>Select</p> <p>Decline</p>
	<p>Kidney Failure: Failure of the kidney to perform its essential functions</p>	<p>Decline</p>
	<p>Kidney Stones: A condition in which one or more stones are present in the kidney or the urethra</p>	<p>Preferred</p>

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	<p>Kidney Transplant: A surgical procedure where a healthy kidney is implanted into a person with kidney disease or failure</p> <p>Asymptomatic, normal renal function studies, >36 months</p>	Class 1*
	Symptomatic, abnormal renal function blood studies, or renal failure	Decline
	<p>Labyrinthitis: An ear disorder involving inflammation of the canals of the inner ear, resulting in dizziness</p> <p>Stable, well controlled with medications</p>	Preferred
	Evidence of neurological symptoms or hospitalization, <6 months	Postpone 6 months
○	<p>Laminectomy: The surgical process of removing the lamina (the bony roof of the spinal cord)</p> <p><i>Date of surgery?</i></p> <p><i>Why was the surgery required? Specify condition</i></p> <p><i>Is the applicant taking any medication? Name(s)</i></p> <p><i>How many back surgeries has the applicant had? Date(s)</i></p> <p><i>Does the applicant experience any pain, numbness, or muscle weakness of the legs? Details</i></p> <p><i>Is the applicant currently undergoing physical therapy?</i></p> <p><i>Is the applicant using any assistance devices (i.e., cane, walker, brace)? Type/Frequency</i></p> <p><i>Is the applicant disabled or experience any limitations? Details</i></p>	
	Age 75 or older, treatment-free, no assistive devices, normal range of motion, >6 months	Select w/90 day E.P.
	Age 74 or younger, treatment-free, no assistive devices, normal range of motion, >6 months	Select
	Hospitalization for symptoms post-surgery, mild parasthesis, or radiculopathy	Decline
	Daily narcotic use, currently undergoing PT or OT, muscle weakness, or wasting	Decline
	<p>Leukemia: A malignancy of the blood-forming cells in the bone marrow</p> <p><i>Date of diagnosis?</i></p> <p><i>What type of leukemia does applicant have? Stage?</i></p> <p><i>What type of treatment did applicant receive (surgery, radiation therapy, chemotherapy)?</i></p>	

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	<p>Leukemia (continued)</p> <p><i>What was the date of the last treatment?</i></p> <hr/> <p><i>Is the applicant in complete remission? Date</i></p> <hr/> <p><i>What were the results of the last blood workup? Date</i></p> <hr/> <p><i>Has there been any recurrence? Date(s)/Details</i></p> <hr/> <p><i>Any complications or residual problems? Details</i></p> <hr/> <p>CLL Stage 0 and I, stable normal blood studies, asymptomatic, treatment-free, <12 months</p> <hr/> <p>CLL Stage 0 and I, stable normal blood studies, asymptomatic, treatment-free, >12 months</p> <hr/> <p>CLL Stages II, new onset or abnormal blood studies, <24 months</p> <hr/> <p>CLL Stages II, stable blood studies, treatment-free, >24 months</p> <hr/> <p>CLL Stages III or IV</p> <hr/> <p>Hairy cell</p> <hr/> <p>Acute lymphocytic or acute/chronic myelogenous, complete remission, no clinical evidence of disease, stable blood studies, treatment-free, >60 months</p> <hr/> <p>Acute lymphocytic or acute/chronic myelogenous, or abnormal blood studies</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p>Postpone 12 months</p> <p>Select w/90 day E.P.</p> <p>Postpone 24 months</p> <p>Class 1*</p> <p>Decline</p> <p>Decline</p> <p>Class 1*</p> <p>Postpone 60 months</p>
	<p>Lou Gehrig's Disease: A disorder causing progressive loss of control of muscles due to destruction of nerve cells in the brain and spinal cord</p>	<p>Decline</p>
○	<p>Lumbar Strain/Sprain: A sudden stressful injury to the lower back, causing stretching or tearing of the muscle, tendons, or ligaments of the lower back</p> <p><i>Stable with non-steroidal anti-inflammatories, no history of PT or underlying spinal disorders</i></p> <hr/> <p><i>Symptoms of paresthesia, weakness, wasting, or currently undergoing PT</i></p>	<p>Preferred</p> <p>Postpone 6 months</p>
	<p>Lupus (Systemic Lupus Erythematosus): A chronic, inflammatory auto-immune disorder that may affect organ systems including the skin, joints, and internal organs</p>	<p>Decline</p>

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<p>Lupus (Discoid): A chronic disease of the skin characterized by remissions and exacerbation of a scaling, red, macular rash</p> <p><i>Date of diagnosis?</i></p>	
<p><i>Has a skin biopsy been performed? Results</i></p>	
<p><i>Is the applicant taking any medication? Name(s)</i></p>	
<p>New onset or diagnosis, <12 months</p>	Postpone 12 months
<p>Firm diagnosis, no treatment with oral medications, >12 months</p>	Select
<p>Lyme Disease: A multi-system disorder caused by bacteria transmitted by a tick</p> <p>Asymptomatic, no limitations, treatment-free, no neurological or cardiac involvement, >24 months</p>	Preferred
<p>Asymptomatic, no limitations, treatment-free, no neurological or cardiac involvement, <24 months</p>	Select
<p>Symptomatic, neurological, or cardiac impairment</p>	Decline
<p>Lymphedema: Swelling that occurs due to a lymphatic obstruction (a blockage of the lymph vessels, which drain fluid from tissues throughout the body)</p>	
<p>Primary lymphedema, no ulcerations, non-disabling, no limitations</p>	Select
<p>Current or recurrent ulcerations, multiple prescriptions (>2), limitations or disabling</p>	Decline
<p>Lymphoma: A usually malignant lymphoid tumor or growth</p> <p><i>Date of diagnosis?</i></p>	
<p><i>What stage has the applicant been diagnosed with?</i></p>	
<p><i>What type of treatment has the applicant received? Date(s)/Details</i></p>	
<p><i>What was the date of the last treatment?</i></p>	
<p><i>Is the applicant in complete remission?</i></p>	
<p><i>What were the results of the last blood workup? Date</i></p>	
<p><i>Any complications or residual problems? Details</i></p>	
<p>New diagnosis Stages I and II, <12 months</p>	Postpone 12 months

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<p>Lymphoma (continued)</p> <p>Complete remission, treatment-free, stable blood studies and renal functions, Stage I and II >12 months</p> <p>New diagnosis Stages III and IV, <48 months</p> <p>Complete remission, treatment-free, stable blood studies and renal functions, Stage III and IV, >48 months</p>	<p>Select w/180 day E.P. or Class 1 w/90 day E.P.*</p> <p>Postpone 48 months</p> <p>Select w/180 day E.P. or Class 1 w/90 day E.P.*</p>
<p>Macular Degeneration: A disorder that affects the macular (the central part of the retina) causing decreased visual acuity and possible loss of central vision</p> <p><i>Date of diagnosis?</i></p> <p><i>Are both eyes involved?</i></p> <p><i>Is there any vision loss? Details</i></p> <p><i>Has there been any progression of vision loss? Details</i></p> <p><i>Is the applicant legally blind? How long?</i></p> <p><i>Does the applicant utilize any assistance or assistance device(s)? Details</i></p> <p><i>Is the applicant disabled or experience any limitations? Details</i></p> <p>New diagnosis, <12 months</p> <p>One eye, non-progressive, independent with no limitations, >12 months</p> <p>One eye, progressive, independent with no limitations, >12 months</p> <p>Bilateral, no deterioration in vision, independent with no limitations, >12 months</p> <p>Progressive visual loss, disabling, or with limitations</p> <p>Legally blind, completely independent, no limitations >24 months</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p>Postpone 12 months</p> <p>Select</p> <p>Class 1*</p> <p>Select</p> <p>Decline</p> <p>Class 1* w/90 day E.P., 3 year B.P.</p>
<p>Macular Hole: An abnormal opening which forms in the center of the macular over weeks to months</p>	<p>Refer to Macular Degeneration</p>
<p>* Major Depression: A recurrent emotional state characterized by feelings of persistent sadness, worthlessness, rejection, loss of hope, and loss of interest in usual activities</p>	<p>Refer to Bipolar</p>
<p>Marfan Syndrome: A hereditary disorder of the connective tissues that affects the skeletal system, cardiovascular system, eyes, and skin</p>	<p>Decline</p>

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Marie Strumpell Disease: A disease of the connective tissue that results in the inflammation of the joints in the spine known as Ankylosing Spondylitis	Refer to Ankylosing Spondylitis
Memory Loss: The inability to remember or recall bits of information or behavioral skills	
Current or etiology unknown	Decline
Asymptomatic, now resolved w/normal neuropsychological workup, >12 months	Select
History of benign memory loss, now resolved w/normal neuropsychological workup, >12 months	Select
History of memory loss consistent with age	Decline
Normal neuropsychological workup w/abnormal MRI/CT indicating atrophy	Decline
Meniere's Disease: A disorder of the inner ear characterized by abnormal sensation of movement, loss of hearing in one or both ears, or noises and ringing	
Mild, stable, treatment-free or single medication	Preferred
Mild, stable on 2 medications	Select
Diagnosis and treatment underway, hospitalization, or neurological symptoms	Postpone 6 months
Meningitis: An infection which causes inflammation of the membranes covering the brain and spinal cord	
Completely recovered, treatment-free, >12 months	Select
Active, chronic, or current treatment	Decline
Meningioma: A tumor of the protective lining of the brain and spinal cord which is usually benign, some may be malignant	
<i>Date of diagnosis?</i>	
<i>Is the applicant taking any medication? Name(s)</i>	
<i>How many meningiomas does applicant have?</i>	
<i>When was the last MRI or brain scan performed? Results</i>	
<i>Has the meningioma been surgically removed or radiated? Date</i>	
<i>Any problems with balance, dizziness, falls, paresthesia, or seizures? Details</i>	
Single tumor, benign, <12 months	Postpone 12 months

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	<p>Meningioma (continued)</p> <p>Single tumor, benign, asymptomatic, non-progressive, no neurological deficits or limitations, >12 months</p>	<p>Select</p>
	<p>Single tumor, benign, successfully removed surgically or radiated, asymptomatic, no re-growth, no neurological deficit or complications, >12 months</p>	<p>Select</p>
	<p>Menopausal Symptoms: Symptoms that occur during menopause, such as hot flashes, skin flushing, and mood changes</p> <p>Treated with a single anti-depressant with no prior diagnosis of depression</p>	<p>Preferred</p>
	<p>Diagnosis of depression prior to menopausal symptoms, treated with an antidepressant</p>	<p>Select</p>
	<p>Mental Retardation: Below average general intellectual function with associated deficits in adaptive behavior that occurs before age 18</p>	<p>Decline</p>
	<p>Migraine (infrequent, non-debilitating, single medication): A disorder involving repeated or recurrent headaches, associated with temporary changes in the diameter of the blood vessels in the head</p> <p>Infrequent, non-debilitating, single medication</p>	<p>Preferred</p>
	<p>Well controlled on 2–3 medications</p>	<p>Select</p>
♥	<p>Mitral Valve Prolapse: A heart disorder in which the mitral heart valve does not close properly, allowing blood to leak into the left atrium</p> <p>Asymptomatic, treatment-free</p>	<p>Preferred</p>
	<p>Asymptomatic, treated with single medication</p>	<p>Select</p>
	<p>Mixed Connective Tissue Disease (MCTD): An overlap of three connective tissue diseases — Systemic Lupus Erythematosus, Scleroderma, and Polymyositis</p>	<p>Decline</p>
	<p>Monoclonal Gammopathy: A blood disorder where there is a presence of abnormal protein in the blood</p> <p>New diagnosis, <24 months</p>	<p>Postpone 24 months</p>
	<p>Asymptomatic, treatment-free, no progression, >24 months</p>	<p>Select w/180 day E.P. or Class 1*</p>
	<p>Multiple Myeloma: A cancer of the bone marrow</p>	<p>Decline</p>

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* Multiple Personalities: A state in which two or more personalities alternate in the same individual, usually with each personality unaware of the other		Decline
Multiple Sclerosis: A disorder of the central nervous system involving decreased nerve function associated with the formation of scars on the covering of nerve cells		Decline
Muscular Dystrophy: A group of disorders characterized by progressive weakness and loss of muscle tissue		Decline
Myasthenia Gravis: A disorder characterized by chronic muscle weakness of voluntary muscles		Decline
Myasthenia Gravis (Ocular): A disorder characterized by chronic muscle weakness that affects the eye muscles in particular		
New onset, <24 months		Postpone 24 months
Asymptomatic, treatment-free, no deterioration in vision, no limitations, >24 months		Class 1*
Myopia: A defect in visual focusing resulting in farsightedness		Preferred
Narcolepsy: A sleep disorder associated with uncontrollable sleepiness and frequent daytime sleeping		
Asymptomatic and controlled, >6 months		Select
Recent onset, flare of symptoms, hospitalization, or injury, or disability secondary to narcoleptic episode		Decline
Neurogenic Bladder: A urinary bladder problem in which there is abnormal emptying of the bladder; it may empty spontaneously or may not empty at all		
Date of diagnosis?		
Is the applicant taking any medication? Name(s)		
Does the applicant use a catheter at any time? Frequency		
Does the applicant experience urinary tract infections? Frequency		
Has the applicant ever been hospitalized for bladder related problems? Date(s)/Details		
Does the applicant require the use of protective undergarments?		
Completely independent, no limitations or complications, non-disabling, >12 months		Select
Independent use of catheter >12 months, <2 urinary tract infections within a 12 month period		Class 1 w/90 day E.P.*
>2 urinary tract infections within a 12 month period, or chronic antibiotic or narcotic pain reliever treatment		Decline

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	<p>Neuropathy: A disease of the nerves</p> <p><i>Date of diagnosis?</i></p> <hr/> <p><i>What is the cause of the neuropathy?</i></p> <hr/> <p><i>Is the applicant taking any medication? Name(s)</i></p> <hr/> <p><i>Does the applicant have diabetes, circulatory, or back problems?</i></p> <hr/> <p><i>Does the applicant use any assistive devices (i.e., cane, walker, brace)?</i></p> <hr/> <p><i>Is the applicant disabled or experience any limitations</i></p> <hr/> <p>Etiology unknown, new onset, or workup underway, <6 months</p> <hr/> <p>Mild, non-limiting, non-progressive, treatment-free, >6 months</p> <hr/> <p>Mild, non-limiting, non-progressive, on medication, >6 months</p> <hr/> <p>Progressive, uncontrolled, use of adaptive devices, balance problems, or falls</p> <hr/> <p>Related to disease</p> <hr/> <p>Polyneuropathy</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p>Postpone 6 months</p> <p>Select</p> <p>Class 1*</p> <p>Decline</p> <p>Refer to disease</p> <p>Decline</p>
	<p>Nursing Home Services: A licensed facility with three or more beds that provides nursing or personal care services to the older population, infirm, or chronically ill</p> <p>Current</p>	<p></p> <p>Decline</p>
<p>*</p>	<p>Obsessive Compulsive Disorder: An anxiety disorder characterized by the presence of obsessions or compulsions</p> <p><i>Date of diagnosis?</i></p> <hr/> <p><i>Is the applicant taking any medication? Name(s)</i></p> <hr/> <p><i>Has the applicant ever been hospitalized? Date(s)</i></p> <hr/> <p><i>Is the applicant disabled or experience any limitations? Describe</i></p> <hr/> <p><i>Does applicant have any history of depression, anxiety or other mental illness disorders? Details?</i></p> <hr/> <p>New onset or uncontrolled, <6 months</p> <hr/> <p>Asymptomatic, non-disabling, no limitations, <3 medications, >6 months</p> <hr/> <p>Chronic, uncontrolled, limited activities, or disabling</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p>Postpone 6 months</p> <p>Select</p> <p>Decline</p>

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○	Osteomyelitis: An acute or chronic bone infection	
	Asymptomatic, complete recovery, no limitations, >6 months	Select
	Symptomatic or residuals	Decline
○	Osteopenia: A thinning of the bones, typically the stage before true osteoporosis	
	Preventative treatment, asymptomatic	Preferred
	With single related fracture, asymptomatic, no limitations, non-disabling, >12 months	Class 1 w/90 day E.P.*
○	Osteoporosis: The progressive loss of bone density and thinning of bone tissue	
	<i>Date of diagnosis?</i>	
	<i>Is the applicant taking any medication? Name(s)</i>	
	<i>What were the T-score(s) of the last bone density study? Date</i>	
	<i>Has the applicant had any bone or spinal fractures? Date(s)/Details</i>	
	<i>Does the applicant have degenerative disc disease or scoliosis? Details</i>	
	<i>Does the applicant smoke?</i>	
	<i>What type of exercise does the applicant engage in? Frequency</i>	
	Mild, stable bone densities (-2.5 to -3.0), under treatment	Select
	Moderate, weight-bearing location (pelvis, hip) or spine, stable bone density studies (-3.1 to -3.5), under treatment	Class 1*
	Moderate, stable bone density studies (-3.1 to -3.5), under treatment, w/1 related fracture, >12 months	Class 1 w/90 day E.P.*
	Moderate to severe, weight-bearing location (pelvis, hip) or spine, stable bone density studies (-3.6 to -4.0), under treatment	Class 2 w/180 day E.P.,* 3 year B.P.
	Severe, non-weight-bearing location (wrist, forearm) stable bone density studies (>-4.0), under treatment, no related fractures	Class 1*
Severe, weight-bearing location (pelvis, hip) or spine, stable bone density studies (>-4.0), under treatment	Decline	
Multiple fractures	Decline	
	Oxygen: Current use	Decline

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* Panic Disorder: Repeated, unpredictable attacks of intense fear, accompanied by severe anxiety symptoms in the body that may last from minutes to hours	<i>Date of diagnosis?</i>	
	<i>Is applicant taking medication? Name(s)</i>	
	<i>Has there been any change in treatment over the past 6 months? Details</i>	
	<i>Has applicant ever been hospitalized for a panic disorder or any other type of mental illness disorder? Date(s)/Details</i>	
	<i>Does applicant have any history of depression, anxiety or other mental illness disorders? Details</i>	
	<i>Is the applicant disabled or experience any limitations? Details</i>	
	New onset, treatment-free, no limitations, >3 months	Preferred
	Well controlled on <4 medications, no limitations, non-disabling, >3 months	Select
	Symptomatic, uncontrolled, resulting in limitations or disability, or multiple emergency room visits	Decline
Paralysis/Paresis: Temporary suspension or permanent loss of function, especially loss of sensation or voluntary motion	Single partial limb, due to trauma, no limitations, >12 months	Class 1 w/90 day E.P.*
	Two limbs, complete single limb	Decline
	Due to disease	Decline
Paraplegia: Paralysis of the lower portion of the body and of both legs		Decline
Parkinson's Disease: A chronic nervous disease characterized by a fine, slowly spreading tremor and difficulty with walking, movement, and coordination		Decline
♥ Paroxysmal Supraventricular Tachycardia: A rapid heart rhythm that occurs inside the atria and occurs sporadically	Asymptomatic, treatment-free, no underlying cardiac conditions	Preferred
	Asymptomatic, treated with single medication	Select
	Successful pacemaker implant, asymptomatic, no underlying cardiac conditions, >3 months	Select
	Symptomatic, or ejection fraction <40%	Decline

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♥	<p>Pericarditis: Inflammation of the pericardium, the sac covering the heart</p> <p>Acute, single episode, <6 months</p> <p>Single episode, treatment-free, complete recovery, >6 months</p> <p>Recurrent episodes</p>	<p>Postpone 6 months</p> <p>Select</p> <p>Decline</p>
♥	<p>Peripheral Vascular Disease: A circulatory disease of the peripheral blood vessels that is characterized by narrowing and hardening of the arteries that supply blood to the legs and feet</p> <p><i>Date of diagnosis?</i></p> <p><i>Is the applicant taking any medication? Name(s)</i></p> <p><i>Has the applicant smoked within the past 12 months?</i></p> <p><i>Does the applicant have any symptoms of claudication, cramping, or pain in the lower extremities? Details</i></p> <p><i>Has the applicant had leg surgery or has any been recommended? Date(s)/Details</i></p> <p><i>Does the applicant have diabetes, heart or other circulatory problems? Details</i></p> <p><i>Has the applicant experienced any lower extremity skin changes, swelling, or ulcers? Date(s)/Details</i></p> <p>Mild, asymptomatic, no claudication or limitations, good pulses, >3 months</p> <p>Mild, under treatment with a single medication, asymptomatic, no claudication or limitations, good pulses, >3 months</p> <p>Surgically treated, complete recovery, asymptomatic, no claudication or limitations, good pulses, >6 months</p> <p>With claudication, ulcerations, absent pulses, or history of amputation</p> <p>Tobacco use, <12 months</p> <p>>25% stenosis with diagnosis of Diabetes</p>	<p>Select</p> <p>Select</p> <p>Select</p> <p>Decline</p> <p>Decline</p> <p>Decline</p> <p>Select</p> <p>Select</p> <p>Decline</p> <p>Decline</p> <p>Decline</p>
	<p>Physical Therapy: Rehabilitation concerned with the restoration of function and the prevention of disability following disease, injury, or loss of a body part</p> <p>Current treatment for bursitis, tendonitis, carpal tunnel syndrome, or a non-weight bearing fracture</p> <p>Current treatment for degenerative disc disease, spinal stenosis, or osteoarthritis</p>	<p>Preferred</p> <p>Refer to disease</p>

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<p>Pituitary Tumor: A growth that arises in the pituitary gland</p> <p>Benign, asymptomatic, stable with no growth, monitored annually, <12 months</p> <p>Benign, stable, treatment-free, >12 months</p> <p>Benign, successfully removed surgically or treated with radiation therapy, complete recovery, asymptomatic, no limitations or residual complications, >6 months</p> <p>Progressive growth, symptomatic, or recommended surgery or radiation therapy</p>	<p>Postpone 12 months</p> <p>Preferred</p> <p>Select</p> <p>Decline</p>
<p>Pneumonia: An inflammation of the lungs caused by an infection</p> <p>Complete recovery, asymptomatic, no underlying respiratory disorders</p>	<p>Preferred</p>
<p>Polycystic Kidney Disease: An inherited kidney disorder that enlarges the kidneys and interferes with their function because of multiple cysts on the kidneys</p> <p><i>Date of diagnosis?</i></p> <p><i>Is the applicant taking any medications? Name(s)</i></p> <p><i>What were the results of the last blood kidney profile (Creatinine, BUN)? Date</i></p> <p><i>Has surgery been recommended? Details</i></p> <p><i>Has the applicant ever received dialysis? Details</i></p> <p>Normal kidney function studies, no kidney damage or limitations</p> <p>Abnormal kidney function studies, progressive, or with surgery recommended</p>	<p>Select</p> <p>Decline</p>
<p>Polycythemia Vera: A blood disorder characterized by abnormal increase in red blood cells resulting from increased blood cell production by the bone marrow</p> <p><i>Date of diagnosis?</i></p> <p><i>Is applicant taking any medications? Name(s)</i></p> <p><i>When was the applicants last phlebotomy?</i></p> <p><i>Has the applicant every had a transient ischemic attack, blood clot, or gastrointestinal bleed? Details</i></p> <p><i>Does the applicant have any ongoing fatigue or anemia? Details</i></p> <p><i>Has there been any indication of progression to Leukemia? Details</i></p> <p>New onset or abnormal blood studies, <12 months</p>	<p>Postpone 12 months</p>

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	<p>Polycythemia Vera: (continued)</p> <p>Stable blood studies, successfully treated with maintenance phlebotomies, >12 months</p> <p>Stable blood studies, treated with hydroxurea, asymptomatic, >12 months</p> <p>Neurological complaints, symptomatic, chronic fatigue, progression to Leukemia, or weight loss</p> <p>History of Transient Ischemic Attack (TIA)</p>	<p>Select</p> <p>Class 1*</p> <p>Decline</p> <p>Decline</p>
○	<p>Polymyalgia Rheumatica: A disorder of unknown cause, usually afflicting persons over the age of 50, involving pain and stiffness in the hip and shoulder area</p> <p><i>Date of diagnosis?</i></p> <p><i>Is the applicant taking any medication? Name(s)/Dosage</i></p> <p><i>When was the last flare? Date</i></p> <p><i>Does the applicant have any osteoarthritis or back disorders? Details</i></p> <p><i>Is the applicant disabled or experience any limitations? Details</i></p> <p>New onset, recent flare, <12 months</p> <p>Asymptomatic, in remission and treatment-free, >6 months</p> <p>Asymptomatic, well controlled on chronic steroid therapy <7.5mg daily, no evidence of osteoporosis, <6 months</p> <p>Symptomatic, daily narcotic use, muscle weakness or wasting</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p>Postpone 12 months</p> <p>Select</p> <p>Class 1*</p> <p>Decline</p>
○	<p>Polymyositis: A systemic connective tissue disease, characterized by inflammation and degeneration of the muscles</p> <p>Asymptomatic, in remission, treatment-free, >12 months</p> <p>Active, chronic steroid therapy, currently undergoing PT or OT, or muscle weakness or wasting</p>	<p></p> <p>Select</p> <p>Decline</p>
	<p>Polyps (Benign): A growth that projects, usually on a stalk; commonly found in vascular organs such as the nose, uterus, colon, and rectum</p>	<p>Preferred</p>
	<p>Post Polio Paralytic Syndrome: A variety of musculoskeletal symptoms and muscular atrophy that create new difficulties with activities of daily living 25 to 30 years after the original attack of acute paralytic poliomyelitis</p>	<p>Decline</p>

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*	Post Traumatic Stress Syndrome (PTSS): A psychiatric illness that can occur following a psychologically traumatic event that is generally outside the range of usual human experience	
	<i>Date of diagnosis?</i>	
	<i>Is the applicant taking any medications? Name(s)</i>	
	<i>Has the applicant been hospitalized for PTSS or any other mental illness disorder? Date(s)/Details</i>	
	<i>Does applicant have any history of depression, anxiety or other mental illness disorders? Details</i>	
	<i>Is the applicant disabled or experience any limitations? Details</i>	
	New diagnosis or uncontrolled, <3 months	Postpone 3 months
	Well controlled on <4 medications, no limitations, non-disabling, >3 months	Select
Symptomatic, uncontrolled, or resulting in limitations or disability	Decline	
♥	Premature Atrial Contractions (PACs): An early or premature heartbeat originating from the atria	
	Asymptomatic, no underlying cardiac condition, treatment-free	Preferred
	Asymptomatic, treated with single medication	Select
♥	Premature Ventricular Contractions (PVCs): An early or premature heartbeat originating from the ventricle	
	Asymptomatic, no underlying cardiac condition, treatment-free	Preferred
	Asymptomatic, treated with single medication	Select
	Prolapsed Bladder: Falling or sliding of the bladder from its normal position	Preferred
	Prostatic Hypertrophy (Benign): A non-malignant enlargement of the prostate due to excessive growth of prostatic tissue	Preferred
	Prostatism: Any condition of the prostate that interferes with the flow of urine from the body	Preferred
○	Psoriatic Arthritis: Arthritis associated with psoriasis	Refer to Rheumatoid Arthritis
*	Psychosis: A general term referring to a loss of contact with reality	Decline

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♥ □	Pulmonary Embolism: A blockage of an artery in the lungs by a blood clot or an unknown substance	
	<i>Date of the event?</i>	
	<i>Is the applicant on any medication? Name(s)</i>	
	<i>Has the applicant been hospitalized? Date(s)</i>	
	<i>How many total clots/embolisms has the applicant had? Date(s)</i>	
	<i>Has the applicant had a Greenfield Filter implanted? Date</i>	
	<i>Does the applicant have any circulatory or respiratory disorders or complications?</i>	
	<i>Is the applicant disabled or experience any limitations?</i>	
	Single event, no complications, <12 months	Postpone 12 months
	Single event, no complications, >12 months	Select
Recurrent events, complete recovery, no complications, >12 months	Class 1*	
□	Pulmonary Fibrosis: A respiratory condition of unknown cause, characterized by scarring, thickening, and inflammation of the deep lung tissues	
	Localized, incidental finding on chest x-ray, normal pulmonary function tests, no underlying respiratory disease, >6 months	Select
	Hospitalization or respiratory problems, <6 months	Postpone 6 months
	Hospitalization or exacerbation, complete recovery, asymptomatic, stable baseline pulmonary function tests >65% FEV1, >75% FVC, >6 months	Select
	Hospitalization or exacerbation, complete recovery, asymptomatic, stable baseline pulmonary function tests >60% FEV1, >70% FVC, >6 months	Class 1* w/90 day E.P.
Symptomatic, chronic steroid therapy, oxygen use or heart failure	Decline	
♥	Pulmonary Hypertension: A chronic and deadly disease characterized by increased pulmonary pressure and right-sided heart failure	
	Incidental finding by echocardiogram, asymptomatic, treatment-free, pulmonary pressure ≤35%	Select
	Symptomatic, under treatment, or pulmonary pressure >35%	Decline

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	Quadriplegia: Paralysis of all four extremities and usually the trunk, caused by injury to the spinal cord	Decline
	Quad Cane: A cane that has a broad base on four short "feet" Current	Decline
	Radiation Therapy: Treatment that kills malignant cells and shrinks tumors by utilizing high-dose x-rays or other high energy rays Current	Decline
	Raynaud's Phenomenon: Sporadic attacks of blood vessel spasms resulting in interruption of blood flow to the fingers, toes, ears, and nose, caused by exposure to the cold or strong emotions <i>Date of diagnosis?</i>	
	<i>Is the applicant taking any medication? Name(s)</i>	
	<i>Does the applicant have any history of Lupus, Scleroderma, or Connective Tissue Disease? Details</i>	
	<i>Has the applicant had any amputations? Date(s)/Details</i>	
	Asymptomatic, treatment-free	Preferred
	Stable, treated with <3 medications, no systemic involvement or limitations	Select
	Treated with 3 or more medications	Decline
	Rectocele: Protrusion or herniation of the posterior vaginal wall with the anterior wall of the rectum through the vagina Asymptomatic	Preferred
	With fecal incontinence	Decline
<input type="checkbox"/>	Reflex Sympathetic dystrophy (RSD): A pain syndrome caused by an abnormal sympathetic nervous reflex. This gives rise to a pain response that is out of proportion to, and inconsistent with the injury.	Decline
<input type="checkbox"/>	Respirator: A machine to aid with breathing Current use	Decline
<input type="checkbox"/>	Respiratory Infection: An infection occurring in the organs involved in breathing Acute event, no underlying pulmonary disease	Preferred

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<p>Restless Leg Syndrome: A sleep disorder characterized by leg discomfort during sleep, which is only relieved by frequent movements of the legs</p> <p><i>Date of diagnosis?</i></p> <p><i>Is the applicant taking any medication? Name(s)</i></p> <p><i>Does the applicant have sleep apnea?</i></p>	New onset, well controlled on single medication	Select	
	Well controlled on 2 medications	Class 1*	
	Treated with >2 medications	Decline	
	<p>Retinitis Pigmentosa: A progressive degeneration of the retina in the eye that affects night vision and peripheral vision</p> <p>New onset, <12 months</p> <p>One eye, non-progressive, >12 months</p> <p>Bilateral, no deterioration in vision, completely independent, >12 months</p> <p>Progressive visual loss, or existing neurological symptoms</p> <p>Legally blind, completely independent, no limitations, >24 months</p>		Postpone 12 months
			Select
			Class 1*
		Decline	
		Class 1 w/90 day E.P., 3 year B.P.	
<p>○ Rheumatoid Arthritis: A chronic, inflammatory, systemic disease that primarily affects the joints and surrounding tissues but also affects other organ systems within the body</p> <p><i>Date of diagnosis?</i></p> <p><i>Is the applicant taking any medication? Name(s)/Dosage</i></p> <p><i>Is the RA classified as juvenile or was it diagnosed prior to age 25?</i></p> <p><i>Does the applicant have any joint swelling or limited range of motion? Details</i></p> <p><i>Does the applicant have joint deformities? Details</i></p> <p><i>Has the applicant had any joint repair or replacement? Date(s)/Details</i></p> <p><i>Has the applicant had to have any joints aspirated to remove fluid? Date(s)/Details</i></p> <p><i>Is the applicant disabled or experience any limitations? Details</i></p>			

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	<p>Rheumatoid Arthritis (continued)</p> <p>Asymptomatic, normal range of motion, treatment-free, no assistance devices or joint replacement, no limitations, non-disabling</p> <p>Asymptomatic, on non-steroidal maintenance medications, no joint deformities or limitations</p> <p>Asymptomatic, on chronic steroid therapy, ≤5 mg daily, no limitations, non-disabling</p> <p>Asymptomatic, 2–3 flares per year on non-steroidal maintenance medications and steroid taper only, >6 months</p> <p>History of joint replacement, treatment-free, no assistance devices, no limitations, non-disabling, >6 months</p> <p>History of joint replacement, on non-steroidal maintenance medications, no assistance devices or limitations, non-disabling, >6 months</p> <p>Asymptomatic, on non-steroidal maintenance medications (i.e., Plaquenil, MTX) with chronic steroid treatment</p> <p>Symptomatic, severe or multiple joint deformities, multiple joint replacements (>2), limitations, disabling, or current PT or OT</p> <p>Juvenile diagnosis</p>	<p>Select</p> <p>Select w/90 day E.P.</p> <p>Class 1*</p> <p>Class 2* w/90 day E.P.</p> <p>Select w/90 day E.P.</p> <p>Class 1* w/90 day E.P.</p> <p>Decline</p> <p>Decline</p> <p>Decline</p>
<input type="checkbox"/>	<p>Sarcoidosis: A disease of unknown cause in which inflammation consisting of granulomas occurs in lymph nodes, lungs, liver, eyes, skin, and other tissues</p> <p><i>Date of diagnosis?</i></p> <p><i>What areas of the body are affected?</i></p> <p><i>Is the applicant taking any medication? Name(s)</i></p> <p><i>If lung involvement, have pulmonary function tests been performed? Date/Results (FEV1 & FVC%)</i></p> <p>New onset, <12 months</p> <p>Asymptomatic, no complications or limitations, treatment-free, if lung involvement baseline pulmonary function tests, FEV1 >65%, FVC >75%, >12 months</p> <p>Multiple sites, under treatment, symptomatic, or with limitations</p>	<p></p> <p></p> <p></p> <p></p> <p>Postpone 12 months</p> <p>Select</p> <p>Decline</p>
*	<p>Schizophrenia: A group of psychotic disorders characterized by disturbances in thought, perception, affect, behavior, and communication lasting longer than 6 months</p>	<p>Decline</p>

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	<p>Schwannoma: A benign tumor situated in the hearing canal</p> <p><i>Has the neuroma been removed? Date</i></p> <p><i>Has there problems with balance or falls? Details</i></p> <p><i>Has there been any seizure activity? Date of last seizure?</i></p> <p><i>Is applicant taking any medication? Name(s)</i></p> <p><i>Is the applicant receiving physical therapy?</i></p> <p>Surgically removed, complete recovery, no seizures or residuals other than hearing loss</p> <p>Present neuroma, current seizure activity, balance disturbance or falls, or inoperable tumors</p>	<p>Preferred</p> <p>Decline</p>
○	<p>Sciatica: A condition involving impaired movement and/or sensation in the leg, caused by damage to the sciatic nerve</p> <p>Asymptomatic, normal range of motion, treatment-free >12 months</p>	Preferred
	<p>Scleroderma: A diffuse connective tissue disease characterized by changes in the skin, blood vessels, skeletal muscles, and internal organs</p>	Decline
	<p>Scleroderma Morphea: A localized form of scleroderma that affects the skin with no internal organ involvement</p> <p>Localized to the skin w/biopsy confirmation, no internal organ involvement, no oral medications</p>	Preferred
○	<p>Scoliosis: A lateral (away from the middle) or sideways curvature of the spine</p> <p><i>Is the applicant on any medication? Name(s)</i></p> <p><i>Does the applicant have osteoporosis? T-Score?</i></p> <p><i>Has the applicant undergone any physical therapy? Date</i></p> <p><i>Has the applicant had any back surgeries performed? Date(s)/Details</i></p> <p><i>What is the severity (mild, moderate, severe)?</i></p> <p><i>Does applicant have any associated pulmonary problems?</i></p> <p>Mild, asymptomatic and treatment-free, >6 months</p> <p>Mild, symptomatic, on prescription medication</p> <p>Moderate, treated with <3 medications, asymptomatic, no limitations, non-disabling</p>	<p>Preferred</p> <p>Select</p> <p>Select</p>

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<p>Scoliosis (continued)</p> <p>Moderate, status post Physical Therapy or steroid injection(s), <6 months</p>	Postpone 6 months
<p>Moderate, status post Physical Therapy or injections(s), asymptomatic, no limitations, non-disabling, >6 months</p>	Select w/90 day E.P.
<p>Moderate, status post-Physical Therapy, mildly symptomatic, no limitations, non-disabling, >6 months</p>	Class 1*
<p>Moderate, status post-injections, mildly symptomatic, no limitations, non-disabling, >6 months</p>	Decline
<p>Mild to moderate with osteoporosis of the spine, stable bone density studies (-3.1 to -3.5), no compressions fractures or limitations, asymptomatic, non-disabling</p>	Class 1*
<p>With osteoporosis of the spine, stable bone density studies (>-3.5) or with compression fracture(s)</p>	Decline
<p>Severe, with limitations or any pulmonary compromise, multiple surgeries, or disabling</p>	Decline
<p>Scooter: Current use</p>	Decline
<p>Seizure Disorder: A sudden violent, uncontrollable contraction of a group of muscles</p> <p><i>Date of diagnosis?</i></p>	
<p><i>When was the applicant's last seizure?</i></p>	
<p><i>What type of seizures does applicant have?</i></p>	
<p><i>What is the cause?</i></p>	
<p><i>Is the applicant on any medication? Name(s)</i></p>	
<p><i>Has the applicant had a recent EEG and/or MRI? Date, Results</i></p>	
<p>New onset or episode, <12 months</p>	Postpone 12 months
<p>Well controlled, seizure-free, normal EEG/MRI, >12 months</p>	Select
<p>Ongoing or uncontrolled seizure activity</p>	Decline
<p>Shunt: A surgically placed tube designed to divert excess cerebrospinal fluid from the brain and carry it to other parts of the body. It usually sits outside the skull, but beneath the skin, behind the ear.</p>	Decline
<p>Shy-Drager Syndrome: A degenerative disorder characterized by progressive damage to the autonomic nervous system, muscle tremor and rigidity, and other widespread neurological losses</p>	Decline

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♥	Sick Sinus Syndrome: A form of bradycardia in which the sinoatrial node (the heart's natural pacemaker) is not functioning properly	
	Successful pacemaker implant, asymptomatic, no underlying cardiac conditions, >3 months	Select
	Symptomatic with episodes of syncope or near-fainting, shortness of breath, dizziness, weakness, or ejection fraction <40%	Decline
	Sickle Cell Anemia: An inherited chronic blood disease in which the red blood cells function abnormally and break down, causing recurrent painful episodes	Decline
♥	Sinus Bradycardia: Abnormally slow sinus rhythm	
	Asymptomatic, treatment-free, no underlying cardiac condition	Preferred
	Successful pacemaker implant, asymptomatic, no underlying cardiac condition, >3 months	Select
	Symptomatic with episodes of syncope or near fainting, shortness of breath, dizziness, or ejection fraction <40%	Decline
♥	Sinus Tachycardia: A fast rhythm (more than 100 beats per minute) originating at the sinus node	
	Asymptomatic, treatment-free, no underlying cardiac condition	Preferred
	Successful pacemaker implant, asymptomatic, no underlying cardiac condition, >3 months	Select
	Symptomatic with episodes of syncope or near fainting, shortness of breath, dizziness, or ejection fraction <40%	Decline
	Sjogren's Syndrome: A systemic, inflammatory disorder characterized by dry mouth, decreased tearing, and other mucous membranes often associated with auto-immune rheumatic disorders	
	Asymptomatic, treatment-free	Preferred
	Well controlled and stable, treated with <3 medications, no systemic involvement	Select
	Due to disease	Refer to disease
□	Sleep Apnea: Repeated, prolonged episodes of cessation of breathing during sleep	
	<i>Date of diagnosis?</i>	
	<i>Does the applicant require the use of CPAP or BIPAP?</i>	
	<i>Does the applicant require the use of supplemental oxygen with their breathing device?</i>	
	<i>Have pulmonary function tests been performed? Date and results (FEV1 and FVC%)</i>	

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	<p>Sleep Apnea (continued)</p> <p><i>Does the applicant have any other respiratory conditions? Details</i></p> <hr/> <p><i>Does the applicant smoke? Frequency</i></p> <hr/> <p>Mild, treatment compliance, stable pulmonary function tests</p> <hr/> <p>Respiratory compromise or failure, non-compliance, or oxygen use</p>	<p>Select</p> <hr/> <p>Decline</p>
	<p>Social Security Disability Benefits: A federal assistance program for disabled people who have paid Social Security taxes or are dependents of people who have paid</p> <p>Currently receiving</p>	<p>Decline</p>
	<p>Spastic Colon: A condition of abnormally increased spontaneous movement of the small and large intestine, generally exacerbated by emotional stress</p>	<p>Preferred</p>
	<p>Speech Therapy: The corrective or rehabilitative treatment of physical and/or cognitive deficits/disorders resulting in difficulty with verbal communication</p> <p>Currently receiving</p>	<p>Decline</p>
○	<p>Spina Bifida: A congenital disorder where the backbone and spinal cord do not close before birth</p>	<p>Decline</p>
○	<p>Spina Bifida (Occulta): The least dangerous form of spina bifida, in which bones in the spine fail to close but there is no protrusion of the spinal cord or its fluid cushion out of the body</p> <p>Asymptomatic and treatment-free since diagnosis</p>	<p>Select</p>
	<p>Spinal Cord Injury: An injury to the spinal cord</p>	<p>Decline</p>
○	<p>Spinal Stenosis: A narrowing of the lumbar or cervical spine canal, which causes compression on nerve roots</p>	<p>Refer to Degenerative Disc Disease</p>
○	<p>Spondylolisthesis: Forward slippage of a lumbar vertebra on the vertebra below it</p>	<p>Refer to Degenerative Disc Disease</p>
	<p>Squamous Cell Carcinoma (disease- and treatment-free): A malignant skin tumor involving the middle portion of the epidermal skin layer</p> <p>Localized to the skin w/biopsy confirmation, no internal organ involvement</p> <hr/> <p>Of an internal organ</p>	<p>Preferred</p> <hr/> <p>Refer to Cancer (Internal)</p>
	<p>Stairlift: a mechanical device which transports people up and down stairs</p> <p>Current use</p>	<p>Decline</p>

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♥	Stroke (CVA): Occurs when the blood supply to any part of the brain is interrupted, resulting in the death and loss of brain function and tissue	Decline
	Subdural Hematoma: A collection of blood on the surface of the brain	
	New onset, <12 months	Postpone 12 months
	Complete recovery, no limitations or cognitive deficits, >12 months	Select
	Diagnosed as chronic, with limitations or cognitive deficit	Decline
	Surgery: Recommended or anticipated minor or day surgery recommended for hernia, gallbladder, cataracts, or bunions	Preferred
	Syncope: A transient loss of consciousness due to inadequate blood flow to the brain	
	<i>Date of diagnosis?</i>	
	<i>What is the cause of the syncope?</i>	
	<i>What type of work-up has the applicant undergone?</i>	
	<i>Is the applicant receiving any treatment? Details</i>	
	<i>How many episodes has the applicant had?</i>	
	<i>Does the applicant have any heart or neurological disorders?</i>	
	Benign, vasovagal, >3 months	Preferred
	Due to disease	Refer to disease
	Unknown etiology or recurring episodes	Decline
	Tendonitis: Inflammation of a tendon	Preferred
	Tennis Elbow: Inflammation of the muscles of the forearm, or their tendons near the origin on the humerus (bone of the upper arm)	Preferred
	Thrombocythemia (Essential): A blood disorder characterized by an increase in the number of blood platelets	
	<i>Date of diagnosis?</i>	
	<i>Is the applicant taking any medication? Name(s)</i>	
	<i>What are the applicant's platelet levels? Date</i>	

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	<p>Thrombocythemia (Essential) (continued)</p> <p><i>Does the applicant require phlebotomies? Frequency</i></p> <hr/> <p><i>Has the applicant ever had a Transient Ischemic Attack (TIA) or have any heart or circulatory disorders?</i></p> <hr/> <p><i>Does the applicant smoke?</i></p> <hr/> <p>New onset or abnormal platelet counts, <12 months</p> <hr/> <p>Normal stable platelet counts <750K, treatment-free, asymptomatic, no circulatory disorders or tobacco use, >12 months</p>	
	<p>Thrombocythemia: Chronically elevated platelet counts >750,000, under treatment, with circulatory disorders or tobacco use, or evidence of progression to Leukemia</p>	Decline
	<p>Tobacco Use: Cigarettes, pipe, cigars, chew, or snuff</p> <p><i>Abstinence, >12 months</i></p> <hr/> <p><i>Current use or abstinence <12 months</i></p>	Preferred
	<p>Tourette's Syndrome: A disorder characterized by repetitive muscle movements and vocal outbursts</p>	Decline
	<p>Tracheotomy: A surgical opening made through the neck into the breathing tube (trachea) in order to bypass the mouth and throat</p>	Decline
♥	<p>Transient Global Amnesia: A memory disorder seen in middle-aged and elderly persons; characterized by an episode of amnesia and bewilderment that lasts for several hours; person is otherwise alert and intellectually active</p> <p><i>Date of episode?</i></p> <hr/> <p><i>Has the applicant had any similar episodes in the past? Date(s)/Details</i></p> <hr/> <p><i>Does the applicant have diabetes, heart, or circulatory problems?</i></p> <hr/> <p><i>Was the applicant hospitalized?</i></p> <hr/> <p><i>What were the results of testing performed? (carotid studies, MRI/CT of brain)?</i></p> <hr/> <p><i>Does the applicant have any residual symptoms (memory loss/confusion, dizziness)?</i></p> <hr/> <p>Single episode, asymptomatic, no cognitive or physical residuals, >12 months</p> <hr/> <p>2 episodes</p> <hr/> <p>Residual cognitive or physical abnormalities</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p>Class 1 w/90 day E.P.*</p> <p>Decline</p> <p>Decline</p>

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♥	<p>Transient Ischemic Attack: A brain disorder caused by temporary disturbance of blood supply to an area of the brain, resulting in a sudden, brief decrease in brain functions</p> <p><i>Date of episode?</i></p> <hr/> <p><i>Has the applicant had any similar episodes in the past? Date(s)/Details</i></p> <hr/> <p><i>Does the applicant have diabetes, heart or circulatory problems?</i></p> <hr/> <p><i>Was the applicant hospitalized?</i></p> <hr/> <p><i>What were the results of testing performed? (carotid studies, MRI/CT of brain)?</i></p> <hr/> <p><i>Does the applicant have any residual symptoms (memory loss/confusion, dizziness)?</i></p> <hr/> <p><i>Does the applicant smoke?</i></p> <hr/> <p><i>Is the applicant disabled or experience any limitations?</i></p> <hr/> <p>Single episode, asymptomatic, no cognitive or physical residuals, >12 months</p> <hr/> <p>2 episodes</p> <hr/> <p>Single episode with diabetes or residual cognitive or physical abnormalities</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p>Class 1 w/90 day E.P.*</p> <p>Decline</p> <p>Decline</p>
	<p>Transverse Myelitis: A neurological disorder caused by inflammation across both sides of one level, or segment, of the spinal cord</p>	<p>Decline</p>
	<p>Tremor: An involuntary type of shaking movement</p> <p><i>Date of diagnosis?</i></p> <hr/> <p><i>Is the applicant taking any medication or had any surgical implants? Name(s)</i></p> <hr/> <p><i>Has the applicant had a neurological evaluation? Date</i></p> <hr/> <p><i>What type of tremor has been diagnosed?</i></p> <hr/> <p><i>Has there been any progression of the tremor? Details</i></p> <hr/> <p><i>Is the applicant disabled or experience any limitations or require any assistance?</i></p> <hr/> <p>Negative neurological work-up, diagnosed as benign, essential, intention or familial, non-progressive, no limitations, non-disabling, untreated</p> <hr/> <p>Absent neurological work-up, diagnosed as benign, essential, intention or familial, non-progressive, no limitations, non-disabling, untreated, >12 months</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p>Select</p> <p>Select</p>

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	<p>Tremor (continued)</p> <p>Negative neurological work-up, diagnosed as benign, essential, intention or familial, non-progressive, no limitations, non-disabling, treated with a non-antiparkinson medication (i.e., Propranolol or Primidone)</p>	Select
	<p>Absent neurological work-up, diagnosed as benign, essential, intention or familial, non-progressive, no limitations, non-disabling, treated with a non-antiparkinson medication (i.e., Propranolol or Primidone), >12 months</p>	Select
	<p>Negative neurological work-up, diagnosed as benign, essential, intention or familial, non-progressive, no limitations, non-disabling, treated with >1 medication, >12 months</p>	Class 1*
	<p>Due to an underlying disease</p>	Refer to disease
	<p>Benign, essential, intention or familial with limitations or resulting in disability</p>	Decline
	<p>Benign, essential, intention or familial w/progression or treatment with an anti-Parkinson's medication, a neurostimulator implant, or >2 medications</p>	Decline
<input type="checkbox"/>	<p>Tuberculosis: A contagious bacterial infection; the lungs are primarily involved, but the infection can spread to other organs</p> <p>Acute episode, treatment-free, asymptomatic, baseline pulmonary function tests, FEV1 >65%, FVC >75%, <6 months</p>	Postpone 6 months
	<p>Acute episode, treatment-free, asymptomatic, baseline pulmonary function tests, FEV1 >65%, FVC >75%, >6 months</p>	Select
	<p>Symptomatic or evidence of residual disease, reduced pulmonary function tests, or oxygen use</p>	Decline
	<p>Tumor (Benign): excluding brain and pituitary tumors: A spontaneous growth of tissue which forms an abnormal mass</p>	Preferred
	<p>Ulcerative Colitis: A chronic, episodic, inflammatory disease of the large intestine and rectum characterized by bloody diarrhea</p> <p><i>Date of diagnosis?</i></p>	
	<p><i>Is the applicant taking any medications? Name(s)/Dosage</i></p>	
	<p><i>Date of last flare?</i></p>	
	<p><i>Has the applicant ever been hospitalized for a bowel disorder? Date(s)/Details</i></p>	
	<p><i>Has the applicant had surgery performed (colostomy, colectomy)? Date(s)/Details</i></p>	

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<p>Ulcerative Colitis (continued)</p> <p><i>Is the applicant disabled or experience limitations? Details</i></p>	
<p><i>Does the applicant experience problems with continence?</i></p>	
<p>New onset, recent exacerbation or flare, <6 months</p>	<p>Postpone 6 months</p>
<p>Asymptomatic, medically managed, no exacerbations/flare, >6 months</p>	<p>Select</p>
<p>Asymptomatic, medically managed w / occasional bowel obstructions/flare, >6 months</p>	<p>Class 1* w/90 day E.P.</p>
<p>Chronic steroid therapy ≤7.5mg per day, no evidence of osteoporosis, asymptomatic, no limitations, non-disabling, >12 months</p>	<p>Class 1* w/90 day E.P.</p>
<p>Colostomy, ileostomy, complete recovery, no limitations, non-disabling, independent management, >6 months</p>	<p>Class 1 w/90 day E.P., 3 year B.P.</p>
<p>Frequent exacerbations/flare, multiple surgeries, weight loss, surgery recommended, or incontinence</p>	<p>Decline</p>
<p>Chronic steroid use >7.5mg per day or ≤7.5mg per day with evidence of Osteoporosis</p>	<p>Decline</p>
<p>Ulcer (Gastric, Duodenal, Peptic): An erosion or open sore in the lining of the area of the stomach or duodenum lining</p>	
<p>Stable, asymptomatic, no history of bleeds</p>	<p>Preferred</p>
<p>GI bleed or hospitalization, complete recovery, asymptomatic, no limitations, >6 months</p>	<p>Select</p>
<p>Urethral Stricture: An abnormal narrowing of the urethra</p>	
<p><i>Date of diagnosis?</i></p>	
<p><i>Is the applicant taking any medication?</i></p>	
<p><i>Has the applicant been dilated? Frequency</i></p>	
<p><i>Has the applicant undergone any surgical procedures? Date(s)/Details</i></p>	
<p><i>Does the applicant have recurrent urinary tract infections? Frequency</i></p>	
<p><i>Does the applicant require catheterization? Frequency</i></p>	
<p><i>Does the applicant have any problems with continence? Explain</i></p>	
<p><i>Does the applicant experience any incontinence? Details</i></p>	
<p>Asymptomatic, treatment-free, no recurrent urinary tract infections, >12 months</p>	<p>Preferred</p>

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	<p>Urethral Stricture (continued)</p> <p>Independent use of an intermittent catheter, no recurrent urinary tract infections, >12 months</p> <p>Treated with <3 dilations within a 12 month period, stable, no recurrent urinary tract infections or incontinence >3 months</p> <p>Treated w/dilations (3) within a 12 month period, stable, no recurrent urinary tract infections or incontinence >3 months</p> <p>Surgically treated, complete recovery, asymptomatic, >12 months</p> <p>Recurrent urinary tract infections, incontinence, surgery recommended or anticipated, chronic daily antibiotic treatment, abnormal renal functions (creatinine >2.0, BUN >35)</p>	<p>Class 1*</p> <p>Select</p> <p>Class 1*</p> <p>Select w/90 day E.P.</p> <p>Decline</p>
	<p>Varicose Veins: Enlarged, twisted veins just below the surface of the skin, caused by defective valves in the veins, usually located in the legs</p> <p>No underlying vascular disease or ulcerations</p> <p>Vein stripping, completely recovered</p> <p>Venous stasis ulcer, completely healed, asymptomatic, treatment-free, >3 months</p> <p>Non-healing ulcers, recurrent ulcers, or claudication</p>	<p>Preferred</p> <p>Preferred</p> <p>Select</p> <p>Decline</p>
<p><input type="checkbox"/></p>	<p>Ventilator: A machine that controls or assists breathing; a respirator</p>	<p>Decline</p>
<p>♥</p>	<p>Ventricular Fibrillation: A rapid and irregular heartbeat arising from the lower chambers of the heart</p> <p>New onset, <3 months</p> <p>Successful defibrillator implant, asymptomatic, ejection fraction $\geq 40\%$, no underlying cardiac conditions, >3 months</p> <p>Uncontrolled, episodes of chest pain, shortness of breath, syncope or near syncope, dizziness, or ejection fraction <40%</p>	<p>Postpone 3 months</p> <p>Select</p> <p>Decline</p>
<p>♥</p>	<p>Ventricular Tachycardia: A rapid heartbeat originating from the lower chambers of the heart</p> <p>New onset, <3 months</p> <p>Successful defibrillator implant, asymptomatic, ejection fraction $\geq 40\%$, no underlying cardiac conditions, >3 months</p> <p>Uncontrolled or episodes of chest pain, shortness of breath, dizziness, syncope, or near syncope, or ejection fraction <40%</p>	<p>Postpone 3 months</p> <p>Select</p> <p>Decline</p>

Conditions with similar shape symbols represent co-morbid conditions which, when combined, increase the overall risk. If three or more medical conditions are present with the same shape symbol, please contact the Underwriting Department to prequalify the applicant.

- Represents a respiratory co-morbid condition.
- Represents a musculoskeletal co-morbid condition.
- ♥ Represents a circulatory co-morbid condition.
- * Represents a mental illness condition.

*Substandard risk classifications are only eligible for 2–6 year benefit periods.

CONDITION / DIAGNOSIS / TREATMENTS / BENEFITS / SERVICES / DEVICES / APPLIANCES

DECISION

♥	Vertebral Basilar Insufficiency: Insufficient blood flow to the back parts of the brain	Decline
	Vertigo: A feeling of faintness or lightheadedness, making it difficult to maintain balance while standing or sitting	
	New onset, <3 months	Postpone 3 months
	Acute isolated episode with complete resolution of symptoms, no underlying cardiac or neurological disorder, no limitations, treatment-free, >3 months	Preferred
	Due to disease	Refer to disease
	Symptomatic, recurring falls, or cause unknown	Decline
	Visual Loss	
	<i>Date of diagnosis?</i>	
	<i>What is the cause?</i>	
	<i>Does it involve one or both eyes?</i>	
	<i>Does the applicant utilize any assistance or assistance device(s)? Details</i>	
	<i>Is the applicant disabled or experience any limitations? Details</i>	
	Single eye, congenital or traumatic, no limitations, non-disabling, completely independent	Select
	Both eyes, congenital, no limitations, non-disabling, completely independent	Select
	Both eyes, traumatic, no limitations, non-disabling, completely independent, >12 months	Class 1*
	Due to disease	Refer to disease
	Von Hippel-Lindau: A rare, genetic multi-system disorder characterized by the abnormal growth of tumors in certain parts of the body	Decline
	Von Willebrand's Disease: A congenital bleeding disorder	Decline
	Waldenstrom's Macroglobulinemia: A cancer of white blood cells known as B lymphocytes	Decline
	Walker: Current use	Decline
	Wegener's Granulomatosis: A rare disorder which causes inflammation of blood vessels in the upper respiratory tract, lungs, and kidneys	Decline

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CONDITION / DIAGNOSIS / TREATMENTS / BENEFITS / SERVICES / DEVICES / APPLIANCES		DECISION
	Wernicke-Korsakoff Syndrome: A brain disorder involving loss of specific brain functions, due to a thiamine deficiency that commonly accompanies habitual alcohol use	Decline
	Wheelchair: A device used for mobility by people for whom ambulating is difficult or impossible Current use	Decline
	Whipple's Disease: A rare disorder with widespread symptoms that causes malabsorption (inadequate absorption of nutrients from the intestinal tract)	Decline
	Wilson's Disease: An inherited disorder where there is excessive amounts of copper in the body, which causes a variety of effects including liver disease and damage to the nervous system	Decline
	Wiscott-Aldrich Syndrome: An immunodeficiency disorder of both T- and B-cells characterized by thrombocytopenia, eczema, and recurrent infections	Decline
♥	Wolff-Parkinson-White Syndrome: Episodes of rapid heart rate (tachycardia) caused by abnormal electrical pathways (circuits) in the heart	
	Asymptomatic, treatment-free, >12 months	Preferred
	Asymptomatic, medically treated, no underlying cardiac conditions, >3 months	Select
	Asymptomatic, treated with radio frequency or catheter ablation, no underlying cardiac conditions, >3 months	Select
	Uncontrolled, episodes of chest pain, shortness of breath, syncope, or near-syncope, dizziness, or ejection fraction <40%	Decline
	Worker's Compensation Disability Benefits: Compensation for a worker, contractor or layperson who is injured while working on site Currently receiving	Decline
	Xeroderma Pigmentosa: An inherited inability to repair DNA damage from ultraviolet light	Decline

Conditions with similar shape symbols represent co-morbid conditions which, when combined, increase the overall risk. If three or more medical conditions are present with the same shape symbol, please contact the Underwriting Department to prequalify the applicant.

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XIII. Underwriting Guidelines (Double Accident Benefit and Family History)

UNDERWRITING GUIDELINES FOR THE DOUBLE ACCIDENT BENEFIT*

If applicants have any of the following occupations, they will not be considered for this benefit:

- Fireman
- Policeman
- Ironworker (bridge, tunnel, or structural)
- Coal miner
- Pilot
- Military personnel
- Electrician
- Railroad worker
- Flight attendant
- Explosive handler

If applicants participate in any of the following sports more than two times a year, they will not be considered for this benefit:

- Skin/scuba diving
- Parachuting
- Motorized racing
- Rock/mountain climbing
- Boxing

If an applicant has been convicted of two or more felony motor vehicle moving violations or had a driving license suspended or revoked, a motor vehicle report will be retrieved and reviewed by Underwriting to determine if the applicant qualifies for this feature.

* Not available if the applicant is:
– age 65 and older
– applying for a lifetime benefit period
– applying for a Leading Edge policy or FamilyCare II Benefit

UNDERWRITING GUIDELINES FOR THE FAMILY HISTORY QUESTION

The purpose of asking this question is to ensure that the underwriters are making an informed decision. If the applicant has indicated that a family history of **Diabetes, Heart Disease, Stroke, Parkinson's, Alzheimer's, or Dementia** exists, it is imperative that the underwriters validate through the normal course of underwriting that symptoms and/or diagnosis of these conditions are not present.

If the applicant is unwilling to answer this question, we will be unable to complete the underwriting of the file.

XIV. Uninsurable Medications

The following medications indicate a serious underlying condition that will result in a declined application. This list is not all-inclusive.

Abilify — Antipsychotic
Adriamycin — Malignant tumors
Alkeran — Multiple Myeloma
Aranesp — Anemia
Aricept — Alzheimer's Disease
Artane — Parkinson's Disease
Avinza — Chronic pain
Avonex — Multiple Sclerosis
A.Z.T. — HIV, AIDS
Cogentin — Parkinson's Disease
Cognex — Alzheimer's Disease
Cyloserine — Alzheimer's Disease
Cytoxan — Malignant tumors
D.D.I. — HIV, AIDS
Depo-Provera — Inoperable, Recurrent, and Metastatic Endometrial, and Renal Carcinoma
Duragesic Patch — Chronic pain
Eldepryl — Parkinson's Disease
Epogen — Anemia
Estinyl — Cancer
Ergoloid — Decline in mental capacity
Exelon — Alzheimer's Disease/Dementia
Fentanyl Patch — Chronic pain
Geodon — Schizophrenia
Gleevic — Cancer, Leukemia
Gold Therapy — Arthritis
Haldol — Antipsychotic
Hydergine — Decline in mental capacity
Imuran — Immunosuppressant
Interferon — Immunosuppressant
Kadian — Chronic pain
Kineret — Rheumatoid Arthritis
L-Dopa — Parkinson's Disease
Larodopa — Parkinson's Disease

Leukeran — Malignant tumors, not curative
Mellaril — Antipsychotic
Mestinon — Myasthenia Gravis
Methadone — Severe pain
Mirapex — Parkinson's Disease
Morphine — Severe pain
MS Contin — Severe pain
Namenda — Alzheimer's Disease
Narvane — Antipsychotic
Neulasta — Anemia
Oxycontin — Severe pain
Parlodel — Parkinson's Disease
Parsidol — Parkinson's Disease
Permax — Parkinson's Disease
PhosLo — Kidney failure
Plenaxis — Advanced Prostate Cancer
Procrit — Anemia
Purinthenol — Severe Progressive Ulcerative Colitis
Razadyne — Alzheimer's Disease
Rebif — Multiple Sclerosis
Remicade — Rheumatoid Arthritis/Crohn's Disease
Reminyl — Alzheimer's Disease
Renagel — Kidney failure
Rezulin — Diabetes
Ridura — Rheumatoid Arthritis
Risperdal — Antipsychotic
Seroquel — Antipsychotic
Sinemet — Parkinson's Disease
Stelazine — Antipsychotic
Steroid Use — >10 mg daily
Symbyax — Antipsychotic
Symmetrel — Parkinson's Disease
Thiothixene — Antipsychotic
Thorazine — Antipsychotic
Trilifon — Antipsychotic
Tysabri — Multiple Sclerosis
Xyrem — Narcolepsy
Zyprexa — Antipsychotic

If the applicant is being treated with any of the following medications for a different condition, the application can be submitted for consideration. Please contact the Underwriting area to prequalify the applicant.

XV. Male/Female Height and Weight Table

	Preferred/Select		Class 1		Class 2	
	Min.	Max.	Min.	Max.	Min.	Max.
4' 7"	73	150	151	168	169	185
4' 8"	76	156	157	174	175	192
4' 9"	79	162	163	180	181	199
4' 10"	82	167	168	186	187	205
4' 11"	84	173	174	193	194	212
5' 0"	87	179	180	199	200	220
5' 1"	90	185	186	206	207	227
5' 2"	93	191	192	213	214	235
5' 3"	96	197	198	220	221	242
5' 4"	99	204	205	227	228	250
5' 5"	102	210	211	234	235	258
5' 6"	106	216	217	241	242	266
5' 7"	109	223	224	249	250	274
5' 8"	112	230	231	256	257	282
5' 9"	115	236	237	263	264	291
5' 10"	119	243	244	271	272	299
5' 11"	122	250	251	279	280	308
6' 0"	126	258	259	287	288	316
6' 1"	129	265	266	295	296	325
6' 2"	133	272	273	303	304	334
6' 3"	136	279	280	311	312	343
6' 4"	140	287	288	320	321	353
6' 5"	144	295	296	329	330	363
6' 6"	147	303	304	337	338	372
6' 7"	150	311	312	346	347	382

XVI. Appeal Process

The Underwriting Department understands the importance of an appeal process and has established an avenue for discussing rated, modified, and declined cases when there is additional information to consider. Our goal is to make the most informed decision for the Company and your prospects.

If you are considering an appeal of an underwriting decision, the checklist below can help you determine if that appeal is appropriate:

- ✓ Review the specific reason(s) for the adverse decision that is outlined in the applicant's letter.
- ✓ Compare the letter to the application for insurance and the Condensed Underwriting Guide.
- ✓ Check for multiple co-morbid conditions that will increase the risk of using long-term care services.
- ✓ Review the letter with the applicant:
 - If the applicant disagrees with the information contained in the letter, he should review the letter with his/her physician.
 - If the physician disagrees with the contents of the letter, he should send a letter outlining the discrepancies.

If additional medical information is submitted, you will be informed of our decision within 30 days from home office receipt.

- ✓ All informal appeals (verbal) must be presented by Managing Directors, General Agents, Managing General Agents, Sales Managers, Brokerage Managers, or individuals in equivalent positions.



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