

Agent Underwriting Guide



Simplicityⁱⁱ_{SM}

*Long Term
Care Insurance*

For Agent Use Only
S2-UW-121

MEDAmerica

An Excellus Company

MedAmerica Insurance Company
Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York
Home Office: Rochester, NY

Medical Underwriters are Easily Accessible to assist you to better qualify a potential applicant.

Look! 3 ways – 24 hours per day availability for you. Guaranteed response within 24 hours.

Underwriting Hotline: 1-877-233-5435 Between the Hours of 8:30 a.m. to 6:00 p.m. Eastern Standard Time, Monday through Friday.

Email at uwprequal@medamericaltc.com 24 hours a day-- Response same day until 5 p.m. and Next Business Day after 5 p.m.

Voice Mail: Agent Services 1-800-724-1582 After business hours with Response the Next Business Day

An Underwriting Brochure is available to leave with your Applicants.

Order the Underwriting Brochure at www.medamericaltc.com.

Underwriting Philosophy

Our goal in underwriting is to issue your business in a timely manner.

Underwriting long-term care insurance products requires attention to an applicant's

current functional and cognitive ability

past medical history

current medical conditions.

Rate Groups

Philosophy

Rating products allows the Company to distribute the premium more evenly across insurable risks.

At the point of sale, the Agent needs to explain that the quoted rate could be adjusted based on the Underwriting Evaluation.

Set the stage at the point of sale that the quoted rate is based only on the information provided at the time of application.

Quoting the Proper Rate Group at the Point of Sale:

Check each medical condition reported by the client in the Medical Conditions Guide.

Submit the application based on the Rate Group in the Underwriting Guide associated with the Client's condition(s).

Medical Underwriting may deliver the policy at a different Rate Group than Submitted based on the information learned during UW Process.

Prior to Delivery: The Agent must check the Policy Acceptance Report for the Rate Group assigned by Medical Underwriting

Be Prepared!! You may need to Resell the Policy

Underwriting Tools	Who?	Time Service Standard
Application		Key in 24 hours of Receipt
Recorded Phone History Interview (PHI)- a health and cognitive phone interview lasting about 25 minutes conducted by our Underwriting Technicians who are Home Office Staff trained in medical conditions and health interviewing-May Include the EMST*	SPEED APP: Eligibles are Age 71 and younger applying for Cash Benefit Accounts of \$100,000 or \$200,000 *EMST is for cause if indicated in UW guide OR if applying for \$8,000-\$9,000 Monthly Maximum Benefit	Average Time to Complete Call 3 Calendar Days
Medical Records = Attending Physicians Statement (APS) Last 3 years medical records are requested from primary physician and any other specialists licensed in the United States	All applicants age 72 and over OR Monthly Maximum Benefit >\$8000 OR For Cause. For Example: *If the PHI is not consistent with the info on application. *If a medication is not reasonable for the condition. *Any recent hospitalizationm surgery, or diagnostic testing. *A condition requires an APS as listed in the guidelines. *3 or more cardiac medications *3 or more treated medical conditions *Any condition treated with steroids	Average Time to Obtain 10 Calendar Days
Face to Face Interview (FTF)- An In Person Interview lasting about 45 minutes to evaluate the applicant's daily functional and cognitive ability-Includes EMST*	All applicants age 72 and over OR Monthly Maximum Benefit > \$9000 OR For Cause. For Example: *If the condition is an automatic FTF as listed in the Medical Conditions Guide *To Clarify functional or cognitive status after the phone interview *Current Physical Therapy *Currently receiving any disability income benefits	Average Time to Obtain 7 Calendar Days

*EMST is the abbreviation for Enhanced Mental Skills Test.. This screening test can be done on the phone or in person and is effective in identifying the earliest stage of cognitive decline, known as Mild Cognitive Impairment. It is very probable that the impairment will not necessarily be apparent to the agent. This test is age/gender/education specific with no one single cut-off score like the current Delayed Word Recall.

Q & A:

Question:	What does the acronym 'APS' recorded in the Underwriting requirement mean?
Answer:	The definition of 'APS' (Attending Physician's Statement) is the applicant has available medical records from the last 3 years from a medical physician licensed in the United States.
Question:	Is an Independent Medical Exam (IME) an acceptable replacement for medical records?
Answer:	No, the information that may be presented in a medical exam is insufficient for underwriting purposes, therefore, we do not offer coverage based on a one-time exam.
Question:	Are medical records from physicians in other countries acceptable for Underwriting?
Answer:	No. For any benefit amount or medical condition that requires an APS, this means the Underwriting Department needs the last 3 years of medical records from a physician in the United States.
Question:	Does MedAmerica insure Christian Scientists?
Answer:	Yes, we do not discriminate against any religion. Regarding Christian Scientists, however, if the applicant meets the Underwriting guidelines without the required APS, he or she would be issued coverage. If an APS is required based on the Underwriting guidelines, it is unlikely the applicant would be eligible to apply given that by virtue of their religion, the individual would not receive medical attention from a physician licensed in the United States. Subsequently the underwriting requirement of APS would not be met. An Independent Medical Exam IS NOT an acceptable alternative, as discussed previously.

Height-Weight-Body Mass Index

If the applicant's weight does not fall within the range noted below, they are NOT ELIGIBLE TO APPLY.

BMI Categories for Medical Underwriting:

Underweight = < 19.0

Normal weight = 19-24.9

Overweight = 25-29.9

Obesity = BMI of 30 - 39.9

Extreme Obesity = BMI \geq 40.0

Individuals are considered at significantly (very high) increased risk of HTN, Diabetes, and Cardiovascular disease when the BMI is > 35 and Extremely High Risk when the BMI is \geq 40

Body Mass Index (BMI) between 19 and 39 - Applicant is Eligible to Apply

Height Feet/Inches	Height in Inches	Submit Preferred or Standard (Based on Conditions)	Submit at Standard All Conditions, All Ages	Not Insurable
		Weight In Pounds	Weight In Pounds	Weight In Pounds
		BMI = 19-34	BMI = 35-39	BMI > 40
4'8"	56	85-155	156-178	179
4'9"	57	88-161	162-184	185
4'10"	58	91-166	167-190	191
4'11"	59	94-172	173-197	198
5'0"	60	97-178	179-203	204
5'1"	61	100-184	185-210	211
5'2"	62	104-190	191-217	218
5'3"	63	107-196	197-224	225
5'4"	64	110-203	204-231	232
5'5"	65	114-209	210-239	240
5'6"	66	118-215	216-246	247
5'7"	67	121-222	223-254	255
5'8"	68	125-229	230-261	262
5'9"	69	128-235	236-269	270
5'10"	70	132-242	243-277	278
5'11"	71	136-249	250-285	286
6'0"	72	140-257	258-293	294
6'1"	73	144-264	265-301	302
6'2"	74	148-271	272-310	311
6'3"	75	152-278	279-318	319
6'4"	76	156-286	287-327	328
6'5"	77	160-294	295-337	338
6'6"	78	164-302	303-345	346
6'7"	79	168-310	311-354	355
6'8"	80	172-318	319-363	364

The score is valid for both men and women but it does have some limits. The limits are:

It may overestimate body fat in athletes and others who have a muscular build.

It may underestimate body fat in older persons and others who have lost muscle mass.

Alphabetical Medical Condition Guide

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
Achilles Tendonitis	Achilles Tendonitis: Inflammation of the achilles tendon (the tendon that connects the muscles of the calf to the heel)			
	Treated conservatively with rest and no cortisone injections, independent: normal activities of daily living and no adverse lifestyle changes	PHI	>3	Rate 1
	Treated with joint injections in the last 12 months, independent: normal activities of daily living and no adverse lifestyle changes	PHI/APS	3	Rate 2
Acoustic Neuroma	An intracranial benign tumor of the internal auditory canal. Symptoms include loss of hearing on one side, continuous dysequilibrium			
	Surgically removed, No residual other than hearing loss, No seizures	FTF/APS	> 24 but < 60	Rate 2
	Surgically removed, No residual other than hearing loss, No seizures	PHI	>60	Rate 1
	Unoperated OR current seizure activity OR balance disturbance or falls OR Functional Limits	NI	NI	Decline
Acromegaly	A chronic metabolic disorder that results in gradual enlargement of body tissues including the bones of the face, jaw, hands, feet and skull	NI	NI	Decline
Addison's Disease	Chronic Adrenocortical Insufficiency caused by destruction or dysfunction of the adrenal cortices.			
	Well controlled, No complications, on < 5 mg prednisone or 20 mg hydrocortisone per day, no signs/sx infection, no planned surgery	PHI/APS	24	Rate 2
ADL's (Activities of Daily Living) Deficient	ADL's (Activities of Daily Living) Deficient: Functional limitations in walking, dressing, eating, taking meds, getting in and out of bed, bathing, toileting, or bowel and bladder control	NI	NI	Decline
Adult Day Care	Adult Day Care in the Past 12 months	NI	NI	Decline
	Last visit > 12 months	FTF/APS	12	Rate 2 and Underwrite Cause
AIDS	Acquired Immune Deficiency Syndrome: A disease of the immune system which fights infection	NI	NI	Decline
Alcoholism/Hx Alcohol Abuse	A chronic illness marked by consumption of alcohol at a level that interferes with physical or mental health, social, family or occupational responsibilities: Hx Alcohol Abuse, "problem drinking, detoxification, OR admission to a rehab for alcohol			
	Abstinence, Normal blood studies, Normal liver function tests, no fatty liver, no cirrhosis, No other complications, Normal Activities of Daily Living, Active Lifestyle, No cognitive impairment	FTF/APS	24	Rate 2
	Abstinence, Normal blood studies, Normal liver function tests, no fatty liver, no cirrhosis, No other complications, Normal Activities of Daily Living, Active Lifestyle, No cognitive impairment	PHI	60	Rate 1
	With cirrhosis of the liver OR current fatty liver OR abnormal Liver Function Tests OR continued drinking	NI	NI	Decline
	With current fatty liver or abnormal Liver Function Tests	NI	NI	Decline
Allergic Rhinitis	Inflammation, predominantly in the nose and eyes, that occur after exposure to airborne particles.	PHI	0	Rate 1
Allergies	An acquired, abnormal immune response to a substance that does not normally cause a reaction in most people	PHI	0	Rate 1
Alzheimer's Disease	Alzheimer's Disease: A slowly progressive form of dementia	NI	NI	Decline
Amaurosis Fugax	Amaurosis Fugax: Transient monocular blindness: sudden loss of vision in one eye: ocular equivalent of a transient ischemic attack: Diagnosed by History/Physical, Carotid Studies may be normal. (See Stroke, etc on App)			
	Single episode, No functional limits, No cognitive impairment, Nonsmoker, No Hx of Diabetes, Heart failure, or Atrial Fibrillation	FTF/APS	12	Rate 2
	Single Event and also has Diabetes, Smoke or Quit Smoking in last 12 months or History of Heart Failure OR More than One (1) Event in the last 5 years	NI	NI	Decline
Amputation	Removal of a limb, part or organ			
	Due to trauma or congenital: Finger/Fingers, independent: normal activities of daily living and no adverse lifestyle changes	FTF/APS	6	Rate 1
	Due to trauma or congenital, single limb or part of a limb, independent with or without assistive device/brace, normal activities of daily living and no adverse lifestyle changes	FTF/APS	> 12	Rate 2
	Due to trauma or congenital, 2 or more limbs or parts of a limb (except fingers)	NI	NI	Decline
	Due to disease	NI	NI	Decline
Atrophic Lateral Sclerosis (ALS)	Also known as Lou Gehrig's Disease: A disorder causing progressive loss of control of voluntary muscles due to the destruction of nerves in the brain and spinal cord	NI	NI	Decline
Amyloidosis	Amyloidosis is a disorder where protein fibers are deposited in tissues and organs, impairing their function: symptoms are dependent on the organ affected.	NI	NI	Decline
Anemia	Anemia: A blood disorder characterized by the decreased ability of the red blood cells to provide adequate oxygen supplies to body tissues			

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
	No Cause determined, Chronically abnormal blood studies			Postpone-Need Diagnosis
Anemia, Hemolytic	Cause Unknown, No Surgery like a splenectomy	PHI/APS	12	Rate 2
Anemia, Iron Deficiency	Lab values demonstrate problem corrected with/without Rx	PHI	6	Rate 1
Anemia, Pernicious, B12 deficiency	Pernicious Anemia, Vitamin B12 deficiency, receives B12 injections, No neurologic deficits	PHI/APS	6	Rate 2
Anemia-Aplastic or Sideroblastic	Anemia-Aplastic or Sideroblastic	NI	NI	Decline
Aneurysms	Aneurysms: A bulge in the wall of an artery			
Aneurysm, Abdominal Aortic or Thoracic Aortic	Operated, Repaired, complete recovery, Nonsmoker x 12 months	PHI/APS	3	Rate 1
	Unoperated, No symptoms, monitored regularly documenting stable size <5cm-(monitored regularly means requires a minimum of 2 Cat Scans, MRI, or Ultrasounds that have been done at least 6 months apart), Nonsmoker x 12 months	PHI/APS	12	Rate 2
	Unoperated and >5CM	NI	NI	Decline
	Smoker or Quit Smoking in Last 12 months or Current Symptoms like dizzines, vertigo	NI	NI	Decline
Aneurysm, Cerebral	Surgically repaired, fully recovered, No neurological deficit	FTF/APS	12	Rate 2
	Smoker or Quit Smoking in Last 12 months or Ongoing symptoms: dizziness, vertigo	NI	NI	Decline
Angina	Angina: Pain: heaviness, pressure or discomfort in the chest			
	Hx of Angina -No current medications prescribed, Functional Class I confirmed by exercise tolerance test performed in the last 6 months, Nonsmoker x 12 months	PHI/APS	> 6 but < 12	Rate 2
	Hx of Angina -No current medications prescribed, Functional Class I confirmed by exercise tolerance test performed in the last 6-12 months, Nonsmoker x 12 months	PHI	12	Rate 1
	Hx of Angina-Treated and Controlled with 1 daily medication, Functional Class I confirmed by exercise tolerance test performed in the last 12 months, Nonsmoker x 12 months	PHI	6	Rate 2
	Hx of Angina-Treated and Controlled with 2 or more daily medications, Functional Class I or II confirmed by exercise tolerance test performed in the last 12 months, Nonsmoker x 12 months	PHI/APS	6	Rate 2
	Hx of Angina and also has Any Other Respiratory Disease, Vascular Disease, Diabetes, Smoker or Quit Smoking in last 12 months	FTF/APS	6	Rate 2
	Functional Class III or Functional Class IV means Angina causes functional limits	NI	NI	Decline
Angioplasty, Cardiac	Angioplasty, Cardiac and Coronary Artery Bypass Grafts (Balloon Angioplasty, PCTA, PTA, Stents, CABG): A Stent can be described as a "straw" placed in the coronary arteries to hold them open.			See Coronary Artery Disease
Ankylosing Spondylitis	Ankylosing Spondylitis (Marie Strumpell Arthritis): A chronic, inflammatory disease of the joints of the spine and pelvis causing pain and progressive stiffening; also common to have transient acute arthritis in the hips, shoulders, and knee.			
	No functional limits, No Immunesuppressant Medications, No pulmonary compromise or limits, symptoms controlled with NSAID - 2 meds, No hip involvement	FTF/APS	6	Rate 2
	Current Hip Disease OR Hx of Hip or Knee Replacements OR Spinal Fusion: surgically or spontaneous OR Functional Limits OR Immunosuppressant Therapy OR Concurrent Respiratory Disease OR Pain requiring narcotics of any kind	NI	NI	Decline
Anorexia Nervosa	An eating disorder associated with a distorted body image and marked fasting	NI	NI	Decline
Anticipated Surgery	Anticipated Surgery in next 12 months (Not listed elsewhere)			See Hospitalization/ Surgery
Antipsychotic Medications	Antipsychotic Medications (See Sample Listing in Medications)	NI	NI	Decline
Anxiety	Anxiety: A feeling of apprehension or fear that lingers. Can be Situational or Chronic. For purposes of Underwriting, Anxiety lasting greater than 24 months will never be considered situational.			
	Situational or Mild, Past History but now completely recovered, No medication or counseling needed for 6 months, No hospitalization, Normal Activities of Daily Living, Active Lifestyle	PHI or PHI/APS	6	Rate 1
	1 or more meds, No hospitalization, Normal Activities of Daily Living, Active Lifestyle, No Cognitive Impairment, Controlled with same meds x 6 months	FTF/APS	6	Rate 2

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
	History of Panic Attacks, No more than 1 hospitalization in 5 years, Normal Activities of Daily Living, Active Lifestyle, No cognitive impairment, Controlled with same meds x 12 months, Psychotherapy not greater than every 3 months for past 12 months	FTF/APS	12	Rate 2
Anxiety	History of more than 1 hospitalization in 5 years, Cause for decreased activity or limits to normal activities for age, more than 2 daily medications to control symptoms OR Need for a Controlled Substance, OR Medication adjustments in last 6 months OR Chronic Phobias	NI	NI	Decline
Aortic Stenosis/Aortic Insufficiency (see Heart Valve Disease)	Aortic Stenosis/Aortic Insufficiency			see Heart Valve Disease
Appendectomy	Surgical removal of the appendix, Complete Recovery	PHI/APS	3	Rate 1
Arrhythmia	Arrhythmia: An irregular heart beat			
Arrhythmia, Atrial	Not diagnosed as Atrial Fibrillation, Stable with or without a single prescription medication, no evidence of Congestive Heart Failure, No evidence of Heart Valve Disease: Note: With evidence of Heart Valve Disease or other Cardiac Diagnosis: both conditions must be stable for the months noted in the stability	PHI	6	Rate 1
Arrhythmia, Ventricular	Ectopic Ventricular Beats: extra beats or skipped beats (PVC, VT)			
	History of recurrent cardioversion >6 months, No underlying heart disease, normal sinus rhythm	PHI/APS	6	Rate 2
	Defibrillator, 12 months after defibrillator implanted with no post-operative complications, no History of TIA/CVA, Heart Failure	PHI/APS	12	Rate 2
	History of Stroke, TIA, Heart Failure or Syncope	FTF/APS	24	Rate 2
	Untreated Ventricular Tachycardia	NI	NI	Decline
Arteriovenous Malformation (AVM)	Arteriovenous Malformation (AVM): A tangle of blood vessels in the brain	NI	NI	Decline
Arteritis	Inflammation of the arterial system			See Temporal Arteritis
Arthritis, Osteoarthritis, DJD	DJD (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			
	Intermittent use of over the counter medications and BMI < 35 (see Body Mass Index Chart-Next Tab)	PHI	0	Rate 1
	Daily use of NSAID whether over-the-counter or prescription, normal activities of daily living and no adverse lifestyle changes and BMI < 35 (see Body Mass Index Chart-Next Tab)	PHI	6	Rate 2
	Need for a cane, normal activities of daily living and no adverse lifestyle changes and BMI < 35 (see Body Mass Index Chart-Next Tab)	FTF/APS	6	Rate 2
	Joint Injections in the last 5 years but not in the last 12 months, normal activities of daily living and no adverse lifestyle changes and BMI < 35 (see Body Mass Index Chart-Next Tab)	PHI/APS	6	Rate 2
	Joint Injections in the last 12 months, normal activities of daily living and no adverse lifestyle changes and BMI < 35 (see Body Mass Index Chart-Next Tab)	FTF/APS	6	Rate 2
	Joint Replacement in the last 5 years but not in the last 12 months and BMI < 35 (see Body Mass Index Chart-Next Tab)	PHI/APS or FTF/APS	6	Rate 2
	BMI ≥ 35 and < 40	FTF/APS	6	Rate 2
Arthroscopic Surgery	Joint Replacement in the last 12 months (See Joint Replacement)			See Joint Replacement
	More than 3 Joint Replacements in the last 10 years OR Uncontrolled chronic pain that requires narcotics or more than 3 medications OR Any neurological complications OR Any functional limitations OR Surgery planned, scheduled or recommended whether or not the client is choosing to have the surgery OR Any need for assistive devices other than a straight cane OR Immunosuppressant Therapy	NI	NI	Decline
Asbestosis	A surgical procedure used to visualize, diagnose and treat joint problems. Common problems arthroscopy is used for is synovitis, shoulder: rotator cuff tears, impingement syndrome, recurrent dislocations; knee: meniscal tears, chondromalacia, anterior cruciate ligament tears; Wrist: carpal tunnel syndrome.	FTF/APS	> 3 but < 12 then Underwrite Cause	Underwrite Cause
	Complete recovery, No Functional Limits, Problem Resolved, No Surgery Recommended	PHI	12	Underwrite Cause
Asbestosis	A lung disease characterized by a nodular, interstitial fibrosis occurring in asbestos workers and miners (See Chronic Obstructive Pulmonary Disease/Emphysema)			Refer to Chronic Obstructive Pulmonary Disease
Aseptic Necrosis	Aseptic Necrosis: see Avascular Necrosis			
Assistance with ADL's	Assistance with ADL's, including Medication Administration	NI	NI	Decline

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
Assisted Living Residence	Resides in any facility or boarding care home where community meals are prepared and personal assistance is available, even if the person is not currently using additional services than are provided by the Resident Agreement- Must be out of the "facility for a minimum of 24 months before they are eligible to apply.	NI	NI	Decline
Asthma	A respiratory disease marked by attacks of breathing difficulty, wheezing and coughing			
	Seasonal, short-term steroid inhaler use, mild, controlled or Variant Asthma, triggered by Viral URI	PHI	3	Rate 1
	Nonsmoker x 12 months, controlled with 2 or less inhalers/oral medications, Normal documented pulmonary function tests, No oral steroids or hospitalizations/flare in 6 months, limit 2 hospitalizations or Flares in last year, No Congestive Heart Failure	PHI/APS	6	Rate 2
	Smoker or Quit Smoking last 12 months, controlled with 2 or less inhalers/oral medications, Normal documented pulmonary function tests, No oral steroids or hospitalizations/flare in 6 months, limit 2 hospitalizations or Flares in last year, No Congestive Heart Failure	PHI/APS	12	Rate 2
	Severe asthma with chronic shortness of breath OR decreasing pulmonary function tests OR frequent hospitalizations OR oxygen use OR > 2 Flares in past 12 months, OR More than 3 inhalers OR more than 3 oral medications, OR history of heart failure OR weight loss OR Oral Steroids > 5mg. per day, OR NO Documented PFTs	NI	NI	Decline
Atrial Fibrillation	Atrial Fibrillation: a rapid, irregular heart rhythm			
	Single Episode, single successful cardioversion, Normal sinus rhythm, No History of TIA, CVA, Congestive Heart Failure, or Coronary Artery Disease (CAD), or Heart Valve Disease	PHI/APS	6	Rate 2
	Single Episode, single successful cardioversion, Normal sinus rhythm, with Any history of single episode TIA or CVA or Coronary Artery Disease, BUT NO History Congestive Heart Failure or Coronary Artery Disease (CAD)	FTF/APS	24	Rate 2
	Single Episode WITH Any history of Congestive Heart Failure or Heart Valve Disease	NI	NI	Decline
	Recurrent, chronic episodes, infrequent, short duration, No complications, under treatment with anticoagulation, stable protimes >6 months and No History of TIA, CVA, Congestive Heart Failure, or Coronary Artery Disease (CAD)	PHI/APS	6	Rate 2
	Recurrent, chronic episodes WITH No Anticoagulation Therapy OR History of TIA/CVA, OR Congestive Heart Failure OR Diabetes OR Heart Valve Disease	NI	NI	Decline
Atrioventricular (AV) Heart Block	Atrioventricular (AV) Heart Block			
	1st or 2nd degree, No surgery needed, no medication therapy	PHI	0	Rate 1
	Complete Heart Block, Pacemaker inserted, No complications, No symptoms >6 months	FTF/APS	6	Rate 2
	Complete Heart Block, Pacemaker inserted, No complications, history of CVA, TIA, No Symptoms for 24 months	FTF/APS	24	Rate 2
	Complete Heart Block, No Pacemaker Inserted	NI	NI	Decline
Atrophic Vaginitis	Inflammation of the vagina following menopause	PHI	0	Rate 1
Attention Deficit Disorder (ADD)	A condition characterized by a developmentally inappropriate level of attention, concentration, activity and distractibility			
	Compliant with 1 or 2 medications, Active lifestyle, No behavioral changes, No functional limits	FTF/APS	6	Rate 2
Avascular Necrosis	Avascular Necrosis: (Aseptic) A condition resulting from the temporary or permanent loss of blood supply to the bones			
	Surgically repaired, No limitations, No progression of any underlying contributing disease, No ongoing immunosuppressant therapy	FTF/APS	12	Rate 2
Azotemia	Azotemia (see Renal Disease)			see Renal Disease
Behcet's Syndrome	Behcet's Syndrome: a disease of unknown cause characterized by systemic vasculitis, arthritis, oral and genital ulcers, uveities, and central nervous system abnormalities	NI	NI	Decline
Bells Palsy	Bells Palsy: A disorder involving sudden facial drooping and decreased ability to move the face			
	No functional limitations, Complete Recovery	PHI/APS	3	Rate 1
	Ongoing Symptoms, Any functional limitations	NI	NI	Decline
Biliary Cirrhosis	Biliary Cirrhosis-see Cirrhosis for explanation	NI	NI	Decline
Bladder Incontinence	Complete Loss of Bladder Control (Also See Urinary Incontinence)	NI	NI	Decline
Bladder Infection	An infection of the urinary bladder	PHI	0	Rate 1
Blindness	Blindness-Congenital, lifelong			
	No functional limitations, successful adaptation to visual loss, No Hands-On Physical Assistance with any IADLS/ADLS	FTF/APS	6	Rate 2

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
	Functional limitations, Requires Hands-On Physical Assistance to pay bills, med management or perform any activities of Daily living	NI	NI	Decline
	Due to Disease	NI	NI	Decline
Bowel Incontinence	Loss of Bowel Control	NI	NI	Decline
Brain Tumor	Any abnormal growth of tissue, malignant or benign, in the brain			See Tumor
Bronchiectasis	A congenital or acquired disorder of the large bronchi causing permanent, abnormal dilation and destruction of the bronchial walls			
	Controlled with 2 or less inhalers/oral medications, Normal documented pulmonary function tests, No oral steroids or hospitalizations/flare in 6 months, limit 2 hospitalizations or Flares in last year, No Congestive Heart Failure, Smoker or Nonsmoker	PHI/APS	6	Rate 2
	Severe, chronic, daily steroid use, hospitalizations, or oxygen use, associated history of stroke, TIA, heart failure, or blood disorders requiring treatment.	NI	NI	Decline
Bronchitis	A respiratory disorder with inflammation of the bronchi the main air passages to the lungs			
	Acute: <1 episode per year, Nonsmoker x 12 months	PHI	0	Rate 1
	Acute: >1 episode per year or Smoker or Quit Smoking in last 12 months	PHI	3	Rate 2
	Chronic Bronchitis and a Smoker or Nonsmoker, controlled with 2 or less inhalers/oral medications, Normal documented pulmonary function tests, No oral steroids or hospitalizations/flare in 6 months, limit 2 hospitalizations or Flares in last year, No Congestive Heart Failure	PHI/APS	6	Rate 2
Buerger's Disease	Buerger's Disease (Thromboangitis Obliterans): An episodic inflammatory and thrombotic process of the arteries and veins, primarily in the limbs. (Commonly occurs in men under 40 that smoke)			
	Good Pulses, Intermittent Claudication, No Rest Pain, Regular Exercise Program, Nonsmoker x 24 months	FTF/APS	12	Rate 2
	SMOKER or Quit Smoking in the last 24 months, History of Skin Ulcers, Pain in legs at rest, Regular Claudication, OR Diabetes, OR TIA/CVA	NI	NI	Decline
Bulemia	An illness of uncontrolled episodes of overeating, usually followed by self-induced vomiting	NI	NI	Decline
Bunionectomy	Bunionectomy			
	Complete Recovery, No functional limits	FTF/APS	>3 but < 12	Rate 2
	Complete Recovery, No functional limits	PHI	> 12	Rate 1
	Surgery Recommended			Postpone after surgery
Bunions	Bunions: Defined when the big toe angles towards the second toe resulting in inflammation and pain			
	No treatment, No symptoms, No functional limits, No surgery recommended	PHI	0	Rate 1
Bursitis	Bursitis: An acute or chronic inflammation of the fluid filled sac (bursa) that lies between tendon and skin or between tendon and bone			
	History of or present condition, History of Joint Injections in last 12 months	PHI/APS	0	Rate 2
	History of present condition, History of Joint Injections > 12 months ago, No evidence of chronic disease	PHI	12	Rate 1
Bypass Surgery, Cardiac	Cardiac			Coronary Artery Disease
Bypass Surgery, Legs	Legs			see Femoral/Popliteal Bypass Grafts
CABG	CABG - Coronary Artery Bypass Grafts			See Coronary Artery Disease
Cancer	An uncontrolled growth of abnormal cells which have mutated from normal tissue. All internal cancers are underwritten based on stage at initial diagnosis. With positive nodes at the time of diagnosis, the person must be treatment-free with no evidence of disease for 36 months before consideration by underwriting.			
Cancer, All Not otherwise listed	Not otherwise listed: for example: Bladder, Kidney or Renal, Thyroid , Non-Hodgkin's Lymphoma, Liver, Lung, Melanoma, Pancreatic, Stomach: Single Malignant Brain Tumors and Multiple Myeloma			
	All Cancers-Unless Otherwise Specified: 5 years after last treatment, No metastases, No recurrence, No symptoms, No functional limits	PHI	>60	Rate 1
	Positive Nodes or Metastasis at Diagnosis: the person must be treatment-free with no evidence of disease for 36 months and no treatment for 36 months before consideration by underwriting.	PHI/APS	36	Rate 2

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
Cancer, Breast	TNM Staging at diagnosis = T1-3, N0 (no nodes), M0(no metastasis) with Stage of 0-IIb, treatment completed for 12 months, must document no evidence of disease for 12 months and no treatment for 12 months EXCEPT oral chemotherapies like Nolvadex, Tamoxifen, Additional Chemotherapies that will be considered are Femara, Arimedex, Aromastin (see Medication List)	PHI/APS	12	Rate 2
	TNM Staging at diagnosis = T2-4, N1 or more (positive nodes), M0-1(with or without metastasis) with Stage of IIB-IV, must document no evidence of disease for 36 months and no treatment for 36 months EXCEPT oral chemotherapies like Nolvadex, Tamoxifen, Additional Chemotherapies that will be considered are Femara, Arimedex, Aromastin (see Medication List)	PHI/APS	36	Rate 2
	5 years after last treatment—including oral chemotherapies like Nolvadex, Tamoxifen, Additional Chemotherapies that will be considered are Femara, Arimedex, Aromastin (see Medication List), No metastases, No recurrence, No symptoms, No functional limits	PHI	>60	Rate 1
Cancer, Colon	Duke's Classification A or B, no positive nodes, no metastasis, treatment completed, no evidence of disease for 12 months	PHI/APS	12	Rate 2
	Duke's Classification A or B, 1 or more positive nodes, with or without metastasis, must be treatment-free with no evidence of disease for 36 months and no treatment for 36 months	PHI/APS	36	Rate 2
	5 years after last treatment, No metastases, No recurrence, No symptoms, No functional limits	PHI	>60	Rate 1
Cancer, Hodgkins	A malignancy found in the lymph nodes, spleen, liver and bone marrow			
	Must document no evidence of disease for 36 months and no treatment for 36 months	PHI/APS	36	Rate 2
Cancer, Prostate	Treatments are varied and controversial. They range from Radical Prostatectomy, Surgery and then Radiation, Radiation alone, Seed Implants, Seed Implants with External Beam Radiation, Hormonal Therapy, Watch and Wait. We underwrite this based on the stage of the cancer at diagnosis and the treatment done. The only treatment options we choose to insure are Radical Prostatectomy and Seed Implants <u>with</u> External Beam Radiation.			
	With Radical Prostatectomy, Stage T0-T2, N0 (No nodes), M0 (no metastasis), treatment completed x 12 months with no ongoing hormonal therapy, PSA < 0.5ng/ml and decreasing, No urinary/neurological complications, No functional limits	PHI/APS	> 12	Rate 2
	With Seed Implants <u>AND</u> External Beam Radiation(Brachytherapy) done concurrently, Stage T0-T2, N0 (No nodes), M0 (no metastasis), treatment completed x 12 months with no ongoing hormonal therapy, PSA < 0.5ng/ml and decreasing, No urinary/neurological complications, No functional limits	PHI/APS	> 12	Rate 2
	Stage T3, T4, or positive nodes at time of diagnosis: must document no evidence of disease for 36 months and no treatment for 36 months	PHI/APS	> 36	Rate 2
	Treatment with Lupron injections or other ongoing hormonal therapy	NI	NI	Decline
	Treatment with Seed implants Alone OR Radiation Alone	NI	NI	Decline
	5 years after last treatment, No metastases, No recurrence, No symptoms, No functional limits	PHI	>60	Rate 1
Cancer, Skin	Basal Cell Skin Cancer: completely excised	PHI	0	Rate 1
	Squamous Cell Carcinoma Skin: completely excised	PHI	0	Rate 1
	Melanoma-in-situ, Completely Excised with no evidence of internal disease	PHI/APS	6	Rate 2
Cancer, Uterine	Stage I-II with no positive nodes and no metastasis, surgery done and complete recovery with no evidence of disease and no ongoing treatment	PHI/APS	12	Rate 2
	Stage III or IV with or without positive nodes and with or without metastasis: must document no evidence of disease for 36 months and no treatment for 36 months	PHI/APS	36	Rate 2
	5 years after last treatment, No metastases, No recurrence, No symptoms, No functional limits	PHI	>60	Rate 1
Cardiac Arrhythmia	Cardiac Arrhythmia: An abnormal heart rhythm			See Arrhythmia
Cardiomyopathy, Dilated	Cardiomyopathy, Dilated: Enlargement of the heart related to pressure or volume overloads-generally begins with signs/symptoms of congestive heart failure.			
	Mild, Ejection Fraction >40%, No symptoms, No functional limits, No Hospitalizations	PHI/APS	24	Rate 2
	With symptoms, progressive, episodes of Congestive Heart Failure	NI	NI	Decline
	With Diabetes or COPD/Emphysema	NI	NI	Decline
Cardiomyopathy, Hypertrophic	Cardiomyopathy, Hypertrophic: Enlargement of the heart not related to pressure or volume overloads, associated with IHSS; Idiopathic Hypertrophic Subaortic Stenosis.			
	Asymptomatic, Arrhythmias controlled with Medications, No syncope episodes	PHI/APS	24	Rate 2

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
	HX: Ventricular Arrhythmias, Defibrillator, Any Symptoms of Shortness of Breath or chest pain or Heart Failure, Hx of Syncope in 24 months	NI	NI	Decline
Carotid Artery Disease	Carotid Artery Disease: A circulatory condition characterized by narrowing or Stenosis of the carotid artery in the neck			
	Operated (Endarterectomy), Nonsmoker x 12 months, No symptoms, Carotid Studies performed postoperatively document no stenosis in either carotid artery	PHI/APS	6	Rate 2
	Endarterectomy Done after TIA/CVA, Nonsmoker x 12 months, no symptoms after surgery, no residual, Carotid Studies performed postoperatively document no stenosis in either carotid artery	FTF/APS	12	Rate 2
	Unoperated, Nonsmoker x 12 months, No symptoms, No progression for 12 months confirmed by 2 Carotid Studies performed at least 6 months apart over the past 18 months that document unchanged stenosis at <70% on one side only.	FTF/APS	12	Rate 2
	Unoperated, No Testing Done OR Testing documents stenosis > 70% in either side or > 50% both sides OR ANY history of TIA/CVA OR Diabetes	NI	NI	Decline
	Operated or Unoperated with current symptoms (example, dizziness, vertigo, blurry vision) OR is a Smoker or Quit Smoking last 12 months OR with a history of TIA/CVA after surgery	NI	NI	Decline
Carpal Tunnel Syndrome	Carpal Tunnel Syndrome			
	Operated, Complete Recovery, No functional limits, Active Lifestyle	FTF/APS for 6 months	3	Rate 1
	Pending Surgery or Recommended Surgery whether or not client decides to have surgery, Functional Limits, Workup Underway	NI	NI	Decline
Cataracts	Cataracts: A cloudy or opaque area in the lens of the eye			
	No visual impairment altering lifestyle	PHI	0	Rate 1
	Surgery anticipated/recommended, No functional limits, No Underlying Eye Disease	PHI/APS	0	Rate 1
	Surgery anticipated/recommended AND Have another underlying Eye Disease: Surgery must be done and client completely recovered.	FTF/APS for 6 months	3	Rate 1
Celiac Sprue	Also called Gluten Enteropathy characterized by diffuse damage to the small intestine causing malabsorption of most nutrients.			
	Controlled with gluten free diet, No weight loss	PHI/APS	12	Rate 2
	Weight loss, pain, malabsorption	NI	NI	Decline
Cerebral Aneurysm	Unoperated or Inoperable	NI	NI	Decline
Cerebral Atrophy	A decrease in size or wasting of the brain	NI	NI	Decline
Cerebral Palsy	Cerebral Palsy: A group of disorders characterized by loss of movement or loss of other nerve functions			
	No muscle weakness, No neurological decline, No respiratory distress, No assistive devices, No functional limitations, No Hands-On Physical Assistance with any IADLS/ADLS	FTF/APS	12	Rate 2
	With symptoms, decrease in muscle strength or functioning, or current treatment, Functional limitations, Requires Hands-On Physical Assistance to pay bills, med management or perform any activities of Daily living			Decline
Cerebrovascular Accident	Cerebrovascular Accident (See Stroke)			
Charcot Joint	Neurogenic Arthropathy of a joint from loss of feeling or pain causing joint destruction. Charcot joint is seen in patients that are diabetics with neuropathy, have pernicious anemia with neuropathy, or have received prolonged administration of cortisone injections in a joint.	NI	NI	Decline
Charcot-Marie-Tooth Disease	A slowly progressive disorder that results in wasting of muscles	NI	NI	Decline
Cholecystectomy	Surgical removal of the gallbladder			
	Complete Recovery with no complications	PHI/APS for 6 mos	0	Rate 1
	Surgery pending, scheduled in next 12 months or recommended-Must be 3 months after surgery with complete recovery			Postpone
Cholelithiasis	The presence of gallstones in the gallbladder			Rate 1
	Medically Managed, No surgery scheduled or planned	PHI	0	Rate 1
	Surgery pending, scheduled in next 12 months or recommended-Must be 3 months after surgery with complete recovery			Postpone
Chronic Fatigue Syndrome	A condition of prolonged and severe tiredness persisting or relapsing for a period of \geq 6 months and four or more of the following symptoms are present for \geq 6 months: (1) impaired memory or concentration; (2) sore throat; (3) tender cervical or axillary lymph nodes; (4) muscle pain; (5) multi-joint pain; (6) new headaches; (7) unrefreshing sleep; and (8) postexertion malaise.			
	No changes to medication or behavior therapy regime in 12 months, No activity limits or restrictions	FTF/APS	12	Rate 2

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
	With symptoms, chronic narcotics or steroid treatment, limited activities, medication changes	NI	NI	Decline
Chronic Memory Loss	Chronic Memory Loss	NI	NI	Decline
Chronic Obstructive Pulmonary Disease (COPD)/Emphysema	A respiratory disease process that decreases the ability of the lungs to perform ventilation			
	Non smoker or Smoker, controlled with 2 or less inhalers/oral medications, Normal documented pulmonary function tests, No oral steroids or hospitalizations/flare in 6 months, limit 2 hospitalizations or Flares in last year, No Congestive Heart Failure	PHI/APS	6	Rate 2
	Severe, chronic, daily steroid use, hospitalizations, or oxygen use, associated history of stroke, TIA, heart failure, or blood disorders requiring treatment.	NI	NI	Decline
Cirrhosis-Liver	A chronic liver disease where the liver is scarred and no longer functions properly (4 major types: Alcoholic Cirrhosis, Biliary Cirrhosis, Postnecrotic (toxin-induced) Cirrhosis, Cardiac Cirrhosis)	NI	NI	Decline
Colitis	Colitis: Inflammation of the large intestine-see Irritable Bowel, Ulcerative Colitis, Crohn's Disease			Irritable Bowel
Collagen Vascular Disease	Collagen Vascular Disease (No specific diagnosis): See Also Mixed Connective Tissue Disease (MCTD)	NI	NI	Decline
Colon Polyps	Surgically Excised-rule out Cancer	PHI/APS to R/O Cancer	3	Rate 1
Colostomy or Ileostomy	Independent in management			Underwrite Cause
Compression Fracture	1 or 2 Vertebrae	FTF/APS	24	Rate 2 and Also Underwrite Cause
	More than 2 Vertebrae, Functional Limits or changes to lifestyle to accommodate pain and/or limits	NI	NI	Decline
Concussion	Transient loss of consciousness (See Head Injury)			See Head Injury
Confusion	Not being aware of or oriented to time, place or person	NI	NI	Decline
Congestive Heart Failure	Congestive Heart Failure The heart loses the ability to pump blood efficiently: UW needs an Echocardiogram done in the last 12 months to evaluate stability.			
	No symptoms, single event post-operatively, well controlled with/without medications, Ejection Fraction >=40%, No functional limits	PHI/APS	6	Rate 2
	No symptoms, chronic, controlled with medication, Ejection Fraction >= 40%	FTF/APS	12	Rate 2
	Right-Sided Heart Failure as evidenced by symptoms or on Echocardiogram	NI	NI	Decline
	Functional Class III or IV by stress testing, History of TIA OR CVA OR Diabetes	NI	NI	Decline
Conjunctivitis	Conjunctivitis: Inflammation or infection of the membrane lining the eyelids			Rate 1
Cor Pulmonale	Cor Pulmonale: Enlargement of failure of the right ventricle due to pulmonary hypertension	NI	NI	Decline
Corneal Impairments	Corneal Impairments: An impairment affecting the cornea, the curved transparent covering at the front of the eye			
	No visual loss	PHI	0	Rate 1
	Transplants, No functional limits, successful adaptation	FTF/APS	24	Rate 1
Coronary Artery Disease	Coronary Artery Disease: Narrowing of the coronary arteries that supply blood to the heart			
	Unoperated, <75% stenosis of 1 or 2 coronary arteries, controlled with 2 meds or less, most recent exercise tolerance test normal-must be in past year	PHI/APS	6	Rate 2
	Hx of Angioplasty/CABG -No current cardiac medications prescribed, Functional Class I confirmed by exercise tolerance test performed in the last 6-12 months, Nonsmoker x 12 months, NO other Respiratory Disease, Vascular Disease, Atrial Fibrillation, Diabetes	PHI/APS	12	Rate 1
	Hx of Angioplasty/CABG-Treated and Controlled with 2 or more daily medications, Functional Class I or II confirmed by exercise tolerance test performed in the last 12 months, Heart Failure treatment Post-Op but then recovered with no signs/symptoms of Heart Failure, Nonsmoker x 12 months (Comorbids that require additional UW requirements are any Respiratory Disease, Vascular Disease, History of Atrial Fibrillation, or Diabetes	PHI/APS: FTF If Comorbids	6	Rate 2
	History of Heart Attack(s)- See Heart Attack			See Heart Attack
	History of Angioplasty and Ongoing Treatment for Congestive Heart Failure	NI	NI	Decline
	Unoperated 3 vessel disease OR Stenosis >75% OR Ejection Fraction <40%	NI	NI	Decline
	>3 Cardiac meds OR Ongoing Cardiac Rehab OR Noncompliance with prescribed treatment	NI	NI	Decline

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
	Multiple Heart Attacks (three or more)	NI	NI	Decline
CREST Syndrome	Scleroderma or hardening of the skin is limited to the face and hands.	NI	NI	Decline
Crohn's disease	A recurrent inflammatory disease characterized by inflammation of any part of the gastrointestinal tract			
	Medically managed with No more than 1 flare per year and No symptoms in 12 months	PHI/APS	12	Rate 2
	Operated, With or Without a colostomy, No functional limits, Normal weight	PHI/APS for 24 months	12	Rate 2
	Flares > than 1x in last 12 months OR Ongoing Steroid therapy OR multiple surgeries OR weight loss OR bowel incontinence OR Current treatment for abscesses or fistulas OR Hospitalization OR Surgery < 12 months.	NI	NI	Decline
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	NI	NI	Decline
Cystic Fibrosis	An inherited disease that affects the respiratory and digestive systems	NI	NI	Decline
Cystitis	An infection or inflammation of the urinary bladder or urethra			
	Acute: 1 infection In 12 months, No recurrence, No Urinary Incontinence or Retention	PHI	0	Rate 1
	Chronic: 2 or more in the last 12 months OR Urinary Retention OR Urinary Incontinece	NI	NI	Decline
D&C	Dilation and Curettage: A surgical procedure that expands the cervical canal of the uterus so the surface lining of the uterine wall can be scraped-Cancer ruled out			
	3 months out and cancer ruled out	PHI/APS to R/O Cancer	3	Rate 1
	Surgery Pending			Postpone
Deep Venous Thrombosis	Deep Venous Thrombosis: A condition where there is a blood clot in a deep vein			
	Single event, Complete Recovery, No ongoing anticoagulation	PHI/APS for 12 months	6	Rate 2
	Single event occurring while on anticoagulation for some other diagnosis OR need for Greenfield Filter OR need for chronic anticoagulation therapy as treatment.	NI	NI	Decline
	Recurrent events with or without Greenfield Filter in last 5 years	NI	NI	Decline
Degenerative Disc Disease	Degenerative Disc Disease: The gradual deterioration of the disc between the vertebrae			
	Mild, no daily meds	PHI	0	Rate 1
	Mild, pain controlled with 1 or 2 daily NSAID, No History of PT or Vertebral Injections in last 5 years, No functional limits, Active Lifestyle	PHI	6	Rate 2
	Moderate, pain controlled with 1 or 2 daily NSAID, History of PT or Vertebral Injections in last 5 years but not in last 12 months, No functional limits, Active Lifestyle	FTF/APS	12	Rate 2
	Uncontrolled chronic pain that requires narcotics or more than 3 medications OR Any neurological complications OR Any respiratory complications OR Any functional limitations OR Surgery planned, scheduled or recommended whether or not the client is choosing to have the surgery OR Any need for assistive devices other than a straight cane	NI	NI	Decline
Dementia (Including Alzheimer's)	A cognitive deficit, including memory impairment	NI	NI	Decline
Demyelinating Disease	Polyneuropathy caused by decreased ability of the nerves to conduct signals.	NI	NI	Decline
Depression	Depression/Major Depression: An emotional state characterized by feelings of persistent sadness, worthlessness, rejection, loss of hope, and loss of interest in usual activities. For purposes of Underwriting, Depression lasting greater than 24 months will never be considered situational.			FTF/APS
	Situational, Past History but now completely recovered, No medication or counseling needed for 6 months, No hospitalization, Normal Activities of Daily Living, Active Lifestyle	PHI with EMST/APS	6	Rate 1
	Situational, Treated with single medication, Normal Activities of Daily Living, Active Lifestyle	PHI with EMST/APS	6	Rate 2
	Chronic History, Normal Activities of Daily Living, Active Lifestyle, No cognitive impairment, Controlled with Single Medication x 12 months, Actively-At-Work and age < 50, Psychotherapy not greater than every 3 months for past 12 months, No hospitalizations x 24 months, No electroconvulsive therapy (ECT) or "Shock Treatment" in 5 years	PHI with EMST/APS	12	Rate 2

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
	Chronic History, Normal Activities of Daily Living, Active Lifestyle, No cognitive impairment, Controlled with same meds x 12 months, Psychotherapy not greater than every 3 months for past 12 months, No hospitalizations x 24 months, No electroconvulsive therapy (ECT) or "Shock Treatment" in 5 years	FTF/APS	12	Rate 2
	Chronic History, History of more than 1 hospitalization in 5 years or hospitalization in last 24 months, Cause for Lifestyle Changes or Changes to Normal Activities for age, more than 2 daily medications to control symptoms OR Medication adjustments in last 6 months OR Chronic Phobias OR Electroconvulsive therapy (ECT) or "Shock Treatment" in last 5 years, changes in medication or dosage in last 12 months.	NI	NI	Decline
Dermatomyositis	Dermatomyositis			See Polymyositis
Detached Retina	See Retinal Detachment			See Retinal Detachment
Diabetes	A life-long disease of high blood sugar caused by too little insulin, resistance to insulin or both. Glycohemoglobin A1C measures the control of the blood sugar over the last 8-12 weeks. Medical Underwriting needs the results of at least 2 Glycohemoglobin-Hemoglobin A1C blood tests 3 months apart in the last 12 months to adequately underwrite diabetes. If the diabetic is not seen by their doctor regularly or had regular lab work drawn, we can not insure them.			
	Diet or oral medication controlled, Glycohemoglobin-Hemoglobin A1C < 7.9, BMI < 35	PHI/APS	6	Rate 2
	Diet or oral medication controlled, Glycohemoglobin-Hemoglobin A1C between 8.0% and 8.5%, BMI < 35	PHI/APS	6	Rate 2
	Treated w/ <70 units of insulin, Glycohemoglobin A1C < 7.9, BMI < 35	PHI/APS	6	Rate 2
	Treated w/ <70 units of insulin, Glycohemoglobin-Hemoglobin A1C between 8.0% and 8.5%, BMI ≥ 35 and <40	PHI/APS	6	Rate 2
	Smoker or Quit Smoking last 12 months but otherwise meets UW Guidelines-Automatic Rate 3 risk	PHI/APS	12	Rate 2
	With mild retinopathy or neuropathy, No functional limits	PHI/APS	12	Rate 2
	Any type of treatment with a Glycohemoglobin-Hemoglobin A1C > 8.5%	NI	NI	Decline
	Onset before age 25	NI	NI	Decline
	Nephropathy (renal disease) OR progressive or moderate-severe neuropathy OR progressive retinopathy OR blindness OR amputation OR or skin ulcers OR circulatory/vascular disease (PVD, Carotid Disease) OR History of stroke, TIA or Amaurosis Fugax OR Uncontrolled Hypertension OR History of Congestive Heart Failure OR Treated for any condition with Chronic Steroid Therapy	NI	NI	Decline
Diabetic Retinopathy	Characterized by dilation of veins, retinal edema, retinal hemorrhage			
	Nonproliferative with diabetes documented insurable control by UW guidelines (see Diabetes)	FTF/APS	12	Rate 2
	Proliferative retinopathy	NI	NI	Decline
	Diabetes control is not insurable per UW guidelines	NI	NI	Decline
Disability-Worker's Compensation	Disability Income, Worker's Compensation, Social Security Disability Benefits (SSDI)	FTF/APS		Underwrite Cause
Diverticulitis	Diverticulitis: An inflammation of an abnormal pouch in the intestinal wall usually found in the colon (See Irritable Bowel)			See Irritable Bowel
Diverticulosis	Diverticulosis: An abnormal pouch in the intestinal wall that is not causing symptoms (See Irritable Bowel)			See Irritable Bowel
Dizziness-Vertigo-Syncope	Acute Viral Labyrinthitis, No functional limits, No ongoing medication	PHI	6	Rate 1
	Meniere's Disease, controlled with medications, No functional limits	PHI/APS	6	Rate 2
	Cause Unknown-No symptoms for 12 months, No neurological impairment, No functional limits, Controlled with Meds	FTF/APS	12	Rate 2
	Ongoing problem, Cause Unknown and symptoms in last 12 months	NI	NI	Decline
	With History of Falls	NI	NI	Decline
Down's Syndrome	Down's Syndrome: A chromosome abnormality resulting in moderate to severe mental retardation and other abnormalities.	NI	NI	Decline
Drug Abuse	Use of any habit forming drug for purposes other than those for which it is normally intended, or in a manner or quantities other than directed (may include illegal or prescription drugs)			
	Abstinence from drugs, including alcohol, Normal Activities of Daily Living, Active Lifestyle, No cognitive impairment	FTF/APS	24	Rate 2
	Abstinence from drugs, including alcohol, Normal Activities of Daily Living, Active Lifestyle, No cognitive impairment	PHI	60	Rate 1
	On-going drug or alcohol use, untreated or cognitive impairment	NI	NI	Decline
Dupuytren's Contracture	Dupuytren's Contracture: A painless thickening and contracture of tissue beneath the skin on the palm of the hand			

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
	Operated, Complete Recovery, No functional limits	PHI/APS for 6 months	3	Rate 1
	Unoperated, single joint, No functional limits	PHI/APS for 6 months	0	Rate 1
	Multiple joints, Advanced contracture, Functional limits	NI	NI	Decline
Edema	Edema: Excessive build-up of fluid in the tissues, or an increase in tissue mass			Underwrite Cause
Ehlers-Danlos Syndrome	.An inherited disorder of the elastic connective tissue.	NI	NI	Decline
Encephalitis	An infection which causes inflammation of the membranes covering the brain			
	Complete recovery-No functional limits and No Cognitive Impairment, treatment-free for 12 months	FTF/APS for 24 months	12	Rate 1
	Active, chronic, or current treatment	NI	NI	Decline
Endocarditis	Endocarditis: Inflammation of the lining membrane of the heart			
	Single episode, treatment free, Complete Recovery, stable >12 months	PHI/APS	12	Rate 2
	More than one episode in last 5 years	NI	NI	NI
Epilepsy/Seizure Disorder	Idiopathic OR Onset before age 60, Controlled with meds-seizure-free for 12 months with no medication changes, No functional limits, No cognitive impairment	FTF/APS	12	Rate 2
	Onset after age 60, Cause determined, Controlled with meds-seizure-free for 12 months with no medication changes, No functional limits, No cognitive impairment	FTF/APS	24	Rate 2
	Uncontrolled OR Unknown Cause OR Functional Limits OR Cognitive Impairment	NI	NI	Decline
	Epilepsy is any disorder characterized by recurrent seizures.			
Epstein-Barr Virus	Epstein-Barr Virus: The virus responsible for infectious mononucleosis and is associated with the development of cancers and other autoimmune disorders.			
	Complete recovery, No residuals, No other work-ups in Progress	PHI/APS	24	Rate 2
	Workup in Progress to rule out other conditions	NI	NI	Decline
Esophageal Stricture	Esophageal Stricture: A narrowing of the esophagus causing difficulty swallowing.			
	No symptoms, dilatations with good results (1 or 2 dilatations within a 12 month period), stable weight, No dysphagia	PHI/APS for 12 months	3	Rate 2
	Multiple or frequent need for dilation (> 3 dilatations within a 12 month period)	NI	NI	Decline
Esophageal Varicies	Esophageal Varicies: A dilation of an esophageal vein	NI	NI	Decline
Esophagitis	Esophagitis: inflammation of the esophagus			Underwrite Cause
Factor V Leiden	An inherited blood disorder causing resistance to Activated Protein C: increases risk of idiopathic venous thrombosis			
	Heterozyous Trait, No Symptoms, Nonsmoker x 24 months with or without anticoagulation, No history of a thrombotic event (Ex. DVT, CVA, TIA) OR Diabetes	PHI/APS	24	Rate 2
	Homozygous Trait on Anticoagulation and Nonsmoker x 24 months, No history of a thrombotic event (Ex. DVT, CVA, TIA) OR Diabetes	PHI/APS	24	Rate 2
	Homozygous Trait present and not on anticoagulants (blood thinner)	NI	NI	Decline
	Heterozygous or Homozygous Trait present and any history of a thrombotic event (Ex. DVT, CVA, TIA) OR Diabetes OR Smoker or Quit smoking in last 24 months	NI	NI	Decline
Fall, Accidental, Single	Accidental, Caused by tripping over object, (ex. Toys, animals), Single Episode in 5 years, No fracture, Complete Recovery, No history of syncope or dizziness, no gait disturbance, no neurological diagnosis	PHI/APS	3	Rate 1
Falls, Accidental, < 2	Caused by tripping over object, (ex. Toys, animals), 2 falls in 5 years (≤ 2), No fracture, Complete Recovery, No history of syncope or dizziness, no gait disturbance, no neurological diagnosis	FTF/APS	6	Rate 2
Fall, Cause Unknown	Single Episode in 5 years, No fracture, Complete Recovery, No history of syncope or dizziness, no gait disturbance, no neurological diagnosis (If yes to fracture: must refer to fracture guideline)	PHI/APS	12	Rate 1
	2 falls in 5 years (≤ 2), No fracture, Complete Recovery, No history of syncope or dizziness, no gait disturbance, no neurological diagnosis (If yes to fracture: must refer to fracture guideline)	FTF/APS	24	Rate 2
Falls, > 2	3 or More falls in 5 years, accidental or unknown cause, with or without fracture	NI	NI	Decline
Falls with a Fracture	Falls with a Fracture: UW needs to evaluate both why the person fell AND recovery from the Fracture: Refer to Fracture guideline and Fall guideline.			See Fractures
Fatty Liver	Fatty Liver: An accumulation of fat within the liver cells			
	No symptoms, No treatment, Normal liver function test, Minimal or No alcohol use	PHI/APS	6	Rate 2
	Abnormal liver function tests or daily alcohol use	NI	NI	Decline

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
Femoral/Popliteal Bypass Graft (Fem-Pop)	Bypass surgery done in lower extremities to treat peripheral vascular disease and restore circulation			
	Nonsmoker, Complete Recovery from surgery, Resume normal activities, No functional limits	FTF/APS	6	Rate 2
	History of Diabetes OR Smoking or Quit smoking in last 24 months OR History of TIA/CVA	NI	NI	Decline
Fibromyalgia	Fibromyalgia: Chronic pain in muscles and soft tissues surrounding joints			
	Controlled with minimal medication (common meds are amitriptyline or chlorpromazine), NSAID generally not effective, No functional limits, Active lifestyle with no changes to daily activities due to pain or fatigue	FTF/APS	6	Rate 2
	Chronic fatigue or weakness, limits daily function or cause for lifestyle changes to adapt to fatigue, Any prescription for narcotics	NI	NI	Decline
Fissure/Fistula (Anal)	Fissure/Fistula (Anal): A linear ulcer on the margin of the anus			Underwrite Cause
Fracture, Arm	Arm, Single limb, due to accident, single occurrence in 5 years, Cast off, PT/OT completed, Normal Range of Motion, Normal Activities of Daily Living	FTF/APS	> 3 but < 6	Rate 2
	Arm, Single limb, due to accident, single occurrence in 5 years, Cast off, PT/OT completed, Normal Range of Motion, Normal Activities of Daily Living	FTF/APS	> 6	Rate 1
	Arm, Spontaneous fracture due to disease	NI	NI	Decline
	Both Arms fractured at some time in last 5 years for any reason	NI	NI	Decline
Fracture, Leg	Leg, Single Limb, Closed Reduction or Open-Reduction, due to accident, single occurrence in 5 years, Cast off, PT/OT completed, Normal Range of Motion, Normal Activities of Daily Living, No history of osteoporosis or underlying disease	FTF/APS	> 6 but < 12	Rate 2
	Leg, Single Limb, Closed Reduction or Open-Reduction: due to accident, single occurrence in 5 years, Cast off, PT/OT completed, Normal Range of Motion, Normal Activities of Daily Living, No history of osteoporosis or underlying disease	FTF/APS	> 12	Rate 1
	Spontaneous fracture due to disease	NI	NI	Decline
	Both Legs fractured at some time in last 5 years for any reason	NI	NI	Decline
Fracture, Pelvis	Due to Accident, single occurrence in 5 years, PT/OT completed, Normal Range of Motion, Normal Activities of Daily Living, No history of osteoporosis or underlying disease	FTF/APS	6	Rate 2
	Due to Disease, ex. Osteoporosis, Paget's Disease	NI	NI	Decline
Fracture, Skull	Accidental, Complete Recovery with no brain injury, no neurological symptoms, No functional limits, No cognitive impairment	FTF/APS	6	Rate 2
Fracture, Vertebral	Accidental, No more than 2 vertebrae involved, single occurrence in 5 years, PT/OT completed, Normal Range of Motion, Normal Activities of Daily Living, No history of osteoporosis or underlying disease, No residual neurological impairment, no braces, no assistive devices	FTF/APS	6	Rate 2
	Spontaneous, Stress Fracture, Compression Fracture, incidental finding on xray, asymptomatic, Must be no more than 2 vertebrae involved that are sequential to each other, No functional limits, No respiratory compromise, Underlying Disease is treated if applicable	FTF/APS	24	Rate 2
	Spontaneous, Stress Fracture, Compression Fracture, 2 or more	NI	NI	Decline
Friedrich's Ataxia	An autosomal recessive disorder causing ataxic gait, weakness of the legs, and sensory disturbances.	NI	NI	Decline
Gallbladder Disease	See Cholelithiasis			See Cholelithiasis
Gallstones	Calculus formed in the gallbladder or bile ducts			See Cholelithiasis
Gastritis	An inflammation of the lining of the stomach			See Ulcer Disease, Gastrointestinal
Gastric Bypass	A surgical procedure used to treat morbid obesity -makes the stomach smaller			
	Complete Recovery with Normal GI function and electrolytes, Normal Activities of Daily Living, BMI < 40	FTF/APS	24	Rate 2
	Any complications or BMI ≥ 40	NI	NI	NI
Gastroesophageal Reflux	Reflux of acid from stomach into esophagus; Primary symptom is heartburn			
	Medically Managed with diet and medications	PHI	0	See Ulcer Disease, Gastrointestinal
	Complications OR Gastrointestinal Bleeding OR Work-up in progress OR Surgery Planned	NI	NI	Decline
Gastrointestinal Bleeding (GI)	Internal bleeding in the digestive system	PHI/APS for 12 months	6	Underwrite Cause
Giant Cell Arteritis	Giant Cell Arteritis			See Temporal Arteritis

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
Glaucoma	Glaucoma: Open Angle glaucoma is a condition of the eye causing increased intraocular pressure and gradual loss of peripheral vision over a period of years			
	Treated and eye pressure controlled at 10-24 mm Hg, No visual loss, Normal Activities of Daily Living, No change in lifestyle due to vision	PHI/APS	>6 but <24	Rate 2
	Treated and eye pressure controlled at 10-24 mm Hg, No visual loss, Normal Activities of Daily Living, No change in lifestyle due to vision	PHI/APS	> 24	Rate 1
	Untreated, Eye pressure elevated, Progressive visual loss, Change to Activities of Daily Living or Lifestyle	NI	NI	Decline
Glomerulonephritis	Inflammation of the internal kidney structures			
	Acute Episode: Complete Recovery, No kidney damage, BUN < 30, Creatinine < 2.0, as measured by 2 consecutive tests 6-12 months apart.	PHI/APS	12	Rate 2
	Abnormal kidney function tests BUN > 30, Creatinine > 2.0 as measured by 2 consecutive tests 6-12 months apart.	NI	NI	Decline
	With Diabetes	NI	NI	Decline
Goiter	Enlargement of the thyroid gland that is not associated with inflammation or cancer	PHI	0	Rate 1
Gout	Gout: A disease marked by uric acid deposits in the joints causing painful arthritis especially in the joints of the feet and legs			
	History of Elevated Uric Acid only with No symptoms of joint flares, controlled with 1 med	PHI	3	Rate 1
	Infrequent episodes, controlled with 1 or 2 meds	PHI/APS	6	Rate 2
	Two or more flares/year, symptoms controlled with meds, No functional limits; No joint deformities	FTF/APS	6	Rate 2
	With Joint deformities, functional limits or frequent flares	NI	NI	Decline
Grave's Disease	Overactivity of the thyroid gland	PHI	0	Rate 1
Guillain-Barre Syndrome	Guillain-Barre Syndrome: A disorder involving progressive muscle weakness or paralysis			FTF/APS
	No residuals; No functional limits	FTF/APS	6	Rate 2
	Chronic, recurrent or relapsing symptoms, residual weakness, muscle atrophy, functional impairment	NI	NI	Decline
Hayfever	Inflammation of the nasal mucosa due to an allergic reaction	PHI	0	Rate 1
Head Injury	Trauma to head: Cerebral Problems resulting and prognosis are predicted by length of time unconscious, degree of amnesia, and site of injury. Cerebral Problems are Concussion, Cerebral Contusion or laceration, acute epidural hemorrhage, acute subdural hemorrhage, cerebral hemorrhage.			
	Concussion: transient loss of consciousness-No functional limits and No Cognitive Impairment	FTF/APS for 12 months	6	Rate 1
	Cerebral Contusion or laceration, acute epidural hemorrhage, acute subdural hemorrhage, cerebral hemorrhage With Complete Recovery-No functional limits and No Cognitive Impairment	FTF/APS for 36 months	12	Rate 2
	Acute epidural hemorrhage, acute subdural hemorrhage, cerebral hemorrhage With Diabetes OR Ongoing Smoking	NI	NI	Decline
	Functional limits OR Cognitive Impairment	NI	NI	Decline
Heart Attack	Heart Attack (Myocardial Infarction): A condition when an area of heart muscle dies or is damaged because of an inadequate supply of oxygen to the area			Refer to Coronary Artery Disease
	Single Heart Attack, Complete Recovery, 1 or 2 cardiac meds to control symptoms/blood pressure, No limitations on physical activity, no symptoms of fatigue or Shortness of Breath with activity, No changes to lifestyle to limit activities	PHI/APS for 12 months	> 6 but < 12	Rate 2
	Second Heart Attack, Complete Recovery, No functional limits, stable >6 months	PHI/APS for 12 months	> 6 but < 12	Rate 2
	Second Heart Attack, Complete Recovery, No functional limits, stable >6 months	PHI/APS for 12 months	> 6 but < 12	Rate 2
	More than 3 Heart Attacks in last 5 years OR Functional Class III or IV Heart Disease on stress testing	NI	NI	Decline
	Heart Failure	Heart Failure (See Congestive Heart Failure)		
Heart Valve Disease, Unoperated	Aortic Stenosis/Aortic Insufficiency; monitored regularly, No progression, No arrhythmia, No heart failure, No functional limits stable > 6 months	PHI/APS	6	Rate 2
	Mitral Valve Prolapse, No symptoms, No functional limits, may or may not take antibiotic prophylaxis for invasive procedures	PHI	0	Rate 1
	Mitral Stenosis/ Mitral Insufficiency; monitored regularly, No progression, No arrhythmia, No heart failure, No functional limits	PHI/APS	6	Rate 2
Heart Valve Replacement	Heart Valve Replacement: Surgery to replace a disease heart valve			
	Single valve replaced, repaired, reconstructed, No symptoms	PHI/APS	6	Rate 2
	Single valve replacement with restenosis	NI	NI	Decline

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
	Unstable OR With symptoms OR More than 1 valve	NI	NI	Decline
Heart Valve Replacement -Double	More than one Heart Valve Replaced	NI	NI	Decline
Hematuria	Blood in the urine	PHI/APS		Underwrite Cause
Hemochromatosis	A genetic disease that results in excess iron deposits throughout the body.	NI	NI	Decline
Hemophilia	A hereditary bleeding disorder in which it takes a long time for the blood to clot and abnormal bleeding occurs	NI	NI	Decline
Hemorrhoids	Enlarged veins in the lower portion of the rectum or anus			
	No chronic bleeding, no surgery planned or scheduled	PHI	0	Rate 1
	Surgery planned or scheduled			Postpone
Hepatitis	An inflammation of the liver. Hepatitis can only be underwritten if UW has documented proof that the liver biopsy is negative for cirrhosis and the liver function tests are normal. Liver function tests must demonstrate no abnormalities: must have at least 2 sets of labs at least 3 months apart.			
	Acute: Type A, Normal liver function tests, No complications	PHI/APS	6	Rate 1
	Acute: Type B, Negative liver biopsy for cirrhosis, Normal liver function tests, Complete Remission	PHI/APS	12	Rate 2
	Type C, D, E	NI	NI	Decline
	No liver biopsy done OR Insufficient blood work to underwrite: must have at least 2 sets of labs at least 3 months apart.	NI	NI	Decline
Due to Drugs or Alcohol		NI	NI	Decline
		NI	NI	Decline
Hernia	The protrusion of an organ or a part of an organ through the wall of the cavity that normally contains it			
	Unoperated, no functional problems, no complications	PHI	0	Rate 1
	Surgical Repair	PHI	3	Rate 1
	Surgery recommended or scheduled sometime in the next 12 months	NI	NI	Postpone
Herniated Disc	Bulging of intervertebral disc resulting in pressing on nerves in the spinal column			
	Operated with Complete Recovery, No chronic pain, No functional limits	FTF/APS for 12 months	3	Rate 2
	Unoperated, see Degenerative Disc Disease			see Degenerative Disc Disease
Herpes Zoster	An acute, localized infection, causing painful blistering eruptions			
	Rash resolved, No residual chronic pain	PHI/APS for 6 months	6	Rate 1
	Chronic pain requiring more than 1 medication OR narcotic pain medication OR Functional limits	NI	NI	Decline
Hiatal Hernia	Outpouching of the lower end of the esophagus, Symptoms resulting are usually mild, like heartburn	PHI	0	Rate 1
High Blood Pressure/Hypertension	A condition in which a person has a higher than normal blood pressure			
	Well-controlled on one single action medication, average reading for 6 months <160/90, Nonsmoker, BMI ≤ 34	PHI	6	Rate 1
	Well-controlled on one single action medication, average reading for 6 months <160/90, Smoker, BMI < 34	PHI	6	Rate 2
	Well-controlled on one single action medication, average reading for 6 months <160/90, Nonsmoker, BMI ≥ 35 and < 40	PHI/APS	6	Rate 2
	Controlled on 2 or more medications, average yearly reading <160/90, Nonsmoker OR Smoker, BMI < 35	PHI	6	Rate 2
	Smoker and BMI ≥ 35	NI	NI	Decline
	Poor medical compliance	NI	NI	Decline
	Pulmonary hypertension	NI	NI	Decline
Uncontrolled readings>160/90, treated or untreated	NI	NI	Decline	
Home Health Care Service	Home Health Care Service-any health care worker that visits you in your home for health care services: INCLUDES Nursing Visit, Physical, Speech, or Occupational Therapy, Home Health Aide-within last year			
	Last visit from any discipline < 12 months ago			Postpone
	Last visit from any discipline > 12 months ago	FTF/APS	>12	Rate 2 and Underwrite Cause
Hormone Replacement Therapy	Hormone Replacement Therapy	PHI	0	Rate 1
Hospitalization/Surgery	Anticipated, Recommended, or Scheduled in next 12 months			Postpone
	Requiring an overnight hospital stay < 3 months ago			Postpone
	Hospitalization/Surgery > 3 months ago	PHI/APS for 12 months		Underwrite Cause
Hunter's Syndrome	A hereditary disease which causes a characteristic facial appearance and abnormal function of multiple organs.	NI	NI	Decline
Huntington's Chorea	An inherited condition characterized by abnormal body movements, dementia and psychiatric problems	NI	NI	Decline

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
Hydrocephalus	A disorder associated with excessive fluid in the brain.	NI	NI	Decline
Hypercholesterolemia	An excessive amount of cholesterol in the blood- well-controlled on prescription med or diet	PHI	0	Rate 1
Hyperparathyroidism	A disease caused by hypersecretion of parathyroid hormone, usually by a parathyroid adenoma causing excessive excretion of calcium and phosphate by the kidneys with associated increase in serum and urine calcium, increase in urine phosphate, elevated parathyroid hormone which can cause renal stones, hypertension, fatigue, constipation and mental changes.			
	Operated (Parathyroidectomy), No functional limits, Normal blood calcium	PHI/APS	6	Rate 2
	Unoperated	NI	NI	Decline
Hyperthyroidism	An imbalance in metabolism that occurs from overproduction of thyroid hormone	PHI	0	Rate 1
Hypothyroidism	An imbalance in metabolism that occurs from underproduction of thyroid hormone	PHI	0	Rate 1
Hysterectomy	Hysterectomy (Non-cancerous): Surgical removal of the uterus: Must be 3 months post-op	PHI/APS to R/O Cancer	3	Rate 1
	Surgery Pending or scheduled in the next 12 months	NI	NI	Decline
Incontinence, Bowel	Feces leaks involuntarily from rectum			
	Surgically Corrected-Cured	PHI/APS	24	Rate 1
	Any history of in last 5 years AND NOT surgically corrected.	NI	NI	Decline
Incontinence, Urinary	Urine leaks involuntarily: Classified into 4 categories: Total Incontinence, Stress Incontinence, Urge Incontinence, Overflow Incontinence			
	Stress Incontinence-No Medication or as needed medication (prn), No pending surgery, self-care	PHI	0	Rate 1
	Stress Incontinence with 1 daily medication, No pending surgery, self-care	PHI/APS	3	Rate 2
	Urge Incontinence, Rule-Out Urinary Tract Infection, Treated with 1 medication only, No sacral nerve stimulations required, Self-care	FTF/APS	12	Rate 2
	Overflow Incontinence			Underwrite Cause
	Total Incontinence irrespective of treatment	NI	NI	Decline
	Any type urinary incontinence with need for straight-catheterization, indwelling catheterization, continual incontinence pads, surgery recommended, planned or scheduled in the next 12 months, recurrent urinary tract infections	NI	NI	Decline
Irritable Bowel Disease	A condition of abnormally increased spontaneous movement of the small and large intestine			
	Diet or medically managed, no weight loss, no inflammation, no workup in progress	PHI	0	Rate 1
	Weight Loss OR Gastrointestinal Bleeding OR Pain requiring narcotic management OR Surgery Pending OR Work-up in Progress	NI	NI	Decline
Joint Replacement	Joint Replacement: Surgical replacement of a joint (hip, knee, shoulder)			
	Surgery recommended or scheduled sometime in the next 12 months			Postpone
	PT completed, No functional limits, No complications and BMI < 35	FTF/APS for 12 months	3	Rate 2
	PT completed, No functional limits, No complications and BMI ≥ 35 and < 40	FTF/APS for 12 months	3	Rate 2
	Ongoing PT, Functional limits, use of assistive devices, chronic pain	NI	NI	Decline
Kidney Failure	Failure of the kidney to perform its essential functions	NI	NI	Decline
Kidney stone	A condition in which one or more stones are present in the kidney or the urethra			
	No Current Treatment, > 12 months out from laser surgery (lithotripsy) or surgery	PHI	>12	Rate 1
	No Current Treatment, < 12 months out from laser surgery	PHI/APS	>3 but < 12	Rate 2
	Chronic: >3 episodes in last 5 years, complete recovery each time	PHI/APS	12	Rate 2
Kidney Transplant	A surgical procedure where a healthy kidney is implanted into a person with kidney disease or failure	NI	NI	Decline
Knee Disorder, No Specific Diagnosis or Cause	Daily medication use, non-steroidal prescription or Over-the-Counter	FTF/APS	3	Rate 2
	Need for joint injections	FTF/APS	12	Rate 2
	Any type of invasive surgery done on the knee			See Arthroscopic Surgery
	Surgery recommended or scheduled sometime in the next 12 months	NI	NI	Postpone
	Functional Limits	NI	NI	Decline
Kyphosis	Kyphosis: Curvature of the spine causing one to bend forward: No respiratory or neurological problem, No functional limits	PHI	0	Rate 1
Labyrinthitis	Labyrinthitis: An ear disorder involving inflammation of the canals of the inner ear, resulting in dizziness (See Dizziness/Vertigo)	PHI/APS for 6 months	6	Rate 1
Laminectomy	Laminectomy: The surgical process of removing the lamina (the bony roof on the spinal cord) (See Herniated Disc-operated)			See Herniated Disc-operated

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
Laryngitis	Inflammation of the larynx	PHI	0	Rate 1
Leukemia	A malignancy of the blood cells.			
Leukemia, Acute	Acute lymphocytic (ALL) or Acute/Chronic myelogenous (AML, CML), complete remission, No clinical evidence of disease, stable blood studies, treatment free	PHI/APS	> 36	Rate 2
Leukemia, Chronic Lymphocytic	Stage O,I,II new onset or abnormal blood studies from 0-48 months, No symptoms, No treatment	PHI/APS	< 48	Rate 2
	Diagnosed > 48 months ago irrespective of Staging	NI	NI	Decline
Leukemia, Hairy Cell	Hairy Cell	NI	NI	Decline
Levy Body Disease	Levy Body Disease is a dementia caused by damage in the brain. It is similar to Alzheimer's disease, but symptoms are typically different on close examination, with different signs found in the brain after death. The cause is unknown.	NI	NI	Decline
Loss of Appetite	Underwrite Cause	PHI/APS		Underwrite Cause
Lou Gehrig's Disease	Also known as Amyotrophic Lateral Sclerosis: A disorder causing progressive loss of control of muscles due to destruction of nerve cells in the brain and spinal cord.	NI	NI	Decline
Lumbar strain/Sprain	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			
	Stable with Non-steroidal anti-inflammatories, No history of PT or OT	PHI/APS	3	Rate 1
	Symptoms of paresthesias, weakness, or wasting, or currently undergoing PT or OT	NI	NI	Decline
Lupus (Systemic Lupus Erythematosus)-Internal (SLE)	A chronic, inflammatory auto immune disorder that may affect organ systems including the skin, joints, and internal organs	NI	NI	Decline
Lyme Disease	Lyme Disease: A multi-system disorder caused by a bacteria transmitted by a tick			
	No symptoms, independent, treatment free, No neurological or cardiac involvement, stable>12 months	FTF/APS	> 12	Rate 2
	With symptoms, neurological or cardiac impairment, + antibody test	NI	NI	Decline
Lymphedema	Lymphedema: Swelling that occurs due to a lymphatic obstruction (a blockage of the lymph vessels, which drain fluid from tissues throughout the body)			
	Primary lymphedema, No ulcerations, No limitations	PHI/APS	6	Rate 2
	Current or recurrent ulcerations, multiple prescriptions (>2), limited mobility	NI	NI	Decline
Macular Degeneration	Macular Degeneration: Gradual, progressive visual loss causing decreased visual acuity and loss of central vision only. Peripheral vision is maintained.			
	No functional limits, successful adaptation to any visual loss, peripheral vision not impaired by cataracts	PHI	6	Rate 2
	No functional limits, successful adaptation to any visual loss, peripheral vision impaired by cataracts but stable x12 months, no cataract surgery planned in next 12 months, Normal Activities of Daily Living	FTF/APS	12	Rate 2
	Progressive visual loss, Change to Lifestyle to accommodate vision loss, Cataract surgery planned in the next 12 months	NI	NI	Decline
Manic-Depression/Bipolar	A mood disorder characterized by mood swings from mania (exaggerated feeling of well-being) to depression			
	Well-controlled with meds, Normal Activities of Daily Living, Active Lifestyle, No cognitive impairment, Controlled with same meds x 12 months, Psychotherapy not greater than every 3 months for past 12 months, No psychiatric hospitalizations in 5 years	FTF/APS	24	Rate 2
	Uncontrolled, Medication Changes/ Dosage Adjustment in past 24 months			Postpone
	History of electroconvulsive shock therapy	NI	NI	Decline
	History of Psychiatric hospitalization in past 5 years	NI	NI	Decline
Marfan's Syndrome	An inherited, degenerative, generalized disease of the connective tissues that affects the skeletal system, cardiovascular system, eyes and skin.	NI	NI	Decline
Medical Equipment/Supplies	Catheter-Indwelling in Bladder to remove urine	NI	NI	Decline
	Feeding Tubes or Parenteral Lines (TPN)	NI	NI	Decline
	Dialysis-Hemodialysis or Peritoneal	NI	NI	Decline
	Motorized Scooter	NI	NI	Decline
	Oxygen Use	NI	NI	Decline
	Quad Cane			
	Ventilator	NI	NI	Decline
	Walker Use	NI	NI	Decline
	Wheelchair use	NI	NI	Decline
Melanoma	Cancer of the skin-staged on thickness of lesion and histologic type-See Cancer, All other for UW guidelines UNLESS the person specifically knows the skin lesion was staged as Melanoma-in-situ			See Cancer, All Other

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
Memory Problems	The state in which an individual experiences the inability to remember or recall bits of information or behavioral skills- Any mention of a problem in the last 5 years that has not cleared completely for at least 24 months	NI	NI	Decline
Meniere's Disease	Meniere's Syndrome: A disorder of the inner ear resulting from distention of the lymph system in the ear. The syndrome consists of episodic vertigo lasting 1-8 hours, fluctuating hearing loss, ringing in the ears, ear pressure			
	Treated and controlled with diet and/or medications, Normal Activities of Daily Living, No Falls related to symptoms	PHI/APS	> 6 but < 24	Rate 2
	Treated and controlled with diet and/or medications, Normal Activities of Daily Living, No Falls related to symptoms	PHI/APS	> 24	Rate 1
	Uncontrolled with ongoing symptoms, Falls related to symptoms, Change in Lifestyle or dependency in ADLs	NI	NI	Decline
Meningioma	Meningioma: A slow growing tumor that originates in the tissue of the brain			
	Operated, No Recurrence, Complete recovery-No functional limits and No Cognitive Impairment	FTF/APS	60	Rate 2
	Unoperated	NI	NI	Decline
Meningitis	Meningitis: An infection which causes inflammation of the membranes covering the brain and spinal cord			
	Complete recovery-No functional limits and No Cognitive Impairment, treatment-free for 12 months	FTF/APS for 24 months	12	Rate 2
	Active, chronic, or current treatment	NI	NI	Decline
Mental Condition Treated With Antipsychotic Meds	Mental Condition Treated With Antipsychotic Meds (See Medication List)	NI	NI	Decline
Mental Retardation	Below average general intellectual function with associated deficits in adaptive behavior that occurs before age 18	NI	NI	Decline
Metastatic Carcinoma	Metastatic Carcinoma	NI	NI	Decline
Migraines	Migraines (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			
	Diagnosis confirmed, treated with non-narcotic medications, No functional limits	PHI	3	Rate 1
	Uncontrolled, Chronic Pain, functional limits	NI	NI	Decline
Mitral Valve Prolapse	Mitral Valve Prolapse: A heart disorder in which the mitral heart valve does not close properly, allowing blood to leak into the left atrium (See Heart Valve Disease)			See Heart Valve Disease
Mixed Connective Tissue Disease (MCTD)	A condition where overlapping features of more than one autoimmune disease appear such as a combination of systemic lupus erythematosus, systemic sclerosis, and polymyositis. In time one disease will generally predominate.	NI	NI	Decline
Monoclonal Gammopathy	A blood disorder where there is a presence of abnormal protein in the blood	NI	NI	Decline
Multiple Myeloma	A cancer of the bone marrow	NI	NI	Decline
Multiple Personalities	A state in which two or more personalities alternate in the same individual usually with each personality unaware of the other	NI	NI	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	NI	NI	Decline
Multiple Strokes	See Strokes-Multiple	NI	NI	Decline
Multiple Transient Ischemic Attacks (TIAs)	See Transient Ischemic Attacks (TIAs)-Multiple	NI	NI	Decline
Muscular Dystrophy	A group of disorders characterized by progressive weakness and loss of muscle tissue	NI	NI	Decline
Myasthenia Gravis	A disorder characterized by chronic muscle weakness of voluntary muscles	NI	NI	Decline
Myelofibrosis	A myeloproliferative disorder characterized by fibrosis of bone marrow and splenomegaly	NI	NI	Decline
Narcolepsy	Narcolepsy: A sleep disorder associated with uncontrollable sleepiness and frequent daytime sleeping			
	Controlled with meds, No functional limits, No cognitive impairment	FTF/APS	12	Rate 2
	Hospitalization OR Injury OR Disability	NI	NI	Decline
Nephrectomy	Nephrectomy-Unilateral (Removal of one kidney) Rule out Cancer			
	To be Insurable laboratory results must be: Bun< 30 and Creatinine < 2.0 as measured by 2 consecutive tests 6-12 months apart.	PHI/APS	12	Rate 2
	With Diabetes	NI	NI	Decline
Nephritis	See Glomerulonephritis			See Glomerulonephritis

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
Neurofibromatosis (Von Recklinghausen's Disease)	An inherited developmental disorder of the nervous system, muscles, bones, and skin causing soft tumors (neurofibromas).	NI	NI	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.	NI	NI	Decline
Neuropathy	Neuropathy: A disease of the nerves			
	Idiopathic (No known cause), Mild, Nonprogressive, No functional limits, No history of falls	FTF/APS	6	Rate 2
	Due to Alcoholism OR Polio OR Vitamin B12 deficiency	NI	NI	Decline
Nursing Home	Progressive symptoms OR Requires adaptive devices or assistance with Activities, OR History of Falls OR Balance problem when walking OR Work-Up in Progress	NI	NI	Decline
	Inpatient in Nursing Home only for Rehabilitative Services but in the last 12 months			Postpone
Obesity	Inpatient in Nursing Home only for Rehabilitative Services > 12 months ago	FTF/APS	>12	Rate 2 and Underwrite Cause
	Defined as a Body Mass Index (BMI) of 30-39.9			
	BMI ≥ 35 and < 40	FTF/APS	0	Rate 2
Obsessive Compulsive Disorder	BMI ≥ 40	NI	NI	NI
	An anxiety disorder characterized by the presence of obsessions or compulsions			
	Normal Activities of Daily Living and Normal Lifestyle, 1 or 2 medications to control, psychotherapy visits not greater than once every 3 months	FTF/APS	6	Rate 2
Ocular Myasthenia Gravis	Chronic, uncontrolled, limited activities	NI	NI	Decline
	Myasthenia Gravis (Ocular): A disorder characterized by chronic muscle weakness that affects the eye muscles in particular			
Organ Transplants	Symptom and treatment free, No deterioration in vision, No functional limits	FTF/APS	24	Rate 2
	A surgical procedure where a healthy organ is implanted into a person with organ disease or failure	NI	NI	Decline
Organic Brain Syndrome	Any of a large group of acute and chronic mental disorders associated with brain damage or impaired cerebral function	NI	NI	Decline
Osteoarthritis	A chronic musculoskeletal disease causing deterioration of the joint cartilage and the formation of new bone at the margins of the joints (See Arthritis)			See Arthritis
Osteomyelitis	Osteomyelitis: An acute or chronic bone infection			
	Acute, Complete recovery, No functional limits	FTF/APS	> 12	Rate 2
	Chronic OR Active history of fracture OR Functional limits OR Diabetes	NI	NI	Decline
Osteopenia	A thinning of the bones, typically the stage before true osteoporosis			
	On preventative treatment including meds, No symptoms, No functional limits	PHI/APS	0	Rate 1
Osteoporosis	The progressive loss of bone density and thinning of bone tissue: Diagnosis Confirmed by Bone Marrow Density (BMD) of >2.5 but < 4.0, (Note: Must have 2 BMD tests done 12 months apart: one for diagnosis and the second one for follow-up)			
	On 1 prescription medication and/or vitamin supplements, No history of Fracture	PHI/APS	6	Rate 2
	Medication treatment suggested but refused or noncompliant, No history of fracture	FTF/APS	6	Rate 2
	History of Compression fractures or stress fractures, Must be no more than 2 vertebrae involved that are sequential to each other, No current symptoms, No functional limits, No respiratory compromise, Must be on medication with BMD documenting stability or improvement	FTF/APS	> 24	Rate 2
	Associated with condition requiring steroid therapy	NI	NI	Decline
	History of multiple vertebral fractures or rib fractures, multiple locations, spontaneous fractures of limbs or parts of limbs	NI	NI	Decline
	Progressive bone loss as documented on BMD, score worsened over time and no treatment OR score is > 4.0	NI	NI	Decline
Pacemaker	Pacemaker (See Atrioventricular Block)			See Atrioventricular Block
Paget's Disease	A bone disease that involves bone destruction and re-growth that results in deformity			
	Found on xray, No symptoms, No fractures	PHI/APS	6	Rate 2
	Hx of fracture with complete recovery, No symptoms, No functional limits	FTF/APS	24	Rate 2
	Active, evidence of fractures with bone pain, elevated Alk Phos levels	NI	NI	Decline

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
	Severe joint deformity OR Chronic pain that requires narcotics or more than 3 medications OR Any neurological complications OR Any respiratory complications OR Any functional limitations OR Surgery planned, scheduled or recommended whether or not the client is choosing to have the surgery OR Any need for assistive devices other than a straight cane OR More than 3 joint replacements in 10 years OR Spinal Fusion: surgically or spontaneous OR Immunosuppressant Therapy	NI	NI	Decline
Pain in Any Joints	Any pain in any joint	FTF/APS	6	Underwrite Cause
Pancreatitis	An inflammation or infection of the pancreas			
	Single episode, complete recovery, No symptoms	PHI/APS	> 6 but < 60	Rate 2
	Single episode, complete recovery, No symptoms	PHI	> 60	Rate 1
	Chronic OR More than one episode in 5 years OR with history of alcoholism, diabetes, ongoing pancreatic enzymes	NI	NI	Decline
Paralysis/Paresis	Paralysis/Paresis: Temporary suspension or permanent loss of function, especially loss of sensation or voluntary motion			
	No functional limitations, Single brace or no brace, no assistive devices except straight cane, Normal Exercise Program	FTF/APS	12	Rate 2
	Functional limitations	NI	NI	Decline
Paraplegia	Paralysis of the lower portion of the body and of both legs	NI	NI	Decline
Parkinson's Disease/Parkinsonism	A chronic nervous disease characterized by a fine, slowly spreading tremor and difficulty with walking, movement, and coordination	NI	NI	Decline
Pericarditis	Pericarditis: Inflammation of the pericardium, the sac covering of the heart			
	Single episode, complete recovery, No functional limits	PHI/APS for 12 months	> 6 but < 24	Rate 2
	Single episode, complete recovery, No functional limits	PHI	24	Rate 1
	Recurrent episodes	NI	NI	Decline
Peripheral Vascular Disease (PVD)	Peripheral Vascular Disease (PVD): 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			FTF/APS
	Good Pulses, No claudication, Nonsmoker x 12 months, Normal, active lifestyle, no decreased activity due to diagnosis, No medications	PHI/APS	6	Rate 2
	Moderate, No pulses, Intermittent claudication, No pain in legs at rest, Nonsmoker x 12 months, No functional limits, scheduled exercise program, Normal, active lifestyle, no decreased activity due to diagnosis	PHI/APS	12	Rate 2
	Operated: see Femoral/Popliteal Bypass Graft and Carotid Artery Disease			see Femoral/Popliteal Bypass Graft and Carotid Artery Disease
	No pulses OR regular claudication OR pain in legs at rest OR poor exercise tolerance OR Smoking OR Quit smoking in last 12 months OR History of skin ulcers OR Diabetes OR History of TIA/CVA	NI	NI	Decline
Phlebitis	Phlebitis, Superficial (See thrombophlebitis)	PHI	0	Rate 1
Phobias, Psychoneurosis	Phobias, Psychoneurosis	NI	NI	Decline
Pick's Disease	A neurological disease that causes chronic brain syndrome.	NI	NI	Decline
Pituitary Tumor	A growth that arises in the pituitary gland	NI	NI	Decline
Plantar Fasciitis	Plantar Fasciitis: inflammation of the bottom of the foot			
	New Onset-rule out functional limits, Treated with NSAID or arch supports	FTF/APS	< 3	Rate 1
	No functional limits, Treated with NSAID or arch supports	PHI	> 3	Rate 1
	Hx of Requiring injections for relief, No functional limits, Treated with NSAID or arch supports	PHI	> 3	Rate 2
Pneumonia	An inflammation of the lungs caused by an infection			
	Complete recovery, No hospitalization, no chronic cardiac/respiratory disease	PHI/APS	3	Rate 1
	Complete recovery but hospitalization or chronic cardiac/respiratory disease	PHI/APS	3	Rate 2
Polio	An enterovirus that causes disease characterized by muscle weakness, headache, stiff neck, fever, flaccid paralysis, decreased deep tendon reflexes, muscle wasting/atrophy			
	History of Nonparalytic Disease	PHI	0	Rate 1
	History Paralytic Disease, No functional limits, No fatigue or change in muscle strength, No pulmonary compromise, No permanent neurological impairment, No braces or crutches needed	FTF/APS	24	Rate 2
	History Paralytic Disease, Post-Polio Syndrome OR Functional limits OR Workup in progress OR Change in muscle strength OR Pulmonary compromise OR Neurological Workup in Progress OR Permanent neurological impairment OR Need for braces or crutches	NI	NI	Decline
Polyarteritis Nodosa	A vasculitis syndrome characterized by inflammation and necrosis of the medium-sized arteries.	NI	NI	Decline

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
Polycystic Kidney Disease	An inherited kidney disorder which enlarges the kidneys and interferes with their function because of multiple cysts on the kidneys	NI	NI	Decline
Polycythemia Vera, Primary	An acquired myeloproliferative blood disorder characterized by abnormal increase in red blood cells resulting from increased blood cell production by the bone marrow. Hallmarks are markedly elevated hematocrit, enlarged spleen, and usually elevated white count and platelet count. Some symptoms may be headache, dizziness, blurred vision, fatigue, generalized itching, fatigue.			
	Nonsmoker, No phlebotomies in 24 months, No functional limits or neurological problems, No GI Bleeding in 24 months	FTF/APS	24	Rate 2
	History of TIA OR CVA OR Diabetes OR Congestive Heart Failure/Cardiomyopathy OR Smoker or Quit Smoking in Last 12 months OR COPD/Emphysema OR Requires regular phlebotomies for control	NI	NI	Decline
Polycythemia, Secondary	Polycythemia which is secondary to some other underlying condition like cardiac or pulmonary disease, tumors, smoking			Underwrite Cause
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			
	No symptoms, in remission, No ongoing steroid use, No functional limits	FTF/APS	6	Rate 2
	No symptoms, controlled on chronic low dose steroids (< 5 mg per day) No functional limits	FTF/APS	6	Rate 2
	Active, with symptoms, daily narcotic use, muscle weakness or wasting	NI	NI	Decline
Polymyositis/Dermatomyositis	A systemic connective tissue disease, characterized by inflammation and degeneration of the muscles			
	No symptoms, in complete remission-not requiring ongoing steroid therapy or any other immune suppressants like methotrexate, imuran(azathioprine), Normal muscle enzymes, No internal organ involvement, No muscle weakness or wasting	FTF/APS	12	Rate 2
	Active symptoms OR Chronic steroid or immunosuppressant therapy OR ongoing intermittent PT or OT OR Evidence of muscle weakness or wasting	NI	NI	Decline
Polyneuropathy	Polyneuropathy is a pattern of nerve damage that generally begins in the feet and may progress up the legs to the hands. It may or may not be symptomatic.			See Demyelinating Disease
Polyps	Polyps (benign): A growth that projects, usually on a stalk; commonly found in vascular organs such as the Nose, uterus, colon and rectum	PHI/APS for 12 months to R/O Cancer	3	Rate 1
Post Traumatic Stress Syndrome (PTSD)	A psychiatric illness that can occur following a psychologically traumatic event that is generally outside the range of usual human experience			
	No symptoms, 1 or 2 medications, Normal Activities of Daily Living	FTF/APS	6	Rate 2
	>2 medications, psychotherapy visits more frequently than once every 3 months	NI	NI	Decline
Post-Polio 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	NI	NI	Decline
Pregnancy				Postpone until 6 weeks after delivery
Prolapsed Bladder	Prolapsed Bladder: Falling or sliding of the bladder from its normal position: May require pessary, may require incontinence pads			Underwrite Based on Symptoms
	No Urinary Incontinence, No more than 1 acute urinary infection in 12 months	PHI/APS	0	Rate 1
	Operated, no residual incontinence	PHI/APS	6	Rate 1
	Urinary Incontinence OR Recurrent Urinary Tract Infections	NI	NI	Decline
Prostate Enlargement-Prostatic Hypertrophy	A non-malignant enlargement of the prostate due to excessive growth of prostatic tissue			
	No urinary incontinence, No catheterization required, No obstructive symptoms, PSA WNL for age, Symptoms controlled with one med, One or no infections in 12 months, No surgery planned.	PHI	3	Rate 1
	No urinary incontinence, No catheterization required, No obstructive symptoms, PSA WNL for age, > 1 infection in 12 months, No Surgery Planned	PHI	3	Rate 2
	Operated-Transurethral Resection of the Prostate (TURP), No ongoing urinary incontinence or complications	PHI/APS for 6 months- R/O Cancer	3	Rate 2
	Urinary Incontinence or Obstruction causing straight catheterization OR Surgery scheduled or planned OR Rising PSA	NI	NI	Decline
Prostate Specific Antigen	Screening Test for Cancer of the Prostate: Results of PSA should be considered over at least 2 tests with both Age Specific guidelines dependent on timing in relation to prostate exam. Medical Underwriting considers all to evaluate insurability: General Age-Related Guidelines are Age 40-49 < 2.5, 50-59 < 3.5, 60-69 < 4.5, 70-79 < 6.5.			

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
	Elevated, Proven benign by biopsy, BPH treated with one medication or no medications	PHI/APS	0	Rate 1
	Rising PSA with watch and wait OR Work-Up in Progress			Postpone
	Elevated, No biopsy: Watch and Wait			Postpone
Psoriatic Arthritis	No functional limits, No joint deformities, No joint replacement, No assistive device, No chronic steroids, 1 NSAID medication	FTF/APS	6	Rate 2
	Severe joint deformity OR Chronic pain that requires narcotics or more than 3 medications OR Any neurological complications OR Any respiratory complications OR Any functional limitations OR Surgery planned, scheduled or recommended whether or not the client is choosing to have the surgery OR Any need for assistive devices other than a straight cane OR More than 3 joint replacements in 10 years OR Spinal Fusion: surgically or spontaneous OR Immunosuppressant Therapy	NI	NI	Decline
Psychosis	A general term referring to a loss of contact with reality	NI	NI	Decline
Pulmonary Edema	Pulmonary Edema-See Congestive Heart Failure			
Pulmonary Embolism	Pulmonary Embolism: A blockage of an artery in the lungs by a blood clot or an unknown substance			
	Single event, No complications	PHI/APS	12	Rate 2
	Multiple, recurrent events	NI	NI	Decline
Pulmonary Fibrosis	A respiratory condition characterized by scarring, thickening and inflammation of the deep lung tissues of unknown cause			
	Smoker or Nonsmoker: Localized, incidental finding on chest x-ray, Normal Pulmonary Function Tests, No underlying chronic lung disease	PHI/APS	6	Rate 2
	Nonsmoker x 12 months, Hospitalization or respiratory problems, with Normal Pulmonary Function Tests	PHI/APS	12	Rate 2
	Smoker or Quit Smoking in last 12 months, Hospitalization or respiratory problems, with Normal Pulmonary Function Tests	NI	NI	Decline
	Active pulmonary disease, abnormal pulmonary function tests, oxygen use or heart failure	NI	NI	Decline
Pulmonary Hypertension	A prolonged elevation of the mean pulmonary artery pressure above 25mmHg at rest (normal is 10-20mmHg).	NI	NI	Decline
Quad Cane	4-pronged or 3-pronged cane.	NI	NI	Decline
Quadriplegia	Paralysis of all four extremities and usually the trunk caused by injury to the spinal cord	NI	NI	Decline
Raynaud's Disease	Attacks of pallor and cyanosis generally in the fingers caused by constriction of the arteries precipitated by exposure to cold or emotional upset and generally relieved by warmth. Distinguished from Raynaud's phenomenon when the symptoms are present for a period of 3 years without an underlying disease. This is generally a disease of young women.			
	Nonsmoker x 12 months, No underlying disease, No medications	PHI	0	Rate 1
	Nonsmoker x 12 months, Controlled with Medication, Rule Out underlying disease, No functional limits	PHI/APS	6	Rate 2
	Smoker or Quit Smoking in last 12 months, No underlying disease, No functional limits	PHI/APS	12	Rate 2
	Requiring Surgery, No other underlying disease, No functional limits	FTF/APS	12	Rate 2
Raynaud's Phenomenon	Attacks of pallor and cyanosis generally in the fingers caused by constriction of the arteries precipitated by exposure to cold or emotional upset and generally relieved by warmth-often an early sign of some other underlying disease which needs to be ruled out; for example, Rheumatoid Arthritis, SLE, or Mixed Connective Tissue Disease.			Underwrite Cause
Reflex Sympathetic Dystrophy Syndrome (RSDS)	A rare disorder of the sympathetic nervous system that is characterized by chronic, severe pain.			
	Treated AND Complete Recovery with No ongoing chronic pain symptoms	FTF/APS for 24 months	12	Rate 2
	Chronic pain with need for ongoing Narcotic Pain Medications OR Need for pain clinic visits in last 12 months OR need for epidurals, nerve blocks or acupuncture in the last 12 months	NI	NI	Decline
Renal Calculi	Kidney Stones			
	No Current Treatment, < 12 months out from laser surgery	PHI/APS	>3 but < 12	Rate 2
	No Current Treatment, > 12 months out from laser surgery	PHI	>12	Rate 1
Renal Disease	Renal Disease-End Stage with or without dialysis	NI	NI	Decline
	Azotemia (Early Renal Insufficiency) BUN < 30 and Creatinine < 2.0: Requires 2 sets of lab values at least 6 months apart	PHI/APS	12	Rate 2
	Chronic, BUN > 30 and Creatinine > 2.0: Requires 2 sets of lab values at least 6 months apart OR Dialysis	NI	NI	Decline

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
Restless Leg Syndrome	A condition characterized by uncontrollable urges to move the legs and sometimes arms with symptoms such as tingling, twitching, prickly, aching. Symptoms tend to progress with age and the symptoms and severity are variable. Underwriting needs to be able to confirm the diagnosis and evaluate the client's ability to function.			
	Must Rule Out Parkinson's Disease: If treated with Parkinsonian drugs like Levodopa, Sinemet, Requip, Bromocriptine, Mirapex which are listed as NI drugs : Must have had a work-up and medical evaluation that adequately rules out Parkinson's Disease or chronic neurological problems and must be stable 12 months on the same medication and treatment regime to be considered, No Functional limits, Active Lifestyle	FTF/APS	12	Rate 2
	Lack of Medical Follow-up, Change in medication in last 12 months, no diagnosis: work-up in progress, watching and waiting for response to therapy/medications	NI	NI	Decline
Retinal Detachment	A tear in the retina allowing fluid to pass through and lodge behind the sensory retina which results in visual loss: requires immediate medical attention by ophthalmology.			
	Requires one operation, Complete recovery with no permanent visual loss, No functional limits	FTF/APS for 12 months	3	Rate 1
	Requires more than one operation, Complete recovery with no permanent visual loss, No functional limits	FTF/APS for 12 months	6	Rate 2
	Permanent Detachment and resulting loss of vision	NI	NI	Decline
Retinal Hemorrhage	Underwrite Cause: Can be due to diabetic retinopathy, retinal tears, retinal vein occlusions, macular degeneration, trauma	PHI/APS	3	Rate 1 and Underwrite Cause
Rheumatoid Arthritis	Rheumatoid Arthritis: An autoimmune disease of unknown cause that causes widespread systemic immunologic and inflammatory changes of connective tissue, chiefly affecting synovial membranes of multiple joints.			
	A. No functional limits, No joint deformities, No history of joint replacements, No assistive devices, on 2 or less nonsteroidal antiinflammatory medications with adequate pain control to function normally for age, no current steroids and no steroid treatment in the last 12 months, no systemic symptoms, for example renal or pulmonary symptoms	FTF/APS	6	Rate 2
	All of A. are true but have Had 1 or 2 joint replacements in the past 10 years	FTF/APS	6	Rate 2
	All of A. are true EXCEPT takes Methotrexate or Plaquenil at stable doses	FTF/APS	12	Rate 2
	3 or more joint replacements in last 10 years	NI	NI	Decline
	Joint deformity, for example, ulnar deviation on xray, nodules on large joints like knees, elbows	NI	NI	Decline
	Ongoing steroid or immunosuppressant therapy EXCEPT FOR Plaquenil or Methotrexate	NI	NI	Decline
	Chronic pain that requires narcotics or more than 3 medications OR Any neurological or renal complications OR Any respiratory complications OR Any functional limitations OR Surgery planned, scheduled or recommended whether or not the client is choosing to have the surgery OR Any need for assistive devices other than a straight cane OR More than 3 Joint Replacements in last 10 years	NI	NI	Decline
Juvenile Onset	NI	NI	Decline	
Rotator Cuff Tear	Rotator Cuff Tear			
	Arthroscopic surgery, Complete Recovery with Full Range of Motion, No functional limits, No Ongoing PT/OT	FTF/APS	>3 but <12	Rate 2
	Arthroscopic surgery, Complete Recovery with Full Range of Motion, No functional limits, No Ongoing PT/OT	PHI	>12	Rate 1
	Unoperated, No surgery recommended, No current symptoms, Complete Recovery with Full Range of Motion, No functional limits, No PT/OT or Joint Injections 12 months	FTF/APS	>3 but <12	Rate 2
	Unoperated, No surgery recommended, No current symptoms, Complete Recovery with Full Range of Motion, No functional limits, No PT/OT or Joint Injections 12 months	PHI	12	Rate 1
	Surgery recommended in last 5 years and not performed, Ongoing PT or Joint Injections	NI	NI	Decline
Sarcoidosis	A disease of unknown cause in which inflammation consisting of granulomas occurs in lymph nodes, lungs, liver, eyes, skin and other tissues			
	No symptoms, No functional limits, Normal pulmonary function	PHI/APS	24	Rate 2
Schizophrenia	A group of psychotic disorders characterized by disturbances in thought, perception, affect behavior, and communication lasting longer than 6 months	NI	NI	Decline
Schwannoma	See Acoustic Neuroma			See Acoustic Neuroma

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
Sciatica	A condition involving impaired movement and/or sensation in the leg, caused by damage to the sciatic nerve			
	Controlled with rest and non-narcotic pain meds, No functional limits and no changes to lifestyle due to pain	FTF/APS	6	Rate 2
	Chronic Pain, need chronic narcotics, epidural for pain control	NI	NI	Decline
Scleroderma	A diffuse connective tissue disease characterized by changes in the skin, blood vessels, skeletal muscles, and internal organs	NI	NI	Decline
Scoliosis	S-type curvature of the spine: No Symptoms, No functional limits, No neurological or respiratory impairment	PHI	0	Rate 1
Seizure Disorder	(See Epilepsy)			See Epilepsy
Shortness of Breath	Shortness of Breath: Underwrite Cause but persistent symptom must be stable for 12 months with no progression, normal PFTs	PHI/APS	12	Underwrite Cause
Shunt	An internal catheter is surgically placed to drain fluid from a part of the body where fluid is causing symptoms	NI	NI	Decline
Shy-Drager syndrome	A degenerative disorder characterized by progressive damage to the autonomic nervous system, muscle tremor and rigidity, and other widespread neurologic losses	NI	NI	Decline
Sickle Cell Anemia	An inherited chronic blood disease in which the red blood cells function abnormally and break down causing recurrent painful episodes	NI	NI	Decline
Sinusitis	Inflammation of the sinus	PHI	0	Rate 1
Sjogren's Syndrome	An autoimmune disorder resulting in chronic dysfunction of the exocrine glands frequently associated with a rheumatic disease like rheumatoid arthritis, SLE, primary biliary cirrhosis, scleroderma, Hashimoto's thyroiditis. Common symptoms include dry eyes, dry mouth	PHI/APS: rule out associated disease	0	Rate 1
	Sjogren's Syndrome: A systemic, inflammatory disorder characterized by dry mouth, decreased tearing, and other mucous membranes often associated with auto immune rheumatic disorders			
	Associated AutoImmune Disorder			Underwrite Cause
	Dry Eyes, Dry Mouth, Positive antibodies, No systemic symptoms	PHI/APS	6	Rate 1
Skin Ulcers and Diabetes	Impaired blood supply causes tissue necrosis and ulceration of the skin in a Diabetic	NI	NI	Decline
Sleep Apnea	Repeated, prolonged episodes of cessation of breathing during sleep			
	Operated, Complete Recovery, No cardiac disease, Nonsmoker, BMI < 35	FTF/APS	6	Rate 1
	Operated, Complete Recovery, No cardiac disease, Smoker or Quit Smoking in last 12 months, BMI < 35	FTF/APS	6	Rate 2
	Unoperated, treatment compliance, with nasal CPAP, with no oxygen, No cardiac disease, Nonsmoker, BMI < 35	FTF/APS	12	Rate 2
	Unoperated, treatment compliance, with nasal CPAP, with no oxygen, No cardiac disease, Smoker or Quit Smoking in last 12 months, BMI < 40	FTF/APS	12	Rate 2
	Non-compliance with therapy, oxygen use, cardiac disease, workup underway, BMI ≥ 40	NI	NI	Decline
Spastic colon	Spastic colon: A condition of abnormally increased spontaneous movement of the small and large intestine, generally exacerbated by emotional stress (See Irritable Bowel)			See Irritable Bowel
Spina Bifida	A congenital disorder where the backbone and spinal cord do not close before birth	NI	NI	Decline
Spinal Cord Injury/ Spinal Muscle Atrophy	Spinal Cord Injury/ Spinal Muscle Atrophy	NI	NI	Decline
Spinal Stenosis	A narrowing of the lumbar or cervical spine canal, which causes compression on nerve roots			
	Operated, No functional limits	FTF/APS	3	Rate 2
	Unoperated, No chronic pain, No functional limits	FTF/APS	6	Rate 2
	Unoperated, With history of Spinal Cortisone Injections, No chronic pain, No functional limits	FTF/APS	6	Rate 2
	Operated or Unoperated with ongoing Functional limits, residual pain OR neurologic deficits	NI	NI	Decline
Stroke (Cerebrovascular Accident-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			
	Single episode, No functional limits, No cognitive impairments, Nonsmoker x 12 months, No history of diabetes or heart failure	FTF/APS	12	Rate 2
	History of Single Episode Atrial Fibrillation, converted to normal sinus rhythm with cardioversion or meds at the time of the episode, No current arrythmia medications, No functional limits, No cognitive impairments, Nonsmoker x 12 months, No history of diabetes or heart failure	FTF/APS	24	Rate 2
	Any Hx of Stroke AND also has Diabetes OR Smokes or Quit Smoking in last 12 months OR History of Heart Failure OR History of Carotid Artery Disease	NI	NI	Decline
	Cerebellar Infarct- Single Episode: impacts part of the brain that controls balance	NI	NI	Decline

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
Systemic Lupus (SLE)	see Lupus (SLE)- Internal	NI	NI	Decline
Tachycardia	Fast heart rate (See Arrhythmia)			See Arrhythmia
Temporal Arteritis	Temporal/Cranial Arteritis, Giant Cell Arteritis: A systemic inflammation of medium and large arteries. Polymyalgia Rheumatica and Giant Cell Arteritis are most likely a continuum of the same disease: Symptoms are Headache, Scalp Tenderness, Visual Symptoms, Jaw Claudication, Throat Pain			
	In Remission, No functional limitations, No Symptoms, Normal Lab Values (Sed Rate (ESR)), No visual loss	FTF/APS	12	Rate 2
	In Remission, No functional limitations, No Symptoms, Normal Lab Values (Sed Rate (ESR)), No visual loss, maintained on <5 mg Prednisone/day	FTF/APS	12	Rate 2
Tendonitis	Inflammation of a tendon			
	Treated conservatively with rest and no cortisone injections, independent: normal activities of daily living and no adverse lifestyle changes	PHI	0	Rate 1
	Treated with joint injections and/or Physical Therapy in the last 12 months, independent: normal activities of daily living and no adverse lifestyle changes	FTF/APS	3	Rate 2
Tennis Elbow	Inflammation of the muscles of the forearm, or their tendons near the origin on the humerus (bone of the upper arm)	PHI	0	Rate 1
	Treated conservatively with rest and no cortisone injections, independent: normal activities of daily living and no adverse lifestyle changes	PHI	0	Rate 1
	Treated with joint injections in the last 12 months, independent: normal activities of daily living and no adverse lifestyle changes	PHI/APS	3	Rate 2
Thrombocytopenic Purpura, Idiopathic (ITP)	A bleeding disorder characterized by low platelet counts resulting from platelet destruction by the immune system			
	Operated: Splenectomy, complete recovery- Platelet count no lower than 75,000 (normal range is 150,000-450,000), No symptoms, No functional limits, Nonsmoker x 24 months	PHI/APS	24	Rate 2
	Unoperated -No Splenectomy, Controlled with Prednisone at a dose not greater than 5 mg./day: same dose must be present with a stable platelet count > 75,000 for a period of 24 months. Nonsmoker x 24 months. No functional limits.	FTF/APS	24	Rate 2
	History of TIA OR CVA OR Diabetes OR Smoker or Quit smoking in last 24 months OR Requires > 5 mg. prednisone/day or some other immunosuppressant.	NI	NI	Decline
Thrombocytopenic Purpura, Thrombotic	An uncommon syndrome with hemolytic anemia, thrombocytopenia, and elevated LDH treated with blood transfusions.	NI	NI	Decline
Thrombocytosis, Essential	Uncommon myeloproliferative disorder of unknown cause characterized by an elevated platelet count	NI	NI	Decline
Thrombosis, Deep Vein	Thrombosis, Deep Vein (See Deep Vein Thrombosis)			See Deep Vein Thrombosis
Thyroid Problem	Thyroid Problem (See Hypothyroidism/Hyperthyroidism)			See Hypothyroidism/Hyperthyroidism
Tourette's Syndrome	A disorder characterized by repetitive muscle movements and vocal outbursts	NI	NI	Decline
Transient Ischemic Attack (TIA)	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			
	Single episode, No functional limits, No cognitive impairment, Nonsmoker x 12 months, No Hx of Diabetes/Heart failure	FTF/APS	12	Rate 2
	History of Atrial Fibrillation, No functional limits, No cognitive impairments, Nonsmoker x 12 months	FTF/APS	24	Rate 2
	Single Event and also has Diabetes, Smoke or Quit Smoking in last 12 months or History of Heart Failure OR More than One (1) Event in the last 5 years	NI	NI	Decline
	More than One (1) Event in the last 5 years OR Single Event and also have Diabetes, Smoke or Quit Smoking in last 12 months or History of Heart Failure	NI	NI	Decline
Transverse Myelitis	A neurological disorder caused by inflammation across both sides of one level, or segment, of the spinal cord	NI	NI	Decline
Tremors	Tremors: An involuntary type of shaking movement			
	Benign, Essential, Intention or Familial-Tremor often requires no treatment. Must be stable for 6 months with no progression and normal neurological exam otherwise. Parkinsonism/Parkinson's must be convincingly ruled out to be insurable.	PHI/APS	6	Rate 1
	Cause Unknown OR Neurological workup in progress OR neurological exam reveals other abnormalities			Decline
Tuberculosis	A contagious bacterial infection. The lungs are primarily involved, but the infection can spread to other organs			

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
	Acute episode, Normal Pulmonary Function and X-ray tests, clinically cured, full course of compliant treatment completed	PHI/APS	6	Rate 2
	Underlying chronic cardiac or respiratory disease, currently active disease, reduced Pulmonary Function test or oxygen use	NI	NI	Decline
Tumor	Any abnormal growth of tissue, malignant or benign			
	Brain or Spinal Cord, Operated, No Recurrence, Complete recovery-No functional limits and No Cognitive Impairment	FTF/APS	60	Rate 1
	Other than Brain or Spinal Cord, Operated, Cancer Ruled Out, Complete recovery	PHI/APS for 12 months	6	Rate 1
	All Tumors, Unoperated	NI	NI	Decline
Ulcer Disease, Gastrointestinal	An erosion or open sore in the lining of the duodenum, the stomach or the esophagus			APS-Rule out Cancer
	No history of gastrointestinal bleeding, No weight loss, No functional limits, Controlled with medications	PHI	3	Rate 1
	< 2 episodes of hospitalization or GI bleed in last 24 months, No weight loss, No functional limits, Controlled with medications	PHI/APS	6	Rate 2
	Recurrent symptoms unable to medically manage OR > 2 episodes of gastrointestinal bleeding or hospitalization in last 24 months OR Weight loss OR Workup in progress	NI	NI	Decline
Ulcerative Colitis	Medically managed with No more than 1 flare per year and No symptoms in 12 months	PHI/APS	12	Rate 2
	Operated, With or Without a colostomy, No functional limits, Normal weight	PHI/APS for 24 months	12	Rate 2
	Flares > than 1x in last 12 months OR Ongoing Steroid therapy OR multiple surgeries OR weight loss OR bowel incontinence OR Current treatment for abscesses or fistulas OR Hospitalization OR Surgery < 12 months.	NI	NI	Decline
	A chronic, episodic, inflammatory disease of the large intestine and rectum characterized by bloody diarrhea			
Underweight	Defined as BMI <19	NI	NI	Decline
Unintentional Weight Loss	Unintentional Weight Loss			Underwrite Cause
Unsteadiness or Loss of Balance	Underwrite Cause-Must be 12 months from single episode then underwrite cause with FTF/APS	FTF/APS	12	Underwrite Cause
Urinary Tract Infection	An infection of the urinary tract			
	Acute: 1 Urinary Tract Infection in 12 months, No recurrence, No Urinary Incontinence or Retention	PHI	0	Rate 1
	Chronic: 2 or more in the last 12 months OR Urinary Retention OR Urinary Incontinence	NI	NI	Decline
Varicose Veins	Enlarged, twisted, painful superficial veins resulting from poorly functioning valves			
	No skin ulcer, No edema, No functional limits, No underlying vascular disease	PHI	0	Rate 1
	Edema, No skin ulcers, No functional limits, controlled with low dose diuretics like Lasix 20 mg/day	PHI	0	Rate 2
	Venous stasis ulcer, completely healed, No symptoms, Normal, active lifestyle, no decreased activity due to diagnosis	FTF/APS	24	Rate 2
	Nonhealing, Recurrent ulcer	NI	NI	Decline
Vertigo	A feeling of faintness or lightheadedness, making it difficult to maintain balance while standing or sitting (See Dizziness/Vertigo)			See Dizziness/Vertigo
Von Recklinghausen's Disease (Neurofibromatosis)	See Neurofibromatosis	NI	NI	Decline
Von Willebrand's Disease	A congenital bleeding disorder			
	Normal bleeding time, may need dental or surgical prophylaxis, No factor replacement therapy required	PHI/APS	6	Rate 2
	Factor replacement therapy needed OR any history of Gastrointestinal bleeding OR Any other internal bleeding problems	NI	NI	Decline
Von-Hippel-Lindau	A rare, genetic multi-system disorder characterized by the abnormal growth of tumors in certain parts of the body	NI	NI	Decline
Waldenstrom's Macroglobulinemia	A cancer of white blood cells known as B lymphocytes	NI	NI	Decline
Wegener's Granulomatosis	A rare disorder which causes inflammation of blood vessels in the upper respiratory tract, lungs and kidneys	NI	NI	Decline
Wernicke-Korsakoff Syndrome	A brain disorder involving loss of specific brain functions, due to a thiamine deficiency which commonly accompanies habitual alcohol use	NI	NI	Decline
Whipple's Disease	A rare disorder with widespread symptoms that causes malabsorption (inadequate absorption of nutrients from the intestinal tract)	NI	NI	Decline

Diagnosis (alphabetical)	Definition/Explanation	Underwriting Tool	Stability in MONTHS	Rate to Submit Single Condition
Wilson 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	NI	NI	Decline
Wiscott-Aldrich Syndrome	An immunodeficiency disorder of both T- and B- cells characterized by thrombocytopenia, eczema, and recurrent infections	NI	NI	Decline
Wolff-Parkinson-White Syndrome (WPW)	Wolff-Parkinson-White Syndrome (WPW): Sudden attacks of very rapid supraventricular dysrhythmias	PHI/APS	6	Rate 2
Xeroderma Pigmentosa	An inherited inability to repair DNA damage from ultraviolet light	NI	NI	Decline

Medications

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
A.Z.T.	Azidothymidine	HIV Infection	NI	Antiretroviral
Acarbose	Acarbose	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Accolate	Zafirlukast	Respiratory		Antiasthmatic, Bronchodilator
AccuNeb	Albuterol	Respiratory		Bronchodilator
Accupril	Quinapril	Cardiac		Antihypertensive
Accurbron	Theophylline	Respiratory		Bronchodilator
Accuretic	Quinapril/Hydrochlorothiazide Combo	Cardiac		Antihypertensive
Acebutolol	Acebutolol	Cardiac-Beta Blocker		Antiarrhythmic, Antihypertensive
Aceon	Perindopril	Cardiac		Antihypertensive
Actiq	Fentanyl	Narcotic Pain Medication	NI	Opioid Analgesic
Actonel	Risedronate	Osteoporosis, Paget's		Bone Resorption Inhibitor
Actos	Pioglitazone	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Actron	Ketoprofen	Arthritis, Pain		NSAID
Acyclovir	Acyclovir	Herpes Infections		Antiviral
Adalat	Nifedipine	Cardiac-Calcium Channel Blocker		Antianginal, Antihypertensives
Adenocard	Adenosine	Cardiac		Antiarrhythmic
Adenoscan	Adenosine	Cardiac		Antiarrhythmic
Adenosine	Adenosine	Cardiac		Antiarrhythmic
Adenosine	Adenosine	Cardiac		Antiarrhythmic
Adrenalin	Epinephrine	Respiratory		Antiasthmatic, Bronchodilator, Vasopressors
Adriamycin	Doxorubicin Hydrochloride	Cancer	NI	Antineoplastic
Advair	Fluticasone/Salmeterol Combo	Respiratory		
Advil	Ibuprofen	Arthritis, Pain		NSAID
Aerobid-M Inhaler	Flunisolide Inhaler	Respiratory Inhaler		Corticosteroid Inhaler, Antiasthmatic
Aggrastat	Tirofiban	Cardiac		Antiplatelet Agent
Aggrenox	ASA/Dipyrimadole	Circulation		Antiplatelet Agent
A-hydroCort	Hydrocortisone	Steroid	Call	Antiasthmatic, Corticosteroid
Airet	Albuterol	Respiratory		Bronchodilator
Akineton	Biperiden	Parkinson's	NI	Antiparkinson
Albuterol	Albuterol	Respiratory		Bronchodilator
Aldactazide	Hydrochlorothiazide/Spironolactone Combo	Cardiac, Edema		Antihypertensive, Diuretic
Aldactone	Spironolactone	Edema		Diuretic, Potassium-Sparing
Aldoclor	Methyldopa/Chlorothiazide Combo	Cardiac		Antihypertensive
Aldomet	Methyldopa	Cardiac		Antihypertensive
Aldoril	Methyldopa/Hydrochlorothiazide Combo	Cardiac		Antihypertensive
Alendronate	Alendronate	Osteoporosis		Bone Resorption Inhibitors
Aleve	Naproxen	Arthritis, Pain		NSAID
Alkeran		Cancer	NI	Antineoplastic
Alloprim	Allopurinol	Gout		Antigout Agent
Allopurinol	Allopurinol	Gout		Antigout Agent
Almotriptan	Almotriptan	Migraines		Vascular Headache Suppressant
Alprazolam	Alprazolam	Anxiety-Benzodiazepine		Antianxiety
Altace	Ramipril	Cardiac		Antihypertensive
Alupent	Metaproterenol	Respiratory Inhaler		Bronchodilator
Amantadine	Amantadine	Parkinson's, Viral Infections	Call	Antiparkinson, Antiviral
Amaryl	Glimepiride	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Ambien	Zolpidem	Sleeping pill		Sedative/Hypnotic
Amcort	Triamcinolone	Steroid	Call	Antiasthmatic, Corticosteroid
Amerge	Naratriptan	Migraines		Vascular Headache Suppressant
A-Methapred	Methylprednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Amethopterin	Methotrexate	Rheumatoid Arthritis	Call	DMARD, Immunosuppressant
Amiloride	Amiloride	Edema		Diuretic, Potassium-Sparing
Aminophylline	Aminophylline	Respiratory		Bronchodilator
Amiodarone	Amiodarone	Cardiac		Antiarrhythmics
Amitriptyline	Amitriptyline	Depression, Chronic Pain		Antidepressant
Amlodipine	Amlodipine	Cardiac-Calcium Channel Blocker		Antihypertensive
Amoxapine	Amoxapine	Depression		Antidepressant
Anaflex	Salsalate	Arthritis, Pain		NSAID

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Anafranil	Clomipramine	Depression		Antiobsessive Agent
Ana-Guard	Epinephrine	Respiratory		Antiasthmatic, Bronchodilator, Vasopressors
Anakinra	Anakinra	Rheumatoid Arthritis	Call	DMARD
Anaprox	Naproxen	Arthritis, Pain		NSAID
Anaspaz	Hyoscyamine	Urinary, Gastrointestinal		Antispasmodic, Anticholinergic
Anastrozole	Anastrozole	Breast Cancer	NI	Antineoplastic
Anergan	Promethazine	Allergies, Sedation, Nausea/Vomiting		Antiemetic, Antihistamine, Sedative/Hypnotic
Anexsia	Hydrocodone/Acetaminophen	Narcotic Pain Medication		Opioid Analgesic
Ansaid	Flurbiprofen	Arthritis		NSAID, Antirheumatic
Antiflex	Orphenadrine	Muscle Spasms		Skeletal Muscle Relaxant
Antinaus	Promethazine	Allergies, Sedation, Nausea/Vomiting		Antiemetic, Antihistamine, Sedative/Hypnotic
Antivert	Meclizine	Motion Sickness, Vertigo		Antiemetics, Antihistamines
Antrizine	Meclizine	Motion Sickness, Vertigo		Antiemetics, Antihistamines
Apo-Flurbiprofen	Flurbiprofen	Arthritis		NSAID, Antirheumatic
Apo-Selegiline	Selegiline	Parkinson's	NI	Antiparkinson
Apo-Verap	Verapamil	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensive, Vascular Headaches
Apresazide	Hydralazine/Hydrochlorothiazide Combo	Cardiac		Antihypertensive
Apresoline	Hydralazine	Cardiac		Antihypertensive
Aquachloral	Chloral Hydrate	Sedative		Sedative/Hypnotic
Aranesp Injectable	Darbepoetin	Anemia of Chronic Renal Failure		Anti-Anemic
Arava	Leflunomide	Rheumatoid Arthritis		DMARD
Aredia	Pamidronate	Hypercalcemia, Paget's	Call	Bone Resorption Inhibitor
Aricept	Donepezil	Memory Loss	NI	Anti-Alzheimer
Arimedex	Anastrozole	Breast Cancer	Call	Antineoplastic
Aristocort	Triamcinolone	Steroid	Call	Antiasthmatic, Corticosteroid
Aristospan	Triamcinolone	Steroid	Call	Antiasthmatic, Corticosteroid
Arixtra	Fondaparinux	DVT Prophylaxis		Anticoagulant
Armour Thyroid	Thyroid	Thyroid Preparations		Hormone
Aromasin	Exemestane	Cancer	Call	Antineoplastic
Arrestin	Trimethobenzamide	Nausea and Vomiting		Antiemetics
Artane	Trihexyphenidyl	Parkinson's	NI	Antiparkinson
Arthropan	Choline Salicylate	Arthritis		NSAID
Arthrotec	Diclofenac/Misoprostol Combo	Arthritis		NSAID with Antiulcer Agent
Articulose	Prednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Asacol	Mesalamine	Gastrointestinal-Ulcerative Colitis		GI Antiinflammatory
Ascendin	Amoxapine	Depression		Antidepressant
Asmalix	Theophylline	Respiratory		Bronchodilator
AsthamNefrin	Epinephrine	Respiratory		Antiasthmatic, Bronchodilator, Vasopressors
AsthmaHaler Mist	Epinephrine	Respiratory		Antiasthmatic, Bronchodilator, Vasopressors
Astramorph	Morphine	Narcotic Pain Medication		Opioid Analgesic
Atacand	Candesartan	Hypertension		Antihypertensive
Atarax	Hydroxyzine	Anxiety, Itching, Sedation		Antianxiety, Sedative/Hypnotic, Antihistamine
Atenolol	Atenolol	Cardiac-Beta Blocker		Antianginal, Antihypertensive
Ativan	Lorazepam	Anxiety		Antianxiety, Sedative/Hypnotic
Atolone	Triamcinolone	Steroid	Call	Antiasthmatic, Corticosteroid
Atorvastatin	Atorvastatin	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Atorvastatin	Atorvastatin	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Atretol	Carbamazepine	Seizure Disorder, Pain of Trigeminal Neuralgia		Anticonvulsant
Atro-Pen	Atropine	Peptic Ulcer Disease, IBS		Anticholinergic/Antiarrhythmic
Atropine	Atropine	Peptic Ulcer Disease, IBS		Anticholinergic/Antiarrhythmic
Atrovent	Ipratropium	Respiratory Inhaler		Bronchodilator
Avandia	Rosiglitazone	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Avapro	Irbesartan	Hypertension		Antihypertensive
Aventyl	Nortriptyline	Depression		Antidepressant
Axert	Almotriptan	Migraines		Vascular Headache Suppressant
Axid	Nizatidine	Gastrointestinal		Antiulcer Agent
Azathoprine	Azathoprine	Transplant Rejection, Rheumatoid Arthritis, Crohn's	NI	Immunosuppressant
Azidothymidine	Azidothymidine	HIV Infection	NI	Antiretroviral
Azmacort	Triamcinolone Inhaler	Respiratory Inhaler		Corticosteroid Inhaler, Antiasthmatic

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Azulfidine	Sulfasalazine	Rheumatoid Arthritis, Crohn's	Call	DMARD, GI Antiinflammatory
Baclofen	Baclofen	Multiple Sclerosis, Spinal Cord Lesions	NI	Skeletal Muscle Relaxant, Antispasticity Agent
Balsalazide	Balsalazide	Gastrointestinal: Ulcerative Colitis		GI Antiinflammatory
Banflex	Orphenadrine	Muscle Spasms		Skeletal Muscle Relaxant
Basiliximab	Basiliximab	Transplant Rejection	NI	Immunosuppressant
Beclomethasone	Beclomethasone Inhaler	Respiratory Inhaler		Corticosteroid Inhaler, Antiasthmatic
Beclovent	Beclomethasone Inhaler	Respiratory Inhaler		Corticosteroid Inhaler, Antiasthmatic
Benazepril	Benazepril	Cardiac		Antihypertensive
Bentyl	Dicyclomine	Gastrointestinal-Irritable Bowel		Antispasmodic
Benzacot	Trimethobenzamide	Nausea and Vomiting		Antiemetics
Benzotropine	Benzotropine	Parkinson's	NI	Antiparkinson
Bepadin	Bepridil	Cardiac-Calcium Channel Blocker		Anti-Anginal
Bepridil	Bepridil	Cardiac-Calcium Channel Blocker		Anti-Anginal
Betamethasone	Betamethasone	Steroid	Call	Antiasthmatic, Corticosteroid
Betapace	Sotalol	Cardiac-Beta Blocker		Antiarrhythmic
Betaxolol	Betaxolol	Cardiac- Beta Blocker		Antihypertensive
Bethanecol	Bethanecol	Urinary-Bladder		Urinary Tract Stimulant
Bextra	Valdecoxib	Arthritis, Pain		NSAID
Biperiden	Biperiden	Parkinson's	NI	Antiparkinson
Bisoprolol	Bisoprolol	Cardiac- Beta Blocker		Antihypertensive
Blenoxane		Cancer	NI	Antineoplastic
Blocodren	Timolol	Cardiac, Glaucoma, Migraines		Antihypertensive, Vascular Headaches, Antiglaucoma
Bonine	Meclizine	Motion Sickness, Vertigo		Antiemetics, Antihistamines
Bosentan	Bosentan	Cardiac	NI	Pulmonary hypertension
Botox		Cosmetic surgery, Dyskinesia		
Brethaire	Terbutaline	Respiratory Inhaler		Bronchodilator
Brevibloc	Esmolol	Cardiac-Beta Blocker		Antiarrhythmic
Bricanyl	Terbutaline	Respiratory Inhaler		Bronchodilator
Brogan	Trimethobenzamide	Nausea and Vomiting		Antiemetics
Bromocriptine	Bromocriptine	Parkinson's, Amenorrhea-Used for Fertility	Call	Antiparkinson
Bronkodyl	Theophylline	Respiratory		Bronchodilator
Budesonide	Budesonide	Steroid	Call	Antiasthmatic, Corticosteroid
Budesonide Inhaler	Budesonide Inhaler	Respiratory Inhaler		Corticosteroid Inhaler, Antiasthmatic
Bumetanide	Bumetanide	Edema		Diuretic
Bumex	Bumetanide	Edema		Diuretic
Bupropion	Bupropion	Depression, Smoking Cessation		Antidepressant, Smoking Deterrant
BuSpar	Buspirone	Anxiety		Antianxiety
Buspirone	Buspirone	Anxiety		Antianxiety
Cafergot	Ergotamine/Caffeine Combo	Migraines		Vascular Headache Suppressant
Calan	Verapamil	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensive, Vascular Headaches
Calan SR	Verapamil	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensive, Vascular Headaches
Calcimar Injection	Calcitonin	Osteoporosis, Paget's	NI	Hypocalcemic
Calcitonin	Calcitonin	Osteoporosis, Paget's	NI	Hypocalcemic
Canasa	Mesalamine	Gastrointestinal-Ulcerative Colitis		GI Antiinflammatory
Candesartan	Candesartan	Hypertension		Antihypertensive
Capoten	Captopril	Cardiac		Antihypertensive
Capozide	Captopril/Hydorchlorthiazide Combo	Cardiac		
Capsaicin	Capsaicin	Pain Management, Topical		Nonopioid Analgesics (Topical)
Capsin	Capsaicin	Pain Management, Topical		Nonopioid Analgesics (Topical)
Capszasin-P	Capsaicin	Pain Management, Topical		Nonopioid Analgesics (Topical)
Captopril	Captopril	Cardiac		Antihypertensive
Carafate	Sucralfate	Gastrointestinal		Antiulcer Agent
Carbacot	Methocarbamol	Muscle Spasms		Skeletal Muscle Relaxant
Carbamazepine	Carbamazepine	Seizure Disorder, Pain of Trigeminal Neuralgia		Anticonvulsant
Carbatrol	Carbamazepine	Seizure Disorder, Pain of Trigeminal Neuralgia		Anticonvulsant
Carbex	Selegiline	Parkinson's	NI	Antiparkinson
Cardene	Nicardipine	Cardiac-Calcium Channel Blocker		Antianginal, Antihypertensives
Cardizem	Diltiazem	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensives
Cardura	Doxazosin	Cardiac		Antihypertensive
Carisoprodol	Carisoprodol	Muscle Spasms		Skeletal Muscle Relaxant

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
CartiaXT	Diltiazem	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensives
Carvedilol	Carvedilol	Cardiac- Beta Blocker		Antihypertensive
Casodex		Cancer	NI	Antineoplastic
Cataflam	Declofenac	Arthritis		NSAID
Catapres	Clonidine	Cardiac		Antihypertensive
Celebrex	Celecoxib	Arthritis		NSAID, Antirheumatic
Celecoxib	Celecoxib	Arthritis		NSAID, Antirheumatic
Celestone	Betamethasone	Steroid	Call	Antiasthmatic, Corticosteroid
Celexa	Citalopram	Depression		Antidepressant
CellCept	Mycophenolate	Transplant Rejection	NI	Immunosuppressant
Cephulac	Lactulose	Gastrointestinal-Constipation		Laxative
Cerebyx	Fosphenytoin	Seizure Disorder		Antiarrhythmic, Anticonvulsant
Cevimeline	Cevimeline	Sjogren's Syndrome		Cholinergic
Chloral Hydrate	Chloral Hydrate	Sedative		Sedative/Hypnotic
Chlorambucil	Chlorambucil	Cancer	NI	Antineoplastic, Immunosuppressant
Chlordiazepoxide	Chlordiazepoxide	Anxiety-Benzodiazepine		Antianxiety, Sedative/Hypnotic
Chlorothiazide	Chlorothiazide	Cardiac, Edema		Antihypertensive, Diuretic
Chlorpromazine	Chlorpromazine	Psychoses	NI	Antipsychotics, Antiemetic
Chlorthalidone	Chlorthalidone	Cardiac, Edema		Antihypertensive, Diuretic
Chlorzoxazone	Chlorzoxazone	Muscle Spasms		Skeletal Muscle Relaxant
Cholac	Lactulose	Gastrointestinal-Constipation		Laxative
Cholestyramine	Cholestyramine	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Choline Salicylate	Choline Salicylate	Arthritis		NSAID
Chronulac	Lactulose	Gastrointestinal-Constipation		Laxative
Cilostazol	Cilostazol	Circulation		Antiplatelet Agent
Cimetidine	Cimetidine	Gastrointestinal		Antilucer Agent
Cin-Quin	Quinidine Sulfate	Cardiac		Antiarrhythmics
Citalopram	Citalopram	Depression		Antidepressant
Clarinx	Desloratadine	Allergies, Hives		Antihistamine
Clinacort	Triamcinolone	Steroid	Call	Antiasthmatic, Corticosteroid
Clinoril	Sulindac	Arthritis, Pain		NSAID, Antirheumatic
Clomipramine	Clomipramine	Depression		Antiobsessive Agent
Clonazepam	Clonazepam	Seizure Disorder		Anticonvulsant
Clonidine	Clonidine	Cardiac		Antihypertensive
Clopra	Metoclopramide	Gastrointestinal		Antiemetic
Clozapine	Clozapine	Schizophrenia	NI	Antipsychotic
Clozaril	Clozapine	Schizophrenia	NI	Antipsychotic
Codeine	Codeine	Narcotic Pain Medication		Opioid Analgesic
Cogentin	Benztrpine	Parkinson's	NI	Antiparkinson
Cognex	Tacrine	Memory Loss	NI	Anti-Alzheimer
Colazal	Balsalazide	Gastrointestinal: Ulcerative Colitis		GI Antiinflammatory
ColBenemid	Cochicine/Probenecid Combo	Gout		Antigout Agent
Colchicine	Colchicine	Gout		Antigout Agent
Colsevelam	Colsevelam	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Colestid	Colestipol	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Colestipol	Colestipol	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Combipres	Chlorthalidone/Clonidine Combo	Cardiac		Antihypertensive
Combivent	Ipratropium Bromide/Albuterol Combo	Respiratory Inhaler		Bronchodilator
Compazine	Prochlorperazine	Nausea/Vomiting, Anxiety, Psychoses		Antiemetic, Antipsychotic
Comtan	Entacapone	Parkinson's	NI	Antiparkinson
Constilac	Lactulose	Gastrointestinal-Constipation		Laxative
Cordarone	Amiodarone	Cardiac		Antiarrhythmics
Cordrol	Prednisone	Steroid	Call	Antiasthmatic, Corticosteroid
Coreg	Carvedilol	Cardiac- Beta Blocker		Antihypertensive
Corgard	Nadolol	Cardiac		Antianginal, Antihypertensive
Corlopam	Fenoldopam	Cardiac		Antihypertensive
Cortastat	Dexamethasone	Steroid	Call	Antiasthmatic, Corticosteroid
Cortef	Hydrocortisone	Steroid	Call	Antiasthmatic, Corticosteroid
Cortisone	Cortisone	Steroid	Call	Antiasthmatic, Corticosteroid
Cortone	Cortisone	Steroid	Call	Antiasthmatic, Corticosteroid
Corvert	Ibutilide	Cardiac		Antiarrhythmics
Corzide	Nadolol/Bendroflumethiazide Combo	Cardiac		Antianginal, Antihypertensive
Cotolone	Prednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Coumadin	Warfarin	Blood Thinner		Anticoagulant
Covera-HS	Verapamil	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensive, Vascular Headaches

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Cozaar	Losartan	Hypertension		Antihypertensive
Creon	Lipase/Amylase/Protease/Pancreatin Combo	Digestive Enzymes	NI	
Cromolyn	Cromolyn	Respiratory Inhaler/Nebulizer		Allergy, Antiasthmatic
Cuprimine	Penicillamine	Rheumatoid Arthritis	Call	DMARD, Immunosuppressant
Cyclobenzaprine	Cyclobenzaprine	Muscle Spasms		Skeletal Muscle Relaxant
Cyclophosphamide	Cyclophosphamide	Cancer, Rheumatoid Arthritis	NI	Immunosuppressant
Cyclosporine	Cyclosporine	Transplant Rejection, Rheumatoid Arthritis, Ulcerative Colitis	NI	Immunosuppressant
Cylert	Pemoline	Stimulant, ADHD		Central Nervous System Stimulant
Cystospaz	Hyoscyamine	Urinary, Gastrointestinal		Antispasmodic, Anticholinergic
Cytomel	Liothyronine	Thyroid Preparations		Hormone
Cytotec	Misoprostol	Gastrointestinal-Prevent GI ulcers		Antiulcer Agent
Cytoxan	Cyclophosphamide	Cancer, Rheumatoid Arthritis	NI	Immunosuppressant
Daclizumab	Daclizumab	Transplant Rejection	NI	Immunosuppressant
Dalalone	Dexamethasone	Steroid	Call	Antiasthmatic, Corticosteroid
Dalmane	Flurazepam	Sleeping Pill		Sedative/Hypnotic
Dantrium	Dantrolene	Multiple Sclerosis, Spinal Cord Lesions, Cerebral Palsy	NI	Skeletal Muscle Relaxant
Dantrolene	Dantrolene	Multiple Sclerosis, Spinal Cord Lesions, Cerebral Palsy	NI	Skeletal Muscle Relaxant
Darbepoetin	Darbepoetin	Anemia of Chronic Renal Failure		Anti-Anemic
Darvocet-N	Propoxyphene/Acetaminophen	Narcotic Pain Medication		Opioid Analgesic
Darvon	Propoxyphene	Narcotic Pain Medication		Opioid Analgesic
Daypro	Oxaprozin	Arthritis, Pain		NSAID, Antirheumatic
Decadrol	Dexamethasone	Steroid	Call	Antiasthmatic, Corticosteroid
Decadron	Dexamethasone	Steroid	Call	Antiasthmatic, Corticosteroid
Deca-Durabolin-Injectable	Nandrolone Decanoate	Anemia of Renal Failure	NI	Anti-Anemic
Declofenac	Declofenac	Arthritis		NSAID
Delavirdine	Delavirdine	HIV Infection	NI	Antiretroviral
Deltasone	Prednisone	Steroid	Call	Antiasthmatic, Corticosteroid
Demadex	Toremide	Edema		Diuretic
Demerol	Meperidine	Narcotic Pain Medication		Opioid Analgesic
Depacon	Valproate Sodium	Seizure Disorder		Anticonvulsant, Vascular Headaches
Depakene	Valproic Acid	Seizure Disorder		Anticonvulsant, Vascular Headaches
Depakote	Divalproex Sodium	Seizure Disorder		Anticonvulsant, Vascular Headaches
Depen	Penicillamine	Rheumatoid Arthritis	Call	DMARD, Immunosuppressant
depMedalone	Methylprednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Depoject	Methylprednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
DepoMedrol	Methylprednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Deponit	Nitoglycerin	Cardiac-Nitrate		Anti-Anginal
Depopred	Methylprednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Desipramine	Desipramine	Depression		Antidepressant
Desloratadine	Desloratadine	Allergies, Hives		Antihistamine
Desyrel	Trazodone	Depression		Antidepressant
Detrol	Tolterodine	Urinary-Bladder		Urinary Tract Antispasmodic, Anticholinergic
Dexacorten	Dexamethasone	Steroid	Call	Antiasthmatic, Corticosteroid
Dexameth	Dexamethasone	Steroid	Call	Antiasthmatic, Corticosteroid
Dexamethasone	Dexamethasone	Steroid	Call	Antiasthmatic, Corticosteroid
Dexasone	Dexamethasone	Steroid	Call	Antiasthmatic, Corticosteroid
Dexedrine	Dextroamphetamine	Stimulant, ADHD, Narcolepsy		Central Nervous System Stimulant
Dexone	Dexamethasone	Steroid	Call	Antiasthmatic, Corticosteroid
Dextroamphetamine	Dextroamphetamine	Stimulant, ADHD, Narcolepsy		Central Nervous System Stimulant
Dextrostat	Dextroamphetamine	Stimulant, ADHD, Narcolepsy		Central Nervous System Stimulant
DiaBeta	Glyburide	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Diastat	Diazepam	Anxiety, Seizures, Skeletal Muscle Relaxant		Antianxiety, Sedative/Hypnotic, Anticonvulsant
Diazepam	Diazepam	Anxiety, Seizures, Skeletal Muscle Relaxant		Antianxiety, Sedative/Hypnotic, Anticonvulsant
Dicyclomine	Dicyclomine	Gastrointestinal-Irritable Bowel		Antispasmodic
Didronel	Etidronate	Osteoporosis, Paget's		Bone Resorption Inhibitor, Hypocalcemic
Diflucan	Fluconazole	Fungal Infections		Antifungal
Digitek	Digoxin	Cardiac		Antharrhythmic
Digoxin	Digoxin	Cardiac		Antharrhythmic
Dihydroergotamine	Dihydroergotamine	Migraines		Vascular Headache Suppressant
Dilacor XR	Diltiazem	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensives
Dilantin	Phenytoin	Seizure Disorder		Antiarrhythmic, Anticonvulsant

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Dilatrate-SR	Isosorbide Dinitrate	Cardiac-Nitrate		Anti-Anginal
Dilaudid	Hydromorphone	Narcotic Pain Medication		Opioid Analgesic
Diltia XT	Diltiazem	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensives
Diltiazem	Diltiazem	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensives
Diovan	Valsartan	Hypertension		Antihypertensive
Diphenylhydantoin	Phenytoin	Seizure Disorder		Antiarrhythmic, Anticonvulsant
Dipyrimadole	Dipyrimadole	Circulatory		Antiplatelet Agent
Disalcid	Salsalate	Arthritis, Pain		NSAID
Disopyramide	Disopyramide	Cardiac		Antiarrhythmic
Ditropan	Oxybutynin	Urinary-Bladder		Urinary Tract Antispasmodic, Anticholinergic
Diuril	Chlorothiazide	Cardiac, Edema		Antihypertensive, Diuretic
Divalproex Sodium	Divalproex Sodium	Seizure Disorder		Anticonvulsant, Vascular Headaches
Dizac	Diazepam	Anxiety, Seizures, Skeletal Muscle Relaxant		Antianxiety, Sedative/Hypnotic, Anticonvulsant
Dofetilide	Dofetilide	Cardiac		Antiarrhythmics
Dolorphine	Methadone	Narcotic Pain Medication		Opioid Analgesic
Dolorac	Capsaicin	Pain Management, Topical		Nonopioid Analgesics (Topical)
Donepezil	Donepezil	Memory Loss	NI	Anti-Alzheimer
Donnamar	Hyoscyamine	Urinary, Gastrointestinal		Antispasmodic, Anticholinergic
Donnatal	Phenobarbital/Hyoscyamine/Atropine/Scopolamine Combo	Gastrointestinal		Gastrointestinal
Dopar	Levodopa	Parkinson's	NI	Antiparkinson
Doxazosin	Doxazosin	Cardiac		Antihypertensive
Doxepin	Doxepin	Depression		Antianxiety, Antidepressant
Doxorubicin Hydrochloride	Doxorubicin Hydrochloride	Cancer	NI	Antineoplastic
DPH	Phenytoin	Seizure Disorder		Antiarrhythmic, Anticonvulsant
Droxia	Hydroxyurea	Cancer	NI	Antineoplastic
Duphalac	Lactulose	Gastrointestinal-Constipation		Laxative
Duraclon	Clonidine	Cardiac		Antihypertensive
Duragesic	Fentanyl	Narcotic pain medication-Transdermal	NI	Opioid Analgesic
Duralone	Methylprednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Duramorph	Morphine	Narcotic Pain Medication		Opioid Analgesic
Duvoid	Bethanecol	Urinary-Bladder		Urinary Tract Stimulant
Dyazide	Hydrochlorothiazide/Triamterene	Cardiac		Antihypertensive
DynaCirc	Isradipine	Cardiac-Calcium Channel Blocker		Antianginal, Antihypertensive
Dyrenium	Triamterene	Edema		Diuretic, Potassium-Sparing
Edur-Acin	Niacin	Hypercholesterolemia, Supplement		Lipid-(fat)-Lowering drug, Vitamin
Effexor	Venlafaxine	Depression		Antianxiety, Antidepressant
Elavil	Amitriptyline	Depression, Chronic Pain		Antidepressant
Eldepryl	Selegiline	Parkinson's	NI	Antiparkinson
Elidel	Pimecrolimus	Dermatitis		Topical Immunosuppressant
Elixomin	Theophylline	Respiratory		Bronchodilator
Elixophyllin	Theophylline	Respiratory		Bronchodilator
Emcyt		Cancer	NI	Antineoplastic
Enalapril/Enalaprilat	Enalapril/Enalaprilat	Cardiac		Antihypertensive
Enbrel	Etanercept	Rheumatoid Arthritis	NI	DMARD
Endep	Amitriptyline	Depression, Chronic Pain		Antidepressant
Endocodone	Oxycodone	Narcotic Pain Medication		Opioid Analgesic
Enduronyl	Methylclothiazide/Deserpidine Combo	Cardiac		
Entacapone	Entacapone	Parkinson's	NI	Antiparkinson
Entocort EC	Budesonide	Steroid	Call	Antiasthmatic, Corticosteroid
Enulose	Lactulose	Gastrointestinal-Constipation		Laxative
Epinephrine	Epinephrine	Respiratory		Antiasthmatic, Bronchodilator, Vasopressors
EpiPen	Epinephrine	Respiratory		Antiasthmatic, Bronchodilator, Vasopressors
Epitol	Carbamazepine	Seizure Disorder, Pain of Trigeminal Neuralgia		Anticonvulsant
Epoetin	Epoetin	Anemia of Chronic Renal Failure	NI	Anti-Anemic
Epogen-Injectable	Epoetin	Anemia of Chronic Renal Failure	NI	Anti-Anemic
EPO-Injectable	Epoetin	Anemia of Chronic Renal Failure	NI	Anti-Anemic
Eprex-Injectable	Epoetin	Anemia of Chronic Renal Failure	NI	Anti-Anemic
Eprosartan	Eprosartan	Cardiac		Antihypertensive
Eptifibatide	Eptifibatide	Cardiac		Antiplatelet Agent
Ergotamine	Ergotamine	Migraines		Vascular Headache Suppressant
Ergotstat	Ergotamine	Migraines		Vascular Headache Suppressant

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Erythropoietin-Injectable	Epoetin	Anemia of Chronic Renal Failure	NI	Anti-Anemic
Esidrex	Hydrochlorothiazide	Cardiac, Edema		Antihypertensive, Diuretic
Eskalith	Lithium	Manic-Depression		Antimanic
Esmolol	Esmolol	Cardiac-Beta Blocker		Antiarrhythmic
Esomeprazole	Esomeprazole	Gastrointestinal		Aniulcer Agent
Estrace	Estradiol	Estrogen Replacement Therapy		Hormone
Estradiol	Estradiol	Estrogen Replacement Therapy		Hormone
Etanercept	Etanercept	Rheumatoid Arthritis	NI	DMARD
Ethmozine	Moricizine	Cardiac		Antiarrhythmic
Etidronate	Etidronate	Osteoporosis, Paget's		Bone Resorption Inhibitor, Hypocalcemic
Etodolac	Etodolac	Arthritis, Pain		Antirheumatic, Nonopioid Analgesic
Etrafon	Perphenazine/Amitriptyline Combo	Depression		Antidepressant
Eulexin	Flutamide	Cancer	NI	Antineoplastic
Evalose	Lactulose	Gastrointestinal-Constipation		Laxative
Evista	Raloxifene	Osteoporosis		Bone Resorption Inhibitors
Evoxac	Cevimeline	Sjogren's Syndrome		Cholinergic
Exelon	Rivastigmine	Alzheimers/Memory	NI	Anti-Alzheimer
Feldene	Piroxicam	Arthritis, Pain		NSAID, Antirheumatic
Felodipine	Felodipine	Cardiac-Calcium Channel Blocker		Antianginal, Antihypertensive
Femara	Letrozole	Cancer	Call	Antineoplastic
Fenofibrate	Fenofibrate	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Fenoldopam	Fenoldopam	Cardiac		Antihypertensive
Fentanyl	Fentanyl	Narcotic Pain Medication	NI	Opioid Analgesic
Feosol	Ferrous Sulfate	Iron-Deficiency Anemia		Anti-Anemic
Feratab	Ferrous Sulfate	Iron-Deficiency Anemia		Anti-Anemic
Fer-gen-sol	Ferrous Sulfate	Iron-Deficiency Anemia		Anti-Anemic
Fergon	Ferrous Gluconate	Iron-Deficiency Anemia		Anti-Anemic
Fer-In-Sol	Ferrous Sulfate	Iron-Deficiency Anemia		Anti-Anemic
Fer-Iron	Ferrous Sulfate	Iron-Deficiency Anemia		Anti-Anemic
Ferralet	Ferrous Gluconate	Iron-Deficiency Anemia		Anti-Anemic
Ferrous Gluconate	Ferrous Gluconate	Iron-Deficiency Anemia		Anti-Anemic
Ferrous Sulfate	Ferrous Sulfate	Iron-Deficiency Anemia		Anti-Anemic
Fioricet	Butalbital/Acetaminophen/Caffeine Combo	Narcotic Pain Medication		Barbituates
Fiorinal	Butalbital/Aspirin/Caffeine Combo	Narcotic Pain Medication		
Flagyl	Metronidazole	Gastrointestinal-Peptic Ulcer, GYN Infections		Anit-infective, Anti-protozoal, Aniulcer Agent
Flecainide	Flecainide	Cardiac		Antiarrhythmic
Flexeril	Cyclobenzaprine	Muscle Spasms		Skeletal Muscle Relaxant
Flexoject	Orphenadrine	Muscle Spasms		Skeletal Muscle Relaxant
Flexon	Orphenadrine	Muscle Spasms		Skeletal Muscle Relaxant
Florinef	Fludrocortisone	Adrenocortical Insufficiency, Orthostatic Hypotension		Hormones, Corticosteroid
Flovent	Fluticasone Inhaler	Respiratory Inhaler		Corticosteroid Inhaler, Antiasthmatic
Fluconazole	Fluconazole	Fungal Infections		Antifungal
Fludrocortisone	Fludrocortisone	Adrenocortical Insufficiency, Orthostatic Hypotension		Hormones, Corticosteroid
Flunisolide	Flunisolide Inhaler	Respiratory Inhaler		Corticosteroid Inhaler, Antiasthmatic
Fluoxetine	Fluoxetine	Depression		Antidepressant
Fluphenazine	Fluphenazine	Psychoses	NI	Antipsychotic
Flurazepam	Flurazepam	Sleeping Pill		Sedative/Hypnotic
Flurbiprofen	Flurbiprofen	Arthritis		NSAID, Antirheumatic
Flutamide	Flutamide	Cancer	NI	Antineoplastic
Fluticasone	Fluticasone Inhaler	Respiratory Inhaler		Corticosteroid Inhaler, Antiasthmatic
Fluticasone Inhaler	Fluticasone Inhaler	Respiratory Inhaler		Corticosteroid Inhaler, Antiasthmatic
Fluvastatin	Fluvastatin	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Fluvoxamine	Fluvoxamine	Obsessive-Compulsive Disorder, Depression		Antidepressant
Folate	Folic Acid	Anemia, Vitamin		Anti-Anemic
Folex	Methotrexate	Rheumatoid Arthritis	Call	DMARD, Immunosuppressant
Folic Acid	Folic Acid	Anemia, Vitamin		Anti-Anemic
Folvite	Folic Acid	Anemia, Vitamin		Anti-Anemic
Fondaparinux	Fondaparinux	DVT Prophylaxis		Anticoagulant
Foradil	Formoterol	Respiratory Inhaler		Bronchodilator
Formoterol	Formoterol	Respiratory Inhaler		Bronchodilator
Fosamax	Alendronate	Osteoporosis		Bone Resorption Inhibitors
Fosinopril	Fosinopril	Cardiac		Antihypertensive
Fosphenytoin	Fosphenytoin	Seizure Disorder		Antiarrhythmic, Anticonvulsant

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Froben	Flurbiprofen	Arthritis		NSAID, Antirheumatic
Frova	Frovatriptan	Migraines		Vascular Headache Suppressant
Frovatriptan	Frovatriptan	Migraines		Vascular Headache Suppressant
Furosemide	Furosemide	Edema		Diuretic
Gabapentin	Gabapentin	Seizure Disorder, Chronic Pain, Migraines		Anticonvulsant, Analgesic Adjunct
Gabapril	Tiagabine	Seizure Disorder		Anticonvulsant
Galantamine	Galantamine	Alzheimers/Memory	NI	Anti-Alzheimer
Gastroed	Hyoscyamine	Urinary, Gastrointestinal		Antispasmodic, Anticholinergic
Gemfibrozil	Gemfibrozil	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Gengraf	Cyclosporine	Transplant Rejection, Rheumatoid Arthritis, Ulcerative Colitis	NI	Immunosuppressant
Gen-Selegiline	Selegiline	Parkinson's	NI	Antiparkinson
Geodon	Ziprasidone	Schizophrenia	NI	Antipsychotic
Glimepiride	Glimepiride	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Glipizide	Glipizide	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Glucophage	Metformin	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Glucotrol	Glipizide	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Glucovance	Glyburide/Metformin Combo	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Glyburide	Glyburide	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Glycopyrrolate	Glycopyrrolate	Gastrointestinal-Peptic Ulcer Disease		Antispasmodic, Anticholinergic
Glynase	Glyburide	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Glyset	Miglitol	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Goserelin	Goserelin	Cancer, Prostate and Breast	NI	Antineoplastic
Guanabenz	Guanabenz	Cardiac		Antihypertensive
Guanadrel	Guanadrel	Cardiac		Antihypertensive
Guanfacine	Guanfacine	Cardiac		Antihypertensive
Haldol	Haloperidol	Psychoses	NI	Antipsychotic
Haloperidol	Haloperidol	Psychoses	NI	Antipsychotic
HCTZ	Hydrochlorothiazide	Cardiac, Edema		Antihypertensive, Diuretic
Heparin Injectable	Heparin Injectable	Blood Thinner	NI	Anticoagulant
Heptalac	Lactulose	Gastrointestinal-Constipation		Laxative
Hexadrol	Dexamethasone	Steroid	Call	Antiasthmatic, Corticosteroid
Hexalen		Cancer	NI	Antineoplastic
Hybolin Decanoate-Injectable	Nandrolone Decanoate	Anemia of Renal Failure	NI	Anti-anemic
Hydormorphone	Hydormorphone	Narcotic Pain Medication		Opioid Analgesic
Hydralazine	Hydralazine	Cardiac		Antihypertensive
Hydrea	Hydroxyurea	Cancer	NI	Antineoplastic
Hydrocet	Hydrocodone/Acetaminophen Combo	Narcotic Pain Medication		Opioid Analgesic
Hydrochlorothiazide	Hydrochlorothiazide	Cardiac, Edema		Antihypertensive, Diuretic
Hydrocodone	Hydrocodone	Narcotic pain medication	NI	Opioid Analgesic
Hydrocortisone	Hydrocortisone	Steroid	Call	Antiasthmatic, Corticosteroid
HydroDiuril	Hydrochlorothiazide	Cardiac, Edema		Antihypertensive, Diuretic
Hydropres	Hydrochlorothiazide/Reserpine Combo	Cardiac		Antihypertensive
Hydroxychloroquine	Hydroxychloroquine	Rhematoid Arthritis, SLE		DMARD
Hydroxyurea	Hydroxyurea	Cancer	NI	Antineoplastic
Hydroxyzine	Hydroxyzine	Anxiety, Itching, Sedation		Antianxiety, Sedative/Hypnotic, Antihistamine
Hygroton	Chlorthalidone	Cardiac, Edema		Antihypertensive, Diuretic
Hylorel	Guanadrel	Cardiac		Antihypertensive
Hyoscyamine	Hyoscyamine	Urinary, Gastrointestinal		Antispasmodic, Anticholinergic
Hytrin	Terazosin	Cardiac, Prostate Enlargement		Antihypertensive, BPH
Hyzine-50	Hydroxyzine	Anxiety, Itching, Sedation		Antianxiety, Sedative/Hypnotic, Antihistamine
Ibuprofen	Ibuprofen	Arthritis		NSAID
Ibutilide	Ibutilide	Cardiac		Antiarrhythmics
Imdur	Isosorbide Mononitrate	Cardiac-Nitrate		Anti-Anginal
Imipramine	Imipramine	Depression		Antidepressant
Imitrex	Sumatriptan	Migraines		Vascular Headache Suppressant
Imodium	Loperamide	Diarrhea		Antidiarrheal

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Impril	Imipramine	Depression		Antidepressant
Imuran	Azathoprine	Transplant Rejection, Rheumatoid Arthritis, Crohn's	NI	Immunosuppressant
Indapamide	Indapamide	Cardiac, Edema		Antihypertensive, Diuretic
Inderal	Propranolol	Cardiac-Beta Blocker, Migraines		Antianginal, Antiarrhythmics, Antihypertensive, Vascular Headaches
Inderide	Propranolol/Hydrochlorothiazide Combo	Cardiac		Antihypertensive
Indocin	Indomethacin	Arthritis, Pain		NSAID, Antirheumatic
Indomethacin	Indomethacin	Arthritis, Pain		NSAID, Antirheumatic
Infliximab	Infliximab	Rheumatoid Arthritis, Crohn's		DMARD, GI Antiinflammatory
Infumorph	Morphine	Narcotic Pain Medication		Opioid Analgesic
Insulin, Humulin 50/50	NPH/Regular Insulin Mixtures	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin, Humulin 70/30	NPH/Regular Insulin Mixtures	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin, Humulin L	Lente Insulin	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin, Humulin N	NPH Insulin	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin, Humulin U Ultralente	Insulin, Extended	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin, Humulin-R	Regular Insulin	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin, Iletin II R	Regular Insulin	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin, Lente Iletin II	Lente Insulin	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin, Novolin 70/30	NPH/Regular Insulin Mixtures	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin, Novolin L	Lente Insulin	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin, Novolin N	NPH Insulin	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin, Novolin R	Regular Insulin	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin, Novolin U	Insulin, Extended	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin, NPH Iletin II	NPH Insulin	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin, Ultralente U	Insulin, Extended	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin, Velosulin BR	Regular Insulin	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin; Humalog	Insulin Lispro	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin; Humalog 50/50	Insulin Lispro/Protamine Mixture	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin; Humalog 75/25	Insulin Lispro/Protamine Mixture	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin; Novolog	Insulin Aspart	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Insulin; Lantus	Insulin Glargine	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Intal	Cromolyn	Respiratory Inhaler/Nebulizer		Allergy, Antiasthmatic
Integrillin	Eptifibatide	Cardiac		Antiplatelet Agent
Interferon		Cancer	NI	Antineoplastic
Ipratropium	Ipratropium	Respiratory Inhaler		Bronchodilator
Irbesartan	Irbesartan	Hypertension		Antihypertensive
ISDN	Isosorbide Dinitrate	Cardiac-Nitrate		Anti-Anginal
Ismo	Isosorbide Mononitrate	Cardiac-Nitrate		Anti-Anginal
Iso-Bid	Isosorbide Dinitrate	Cardiac-Nitrate		Anti-Anginal
Isonate	Isosorbide Dinitrate	Cardiac-Nitrate		Anti-Anginal
Isoptin	Verapamil	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensive, Vascular Headaches
Isoptin SR	Verapamil	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensive, Vascular Headaches
Isorbid	Isosorbide Dinitrate	Cardiac-Nitrate		Anti-Anginal
Isordil	Isosorbide Dinitrate	Cardiac-Nitrate		Anti-Anginal
Isosorbide Dinitrate	Isosorbide Dinitrate	Cardiac-Nitrate		Anti-Anginal
Isosorbide Mononitrate	Isosorbide Mononitrate	Cardiac-Nitrate		Anti-Anginal
Isotrate	Isosorbide Dinitrate	Cardiac-Nitrate		Anti-Anginal
Isotrate ER	Isosorbide Mononitrate	Cardiac-Nitrate		Anti-Anginal
Isradipine	Isradipine	Cardiac-Calcium Channel Blocker		Antianginal, Antihypertensive
Kabolin-Injectable	Nandrolone Decanoate	Anemia of Renal Failure	NI	Anti-anemic
Kadian	Morphine	Narcotic Pain Medication		Opioid Analgesic
K-Dur	Potassium Supplement	Potassium Supplement		Potassium Replacement
Kenacort	Triamcinolone	Steroid	Call	Antiasthmatic, Corticosteroid
Keppra	Levetiracetam	Seizure Disorder		Anticonvulsant
Kerlone	Betaxolol	Cardiac- Beta Blocker		Antihypertensive
Ketoprofen	Ketoprofen	Arthritis, Pain		NSAID
Key-Pred	Prednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Kineret	Anakinra	Rheumatoid Arthritis	Call	DMARD
Klonopin	Clonazepam	Seizure Disorder		Anticonvulsant
K-Lor	Potassium Supplement	Potassium Supplement		Potassium Replacement
Klor-Con	Potassium Supplement	Potassium Supplement		Potassium Replacement
Klorvess	Potassium Supplement	Potassium Supplement		Potassium Replacement
K-Norm	Potassium Supplement	Potassium Supplement		Potassium Replacement
Kolyum	Potassium Supplement	Potassium Supplement		Potassium Replacement

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Kritalose	Lactulose	Gastrointestinal-Constipation		Laxative
K-Tab	Potassium Supplement	Potassium Supplement		Potassium Replacement
Labetalol	Labetalol	Cardiac- Beta Blocker		Antianginal, Antihypertensive
Lactulose	Lactulose	Gastrointestinal-Constipation		Laxative
Lamictal	Lamotrigine	Seizure Disorder		Anticonvulsant
Lamotrigine	Lamotrigine	Seizure Disorder		Anticonvulsant
Lanophyllin	Theophylline	Respiratory		Bronchodilator
Lanoxicaps	Digoxin	Cardiac		Antharrhythmic
Lanoxin	Digoxin	Cardiac		Antharrhythmic
Lansoprazole	Lansoprazole	Gastrointestinal- Ulcer Disease		Aniulcer Agent
Largactil	Chlorpromazine	Psychoses	NI	Antipsychotics, Antiemetic
Larodopa	Levodopa	Parkinson's	NI	Antiparkinson
Lasix	Furosemide	Edema		Diuretic
L-Dopa	Levodopa	Parkinson's	NI	Antiparkinson
Leflunomide	Leflunomide	Rheumatoid Arthritis		DMARD
Lescol	Fluvastatin	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Letrozole	Femara	Cancer	Call	Antineoplastic
Leucovorin		Cancer	NI	Antineoplastic
Leukeran	Chlorambucil	Cancer	NI	Antneoplastic, Immunosuppressant
Levalbuterol	Levalbuterol	Respiratory Inhaler		Bronchodilator
LevatoI	Penbutolol	Cardiac- Beta Blocker		Antihypertensive
Levbid	Hyoscyamine	Urinary, Gastrointestinal		Antispasmodic, Anticholinergic
Levetiracetam	Levetiracetam	Seizure Disorder		Anticonvulsant
Levodopa	Levodopa	Parkinson's	NI	Antiparkinson
Levo-T	Levothyroxine	Thyroid Preparations		Hormone
Levothroid	Levothyroxine	Thyroid Preparations		Hormone
Levothyroxine	Levothyroxine	Thyroid Preparations		Hormone
Levoxyl	Levothyroxine	Thyroid Preparations		Hormone
Levsin	Hyoscyamine	Urinary, Gastrointestinal		Antispasmodic, Anticholinergic
Levsinex	Hyoscyamine	Urinary, Gastrointestinal		Antispasmodic, Anticholinergic
Librax	Chlordiazepoxide/Clidinium Combo	Anxiety, IBS		
Librium	Chlordiazepoxide	Anxiety-Benzodiazepine		Antianxiety, Sedative/Hypnotic
Limbitrol	Chlordiazepoxide/Amitriptyline Combo	Anxiety, Depression		
Lioresal	Baclofen	Multiple Sclerosis, Spinal Cord Lesions	NI	Skeletal Muscle Relaxant, Antispasticity Agent
Liothyronine	Liothyronine	Thyroid Preparations		Hormone
Liotrix	Liotrix	Thyroid Preparations		Hormone
Lipitor	Atorvastatin	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Liquid Pred	Prednisone	Steroid	Call	Antiasthmatic, Corticosteroid
Lisinopril	Lisinopril	Cardiac		Antihypertensive
Lithium	Lithium	Manic-Depression		Antimanic
Lithonate	Lithium	Manic-Depression		Antimanic
Lithotabs	Lithium	Manic-Depression		Antimanic
LoCHOLEST	Cholestyramine	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Lodine	Etodolac	Arthritis, Pain		Antirheumatic, Nonopioid Analgesic
Logen	Diphenoxylate/Atropine	Diarrhea		Antidiarrheal
Lomanate	Diphenoxylate/Atropine	Diarrhea		Antidiarrheal
Lomotil	Diphenoxylate/Atropine	Diarrhea		Antidiarrheal
Loniten	Minoxidil	Cardiac		Antihypertensive
Lonox	Diphenoxylate/Atropine	Diarrhea		Antidiarrheal
Loperamide	Loperamide	Diarrhea		Antidiarrheal
Lopid	Gemfibrozil	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Lopressor	Metoprolol	Cardiac		Antianginal, Antihypertensive
Lopurin	Allopurinol	Gout		Antigout Agent
Lorazepam	Lorazepam	Anxiety		Antianxiety, Sedative/Hypnotic
Lorcet	Hydrocodone/Acetaminophen	Narcotic Pain Medication		Opioid Analgesic
Lortab	Hydrocodone/Acetaminophen	Narcotic Pain Medication		Opioid Analgesic
Losartan	Losartan	Hypertension		Antihypertensive
Losartan	Losartan	Hypertension		Antihypertensive
Losartan	Losartan	Hypertension		Antihypertensive
Lotensin	Benazepril	Cardiac		Antihypertensive
Lotrel	Benazepril/Amlodipine Combo	Cardiac		Antihypertensive
Lovastatin	Lovastatin	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Lozol	Indapamide	Cardiac, Edema		Antihypertensive, Diuretic
I-Triiodothyronine	Liothyronine	Thyroid Preparations		Hormone
Luminal	Phenobarbital	Seizure Disorder, Sedative		Anticonvulsant, Sedative/Hypnotic, Barbituate
Lupron		Cancer	NI	Antineoplastic

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Luvox	Fluvoxamine	Obsessive-Compulsive Disorder, Depression		Antidepressant
Marax	Ephedrine/Theophylline/Hydroxyzine Combo	Respiratory		
Marthritic	Salsalate	Arthritis, Pain		NSAID
Mavik	Trandolapril	Cardiac		Antihypertensive
Maxair Inhaler	Pirbuterol	Respiratory Inhaler		Bronchodilator
Maxalt	Rizatriptan	Migraines		Vascular Headache Suppressant
Maxzide	Hydrochlorothiazide/Triamterene	Cardiac		
Meclizine	Meclizine	Motion Sickness, Vertigo		Antiemetics, Antihistamines
Medralone	Methylprednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Medrol	Methylprednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Medroxyprogesterone	Medroxyprogesterone	Hormone Replacement		Hormone
Megace		Cancer	NI	Antineoplastic
Megestrol		Cancer	NI	Antineoplastic
Mellaril	Thioridazine	Schizophrenia	NI	Antipsychotic
Melphalan		Cancer	NI	Antineoplastic
Meperidine	Meperidine	Narcotic Pain Medication		Opioid Analgesic
Mesalamine	Mesalamine	Gastrointestinal-Ulcerative Colitis		GI Antiinflammatory
Mestinon		Myasthenia Gravis	NI	
Metaproterenol	Metaproterenol	Respiratory Inhaler		Bronchodilator
Metaxalone	Metaxalone	Muscle Spasms		Skeletal Muscle Relaxant
Metformin	Metformin	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Methadone	Methadone	Narcotic Pain Medication		Opioid Analgesic
Methadose	Methadone	Narcotic Pain Medication		Opioid Analgesic
Methocarbamol	Methocarbamol	Muscle Spasms		Skeletal Muscle Relaxant
Methotrexate	Methotrexate	Rheumatoid Arthritis	Call	DMARD, Immunosuppressant
Methyldopa	Methyldopa	Cardiac		Antihypertensive
Methylprednisolone	Methylprednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Meticorten	Prednisone	Steroid	Call	Antiasthmatic, Corticosteroid
Metoclopramide	Metoclopramide	Gastrointestinal		Antiemetic
Metolazone	Metolazone	Cardiac, Edema		Antihypertensive, Diuretic
Metoprolol	Metoprolol	Cardiac		Antianginal, Antihypertensive
Metronidazole	Metronidazole	Gastrointestinal-Peptic Ulcer, GYN Infections		Anti-infective, Anti-protozoal, Antiulcer Agent
Mevacor	Lovastatin	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Mexiletine	Mexiletine	Cardiac, Pain	Call	Antiarrhythmic, Neuropathic Pain
Mexitol	Mexiletine	Cardiac, Pain	Call	Antiarrhythmic, Neuropathic Pain
Miacalcin Injection	Calcitonin	Osteoporosis, Paget's	NI	Hypocalcemic
Micardis	Telmisartan	Hypertension		Antihypertensive
Micro-K	Potassium Supplement	Potassium Supplement		Potassium Replacement
Micronase	Glyburide	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Microzide	Hydrochlorothiazide	Cardiac, Edema		Antihypertensive, Diuretic
Midamor	Amiloride	Edema		Diuretic, Potassium-Sparing
Midazolam	Midazolam	Anxiety		Antianxiety, Sedative/Hypnotic
Miglitol	Miglitol	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Migranal	Dihydroergotamine	Migraines		Vascular Headache Suppressant
Milrinone	Milrinone	Cardiac		Inotropic, Congestive Heart Failure
Minipress	Prazosin	Cardiac, Prostate Enlargement		Antihypertensive, BPH
Minitran	Nitoglycerin	Cardiac-Nitrate		Anti-Anginal
Minoxidil	Minoxidil	Cardiac		Antihypertensive
Mirapex	Pramipexole	Parkinsons	NI	Antiparkinson
Mirtazapine	Mirtazapine	Depression		Antidepressant
Misoprostol	Misoprostol	Prevent GI ulcers		Antiulcer Agent
Mobic		Arthritis		
Moduretic		Cardiac		
Moexipril	Moexipril	Cardiac		Antihypertensive
Monoket	Isosorbide Mononitrate	Cardiac-Nitrate		Anti-Anginal
Monopril	Fosinopril	Cardiac		Antihypertensive
Montelukast	Montelukast	Respiratory		Bronchodilator
Moricizine	Moricizine	Cardiac		
Morphine	Morphine	Narcotic Pain Medication		Opioid Analgesic
Motofen	Defenoxin/Atropine	Diarrhea		Antidiarrheal
Motrin	Ibuprofen	Arthritis, Pain		NSAID
MS Contin	Morphine	Narcotic Pain Medication		Opioid Analgesic
Muromonab-CD3	Muromonab-CD3	Transplant Rejection	NI	Immunosuppressant
Mutamycin		Cancer	NI	
Mycophenolate	Mycophenolate	Transplant Rejection	NI	Immunosuppressant

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Mykrox	Metolazone	Cardiac, Edema		Antihypertensive, Diuretic
Myleran		Cancer	NI	
Myolin	Orphenadrine	Muscle Spasms		Skeletal Muscle Relaxant
Myotrol	Orphenadrine	Muscle Spasms		Skeletal Muscle Relaxant
Myrochrysine (Gold)		Arthritis	NI	
Mysoline	Primadone	Seizure Disorder		
Nabumetone	Nabumetone	Arthritis, Pain		NSAID, Antirheumatic
Nadolol	Nadolol	Cardiac		Antianginal, Antihypertensive
Nalbuphine	Nalbuphine	Narcotic Pain Medication		Opioid Analgesic
Nalfon		Arthritis		
Nandrolone Decanoate	Nandrolone Decanoate	Anemia of Renal Failure	NI	Anti-anemic
Naprelan	Naproxen	Arthritis, Pain		NSAID
Naprosyn	Naproxen	Arthritis, Pain		NSAID
Naproxen	Naproxen	Arthritis, Pain		NSAID
Naratriptan	Naratriptan	Migraines		Vascular Headache Suppressant
Nardil	Phenelzine	Depression		Antidepressant-MAO Inhibitors
Nateglinide	Nateglinide	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Nedocromil	Nedocromil	Respiratory		Antiasthmatic, Allergies
Nefazodone	Nefazodone	Depression		Antidepressant
Nembutal	Pentobarbital	Sedation, Seizures	Call	Anticonvulsant, Sedative/Hypnotic
Neoral	Cyclosporine	Transplant Rejection, Rheumatoid Arthritis, Ulcerative Colitis	NI	Immunosuppressant
Neosar	Cyclophosphamide	Cancer, Rheumatoid Arthritis	NI	Immunosuppressant
Neostigmine		Myasthenia Gravis	NI	
Nephron	Epinephrine	Respiratory		Antiasthmatic, Bronchodilator, Vasopressors
Neupogen		Cancer	NI	
Neurontin	Gabapentin	Seizure Disorder, Chronic Pain, Migraines		Anticonvulsant, Analgesic Adjunct
Nexium	Esomeprazole	Gastrointestinal		Antiulcer Agent
Nia-Bid	Niacin	Hypercholesterolemia, Supplement		Lipid-(fat)-Lowering drug, Vitamin
Niac	Niacin	Hypercholesterolemia, Supplement		Lipid-(fat)-Lowering drug, Vitamin
Niacels	Niacin	Hypercholesterolemia, Supplement		Lipid-(fat)-Lowering drug, Vitamin
Niacin	Niacin	Hypercholesterolemia, Supplement		Lipid-(fat)-Lowering drug, Vitamin
Niacor	Niacin	Hypercholesterolemia, Supplement		Lipid-(fat)-Lowering drug, Vitamin
Niaspan	Niacin	Hypercholesterolemia, Supplement		Lipid-(fat)-Lowering drug, Vitamin
Nicardipine	Nicardipine	Cardiac-Calcium Channel Blocker		Antianginal, Antihypertensives
Nicobid	Niacin	Hypercholesterolemia, Supplement		Lipid-(fat)-Lowering drug, Vitamin
Nicolar	Niacin	Hypercholesterolemia, Supplement		Lipid-(fat)-Lowering drug, Vitamin
Nicotinex	Niacin	Hypercholesterolemia, Supplement		Lipid-(fat)-Lowering drug, Vitamin
Nicotinic Acid	Niacin	Hypercholesterolemia, Supplement		Lipid-(fat)-Lowering drug, Vitamin
Nifedical XL	Nifedipine	Cardiac-Calcium Channel Blocker		Antianginal, Antihypertensives
Nifedipine	Nifedipine	Cardiac-Calcium Channel Blocker		Antianginal, Antihypertensives
Nitroglycerin	Nitroglycerin	Cardiac-Nitrate		Anti-Anginal
Nitrek	Nitroglycerin	Cardiac-Nitrate		Anti-Anginal
Nitro-Bid	Nitroglycerin	Cardiac-Nitrate		Anti-Anginal
Nitrocot	Nitroglycerin	Cardiac-Nitrate		Anti-Anginal
Nitrodisc	Nitroglycerin	Cardiac-Nitrate		Anti-Anginal
Nitro-Dur	Nitroglycerin	Cardiac-Nitrate		Anti-Anginal
NitroglynE-R	Nitroglycerin	Cardiac-Nitrate		Anti-Anginal
Nitrol	Nitroglycerin	Cardiac-Nitrate		Anti-Anginal
Nitrolingual	Nitroglycerin	Cardiac-Nitrate		Anti-Anginal
Nitrong	Nitroglycerin	Cardiac-Nitrate		Anti-Anginal
Nitro-par	Nitroglycerin	Cardiac-Nitrate		Anti-Anginal
Nitropress	Nitroprusside	Cardiac		Antihypertensive
Nitroprusside	Nitroprusside	Cardiac		Antihypertensive
NitroQuick	Nitroglycerin	Cardiac-Nitrate		Anti-Anginal
Nitrostat	Nitroglycerin	Cardiac-Nitrate		Anti-Anginal
Nitro-Time	Nitroglycerin	Cardiac-Nitrate		Anti-Anginal
Nizatidine	Nizatidine	Gastrointestinal		Antiulcer Agent
Nizoral		Antifungal		
No Pain-HP	Capsaicin	Pain Management, Topical		Nonopioid Analgesics (Topical)
Nolvadex		Breast Cancer		
Nomodyne	Labetalol	Cardiac- Beta Blocker		Antianginal, Antihypertensive
Norflex	Orphenadrine	Muscle Spasms		Skeletal Muscle Relaxant
Norfranil	Imipramine	Depression		Antidepressant
Normodyne		Cardiac		
Norpace	Disopyramide	Cardiac		Antiarrhythmic
Norpramin	Desipramine	Depression		Antidepressant
Nor-Pred	Prednisolone	Steroid	Call	Antiasthmatic, Corticosteroid

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Nortriptyline		Depression		
Norvasc	Amlodipine	Cardiac-Calcium Channel Blocker		Antihypertensive
Novo-Flurbiprofen	Flurbiprofen	Arthritis		NSAID, Antirheumatic
NovoHydrazide	Hydrochlorothiazide	Cardiac, Edema		Antihypertensive, Diuretic
NPH Insulin	NPH Insulin	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Nubain	Nalbuphine	Narcotic Pain Medication		Opioid Analgesic
Nu-Diltiaz	Diltiazem	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensives
Nu-Flurbiprofen	Flurbiprofen	Arthritis		NSAID, Antirheumatic
NuLev	Hyoscyamine	Urinary, Gastrointestinal		Antispasmodic, Anticholinergic
Nuprin	Ibuprofen	Arthritis, Pain		NSAID
Nu-Selegiline	Selegiline	Parkinson's	NI	Antiparkinson
Octamide	Metoclopramide	Gastrointestinal		Antiemetic
Olanzapine	Olanzapine	Schizophrenia, Anorexia Nervosa	NI	Antipsychotic
Omeprazole	Omeprazole	Gastrointestinal		Aniulcer Agent
Orabase		Arthritis		
Orasone	Prednisone	Steroid	Call	Antiasthmatic, Corticosteroid
Oretic	Hydrochlorothiazide	Cardiac, Edema		Antihypertensive, Diuretic
Orfro	Orphenadrine	Muscle Spasms		Skeletal Muscle Relaxant
Orphenadrine	Orphenadrine	Muscle Spasms		Skeletal Muscle Relaxant
Orphenate	Orphenadrine	Muscle Spasms		Skeletal Muscle Relaxant
Orthoclone OKT3	Muromonab-CD3	Transplant Rejection	NI	Immunosuppressant
Orudis	Ketoprofen	Arthritis, Pain		NSAID
Oruvail	Ketoprofen	Arthritis, Pain		NSAID
Oxaprozin	Oxaprozin	Arthritis, Pain		NSAID, Antirheumatic
Oxazepam	Oxazepam	Anxiety		Antianxiety, Sedative/Hypnotic
Oxcarbazepine	Oxcarbazepine	Seizure Disorder		Anticonvulsant
Oxybutynin		Urinary-Bladder		
Oxycodone	Oxycodone	Narcotic Pain Medication		Opioid Analgesic
Oxycontin	Oxycodone	Narcotic Pain Medication		Opioid Analgesic
Pacerone	Amiodarone	Cardiac		Antiarrhythmics
Pain Doctor	Capsaicin	Pain Management, Topical		Nonopioid Analgesics (Topical)
Pamelor	Nortriptyline	Depression		Antidepressant
Pamidronate	Pamidronate	Hypercalcemia, Paget's	Call	Bone Resorption Inhibitor
Panasol-S	Prednisone	Steroid	Call	Antiasthmatic, Corticosteroid
Pancrease	Pancrease	Pancreatic Enzyme	NI	
Pantoprazole	Pantoprazole	Gastrointestinal		Aniulcer Agent
Papaverine		Cardiovascular		
Paradione		Seizure Disorder		
Paraflex	Chlorzoxazone	Muscle Spasms		Skeletal Muscle Relaxant
Parafon Forte	Chlorzoxazone	Muscle Spasms		Skeletal Muscle Relaxant
Parlodel	Bromocriptine	Parkinson's, Amenorrhea-Used for Fertility	Call	Antiparkinson
Parnate	Tranylcypromine	Depression		Antidepressant-MAO Inhibitors
Paroxetine	Paroxetine	Anxiety, Depresssion		Antianxiety, Antidepressant
Pavabid		Cardiovascular		
Paxil	Paroxetine	Anxiety, Depresssion		Antianxiety, Antidepressant
Peganone		Seizure Disorder		
Pemoline	Pemoline	Stimulant, ADHD		Central Nervous System Stimulant
Penbutolol	Penbutolol	Cardiac- Beta Blocker		Antihypertensive
Penicillamine	Penicillamine	Rheumatoid Arthritis	Call	DMARD, Immunosuppressant
Pentamidine		AIDS	NI	
Pentasa	Mesalamine	Gastrointestinal-Ulcerative Colitis		GI Antiinflammatory
Pentazine	Promethazine	Allergies, Sedation, Nausea/Vomiting		Antiemetic, Antihistamine, Sedative/Hypnotic
Pentazocine	Pentazocine	Narcotic Pain Medication		Opioid Analgesic
Pentobarbital	Pentobarbital	Sedation, Seizures	Call	Anticonvulsant, Sedative/Hypnotic
Pepcid	Tamotidine	Gastrointestinal		Aniulcer Agent
Percocet	Oxycodone/Acetaminophen	Narcotic Pain Medication		Opioid Analgesic
Percodan	Oxycodone/Aspirin	Narcotic Pain Medication		Opioid Analgesic
Percolone	Oxycodone	Narcotic Pain Medication		Opioid Analgesic
Pergolide	Pergolide	Parkinson's	NI	Antiparkinson
Perindopril	Perindopril	Cardiac		Antihypertensive
Permax	Pergolide	Parkinson's	NI	Antiparkinson
Persantine	Dipyrimadole	Circulatory		Antiplatelet Agent
Pethidine	Meperidine	Narcotic Pain Medication		Opioid Analgesic
Phenazine	Promethazine	Allergies, Sedation, Nausea/Vomiting		Antiemetic, Antihistamine, Sedative/Hypnotic
Phencen-50	Promethazine	Allergies, Sedation, Nausea/Vomiting		Antiemetic, Antihistamine, Sedative/Hypnotic
Phenelzine	Phenelzine	Depression		Antidepressant-MAO Inhibitors

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Phenergan	Promethazine	Allergies, Sedation, Nausea/Vomiting		Antiemetic, Antihistamine, Sedative/Hypnotic
Phenerzine	Promethazine	Allergies, Sedation, Nausea/Vomiting		Antiemetic, Antihistamine, Sedative/Hypnotic
Phenobarbital	Phenobarbital	Seizure Disorder, Sedative		Anticonvulsant, Sedative/Hypnotic, Barbituate
Phenobarbital		Seizure Disorder		
Phenytek	Phenytoin	Seizure Disorder		Antiarrhythmic, Anticonvulsant
Phenytoin	Phenytoin	Seizure Disorder		Antiarrhythmic, Anticonvulsant
Phrenilin		Narcotic Pain Medication		
Phyllocontin	Aminophylline	Respiratory		Bronchodilator
Pilocarpine		Glaucoma		
Pimecrolimus	Pimecrolimus	Dermatitis		Topical Immunosuppressant
Pindolol	Visken	Cardiac- Beta Blocker		Antihypertensive
		Diabetes, Non-Insulin-Dependent (NIDDM)		
Pioglitazone	Pioglitazone			Antidiabetic
Pirbuterol	Pirbuterol	Respiratory Inhaler		Bronchodilator
Piroxicam		Arthritis		
Plaquenil	Hydroxychloroquine	Rheumatoid Arthritis, SLE		DMARD
Platinol		Cancer	NI	
Plavix		Anticoagulant		
Plendil	Felodipine	Cardiac-Calcium Channel Blocker		Antianginal, Antihypertensive
Pletal	Cilostazol	Circulation		Antiplatelet Agent
Portlac	Lactulose	Gastrointestinal-Constipation		Laxative
Pramipexole	Pramipexole	Parkinsons	NI	Antiparkinson
		Diabetes, Non-Insulin-Dependent (NIDDM)		
Prandin	Repaglinide			Antidiabetic
Pravastatin	Pravastatin	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Prazosin	Prazosin	Cardiac, Prostate Enlargement		Antihypertensive, BPH
		Diabetes, Non-Insulin-Dependent (NIDDM)		
Precose	Acarbose			Antidiabetic
Predacort	Prednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Predate	Prednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Prednicen-M	Prednisone	Steroid	Call	Antiasthmatic, Corticosteroid
Prednicot	Prednisone	Steroid	Call	Antiasthmatic, Corticosteroid
Prednisol	Prednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Prednisolone	Prednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Prednisone	Prednisone	Steroid	Call	Antiasthmatic, Corticosteroid
Pred-Pak	Prednisone	Steroid	Call	Antiasthmatic, Corticosteroid
Prelone	Prednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Prevacid	Lansoprazole	Gastrointestinal- Ulcer Disease		Aniulcer Agent
Prevalite	Cholestyramine	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Prilosec	Omeprazole	Gastrointestinal		Aniulcer Agent
Primacor	Milrinone	Cardiac		Inotropic, Congestive Heart Failure
Primadone	Primadone	Seizure Disorder		Anti
				Antiasthmatic, Bronchodilator, Vasopressors
Primatene	Epinephrine	Respiratory		
Primethasone	Dexamethasone	Steroid	Call	Antiasthmatic, Corticosteroid
Prinivil	Lisinopril	Cardiac		Antihypertensive
Prinzide		Cardiac		
				Antiemetic, Antihistamine, Sedative/Hypnotic
Pro-50	Promethazine	Allergies, Sedation, Nausea/Vomiting		
		Gastrointestinal: Peptic Ulcer Disease		
Pro-Banthine	Propantheline			Antiulcer Agent, Anticholinergic
Probenecid		Gout		
Procainamide	Procainamide	Cardiac		Antiarrhythmics
Procanbid	Procainamide	Cardiac		Antiarrhythmics
Procardia	Nifedipine	Cardiac-Calcium Channel Blocker		Antianginal, Antihypertensives
		Nausea/Vomiting, Anxiety, Psychoses		
Prochlorperazine	Prochlorperazine			Antiemetic, Antipsychotic
Procrit	Epoetin	Anemia of Chronic Renal Failure	NI	Anti-anemic
		Transplant Rejection, Autoimmune Diseases		
Prograf	Tacrolimus		NI	Immunosuppressant
Prolixin	Fluphenazine	Psychoses	NI	Antipsychotic
Proloprim		Antibiotic		
				Antiemetic, Antihistamine, Sedative/Hypnotic
Promacot	Promethazine	Allergies, Sedation, Nausea/Vomiting		
				Antiemetic, Antihistamine, Sedative/Hypnotic
Promethazine	Promethazine	Allergies, Sedation, Nausea/Vomiting		
Promine	Procainamide	Cardiac		Antiarrhythmics
Pronestyl	Procainamide	Cardiac		Antiarrhythmics

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Propacet	Propoxyphene/Acetaminophen	Narcotic Pain Medication		Opioid Analgesic
Propafenone	Propafenone	Cardiac		Antiarrhythmic
Propranolol		Cardiac-Beta Blocker		Anti-Anginal
Propantheline	Propantheline	Gastrointestinal: Peptic Ulcer Disease		Antilucer Agent, Aniticholinergic
Propoxyphene	Propoxyphene	Narcotic Pain Medication		Opioid Analgesic
Prostigmin		Myasthenia Gravis	NI	
Protamine		Blood Thinner		
Prothazine	Promethazine	Allergies, Sedation, Nausea/Vomiting		Antiemetic, Antihistamine, Sedative/Hypnotic
Protonix	Pantoprazole	Gastrointestinal		Antiulcer Agent
Provachol	Pravastatin	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Proventil	Albuterol	Respiratory		Bronchodilator
Provigil		Narcolepsy		
Prozac	Fluoxetine	Depression		Antidepressant
Pulmicort	Budesonide Inhaler	Respiratory Inhaler		Corticosteroid Inhaler, Antiasthmatic
Purinethol /MP6		Cancer	NI	
Pyridium		Urinary-Bladder		
Quadrinal		Respiratory		
Questran	Cholestyramine	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Quetiapine	Quetiapine	Schizophrenia	NI	Antipsychotic
Quibron-T	Theophylline	Respiratory		Bronchodilator
Quinaglute	Quinidine Gluconate	Cardiac		Antiarrhythmics
Quinalan	Quinidine Gluconate	Cardiac		Antiarrhythmics
Quinapril	Quinapril	Cardiac		Antihypertensive
Quinidex	Quinidine Sulfate	Cardiac		Antiarrhythmics
Quinidine	Quinidine Sulfate	Cardiac		Antiarrhythmics
Quinidine Gluconate	Quinidine Gluconate	Cardiac		Antiarrhythmics
Quinidine Sulfate	Quinidine Sulfate	Cardiac		Antiarrhythmics
Quinora	Quinidine Sulfate	Cardiac		Antiarrhythmics
QVAR	Beclomethasone Inhaler	Respiratory Inhaler		Corticosteroid Inhaler, Antiasthmatic
Raloxifene	Raloxifene	Osteoporosis		Bone Resorption Inhibitors
Ramipril	Ramipril	Cardiac		Antihypertensive
Ranitidine	Ranitidine	Gastrointestinal		Antilucer Agent
Ranitidine Bismuth Citrate	Ranitidine Bismuth Citrate	Gastrointestinal		Antilucer Agent
Rapamune	Sirolimus	Transplant Rejection	NI	Immunosuppressant
Reclomide	Metoclopramide	Gastrointestinal		Antiemetic
Reglan	Metoclopramide	Gastrointestinal		Antiemetic
Regular Insulin	Regular Insulin	Diabetes, Insulin-Dependent (IDDM)		Antidiabetic
Relafen	Nabumetone	Arthritis, Pain		NSAID, Antirheumatic
Relaxazone	Chlorzoxazone	Muscle Spasms		Skeletal Muscle Relaxant
Remeron	Mirtazapine	Depression		Antidepressant
Remicade	Infliximab	Rheumatoid Arthritis, Crohn's		DMARD, GI Antiinflammatory
Reminyl	Galantamine	Alzheimers/Memory	NI	Anti-Alzheimer
Remular	Chlorzoxazone	Muscle Spasms		Skeletal Muscle Relaxant
Renedil	Felodipine	Cardiac-Calcium Channel Blocker		Antianginal, Antihypertensive
Repaglinide	Repaglinide	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Requip	Ropinirole	Parkinsons	NI	Antiparkinson
Rescriptor	Delavirdine	HIV Infection	NI	Antiretroviral
Reserpine		Cardiac		
Respbid	Theophylline	Respiratory		Bronchodilator
Resperidone	Resperidone	Psychotic Disorders	NI	Antipsychotic
Restoril		Sleeping Pill		
Retrovir	Azidothymidine	HIV Infection	NI	Antiretroviral
Rheumatrex	Methotrexate	Rheumatoid Arthritis	Call	DMARD, Immunosuppressant
Ridaura (Gold)		Arthritis	NI	
Risedronate	Risedronate	Osteoporosis, Paget's		Bone Resorption Inhibitor
Risperdal	Risperidone	Psychotic Disorders	NI	Antipsychotic
Risperidone	Risperidone	Psychotic Disorders	NI	Antipsychotic
Ritalin		Stimulant		
Rivastigmine	Rivastigmine	Alzheimers/Memory	NI	Anti-Alzheimer
Rizatriptan	Rizatriptan	Migraines		Vascular Headache Suppressant
Robaxin	Methocarbamol	Muscle Spasms		Skeletal Muscle Relaxant
Robinul	Glycopyrrolate	Gastrointestinal: Peptic Ulcer		Anicholinergic
Robinul	Glycopyrrolate	Gastrointestinal-Peptic Ulcer Disease		Antispasmodic, Anticholinergic
Rofecoxib	Rofecoxib	Arthritis		NSAID
Roferon		Cancer	NI	
Ropinirole	Ropinirole	Parkinsons	NI	Antiparkinson

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Rosiglitazone	Rosiglitazone	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Rowasa	Mesalamine	Gastrointestinal-Ulcerative Colitis		GI Antiinflammatory
Roxanol	Morphine	Narcotic Pain Medication		Opioid Analgesic
Roxicet	Oxycodone/Acetaminophen	Narcotic Pain Medication		Opioid Analgesic
Roxicodone	Oxycodone	Narcotic Pain Medication		Opioid Analgesic
Roxilox	Oxycodone/Acetaminophen	Narcotic Pain Medication		Opioid Analgesic
Roxiprin	Oxycodone/Aspirin	Narcotic Pain Medication		Opioid Analgesic
Rubex	Doxorubicin Hydrochloride	Cancer	NI	Antineoplastic
Rythmodan	Disopyramide	Cardiac		Antiarrhythmic
Rythmol	Propafenone	Cardiac		Antiarrhythmic
Salbutamol	Albuterol	Respiratory		Bronchodilator
Salflex	Salsalate	Arthritis, Pain		NSAID
Salgesic	Salsalate	Arthritis, Pain		NSAID
Salmeterol	Salmeterol	Respiratory Inhaler		Bronchodilator
Salsalate	Salsalate	Arthritis, Pain		NSAID
Salsitab	Salsalate	Arthritis, Pain		NSAID
Sandimmune	Cyclosporine	Transplant Rejection, Rheumatoid Arthritis, Ulcerative Colitis	NI	Immunosuppressant
Sandostatin		Diarrhea		
Sarafem	Fluoxetine	Depression		Antidepressant
Scopalamine	Scopalamine	Motion Sickness (Transdermal)		Antiemetic
SD-Deprenyl	Selegiline	Parkinson's	NI	Antiparkinson
Sectral	Acebutolol	Cardiac-Beta Blocker		Antiarrhythmic, Antihypertensive
Selegiline	Selegiline	Parkinson's	NI	Antiparkinson
Serax	Oxazepam	Anxiety		Antianxiety, Sedative/Hypnotic
Serevent	Salmeterol	Respiratory Inhaler		Bronchodilator
Seroquel	Quetiapine	Schizophrenia	NI	Antipsychotic
Sertraline	Sertraline	Depression		Antidepressant
Serzone	Nefazodone	Depression		Antidepressant
Shogan	Promethazine	Allergies, Sedation, Nausea/Vomiting		Antiemetic, Antihistamine, Sedative/Hypnotic
Simulect	Basiliximab	Transplant Rejection	NI	Immunosuppressant
Simvastatin	Simvastatin	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Sinemet	Carbidopa/Levodopa	Parkinson's, Used for Restless Leg	Call	Antiparkinson
Sinequan	Doxepin	Depression		Antianxiety, Antidepressant
Singulair	Montelukast	Respiratory		Bronchodilator
Sirolimus	Sirolimus	Transplant Rejection	NI	Immunosuppressant
Skelaxin	Metaxalone	Muscle Spasms		Skeletal Muscle Relaxant
Skelid	Tiludronate	Paget's Disease		Bone Resorption Inhibitor
Slobid		Respiratory		
Slo-Niacin	Niacin	Hypercholesterolemia, Supplement		Lipid-(fat)-Lowering drug, Vitamin
Slow Fe	Ferrous Sulfate	Iron-Deficiency Anemia		Anti-Anemic
Slow-K	Potassium Supplement	Potassium Supplement		Potassium Replacement
Solaraze	Declofenac	Arthritis		NSAID
Solazine	Trifluoperazine	Antipsychotics	NI	Antipsychotics
Solfoton	Phenobarbital	Seizure Disorder, Sedative		Anticonvulsant, Sedative/Hypnotic, Barbituate
Solganal (Gold)		Arthritis,	NI	
Solu-Cortef	Hydrocortisone	Steroid	Call	Antiasthmatic, Corticosteroid
SoluMedrol	Methylprednisolone	Steroid	Call	Antiasthmatic, Corticosteroid
Solurex	Dexamethasone	Steroid	Call	Antiasthmatic, Corticosteroid
Soma	Carisoprodol	Muscle Spasms		Skeletal Muscle Relaxant
Sorbitrate	Isosorbide Dinitrate	Cardiac-Nitrate		Anti-Anginal
Sotalol	Sotalol	Cardiac-Beta Blocker		Antiarrhythmic
Spironolactone	Spironolactone	Edema		Diuretic, Potassium-Sparing
Starlix	Nateglinide	Diabetes, Non-Insulin-Dependent (NIDDM)		Antidiabetic
Stelazine	Trifluoperazine	Antipsychotics	NI	Antipsychotics
Stemetec	Trimethobenzamide	Nausea and Vomiting		Antiemetics
Sterapred	Prednisone	Steroid	Call	Antiasthmatic, Corticosteroid
Sucralfate	Sucralfate	Gastrointestinal		Antilucer Agent
Sulfamethoxazole		Antibiotics		
Sulfasalazine	Sulfasalazine	Rheumatoid Arthritis, Crohn's	Call	DMARD, GI Antiinflammatory
Sulindac	Sulindac	Arthritis, Pain		NSAID, Antirheumatic
Sumatriptan	Sumatriptan	Migraines		Vascular Headache Suppressant
Surmontil		Depression		
Sustaire	Theophylline	Respiratory		Bronchodilator
Symmetrel	Amantadine	Parkinson's, Viral Infections	Call	Antiparkinson, Antiviral
Synalgos		Narcotic Pain Medication		
Synthroid	Levothyroxine	Thyroid Preparations		Hormone

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Tace		Cancer	NI	
Tacrine	Tacrine	Memory Loss	NI	Anti-Alzheimer
Tacrolimus	Tacrolimus	Transplant Rejection, Autoimmune Diseases	NI	Immunosuppressant
Tagamet	Cimetidine	Gastrointestinal		Antiulcer Agent
Talacen	Pentazocine/Acetaminophen Combo	Narcotic Pain Medication		Opioid Analgesic
Talwin	Pentazocine	Narcotic Pain Medication		Opioid Analgesic
Tambocor	Flecainide	Cardiac		Antiarrhythmic
Tamotidine	Tamotidine	Gastrointestinal		Antiulcer Agent
Tamoxifen		Breast Cancer		
Taractan		Antipsychotics	NI	
Tasmar	Tolcapone			
Tebamide	Trimethobenzamide	Nausea and Vomiting		Antiemetics
Tedral		Respiratory		
Tegamide	Trimethobenzamide	Nausea and Vomiting		Antiemetics
Tegretol	Carbamazepine	Seizure Disorder, Pain of Trigeminal Neuralgia		Anticonvulsant
Telmisartan	Telmisartan	Hypertension		Antihypertensive
Tenex	Guanfacine	Cardiac		Antihypertensive
Ten-K	Potassium Supplement	Potassium Supplement		Potassium Replacement
Tenoretic		Cardiac		
Tenormin		Cardiac		
Terazosin	Terazosin	Cardiac, Prostate Enlargement		Antihypertensive, BPH
Terbutaline	Terbutaline	Respiratory Inhaler		Bronchodilator
Terfluzine	Trifluoperazine	Antipsychotics	NI	Antipsychotics
Teveten	Eprosartan	Cardiac		Antihypertensive
T-Gen	Trimethobenzamide	Nausea and Vomiting		Antiemetics
Thalidomide	Thalidomide	Behcet's, HIV-associated wasting, Crohns	NI	Immunosuppressant
Thalitone	Chlorthalidone	Cardiac, Edema		Antihypertensive, Diuretic
Thalomid	Thalidomide	Behcet's, HIV-associated wasting, Crohns	NI	Immunosuppressant
Theo-24	Theophylline	Respiratory		Bronchodilator
Theobid	Theophylline	Respiratory		Bronchodilator
Theochron	Theophylline	Respiratory		Bronchodilator
Theoclear	Theophylline	Respiratory		Bronchodilator
Theo-Dur	Theophylline	Respiratory		Bronchodilator
Theolair	Theophylline	Respiratory		Bronchodilator
Theophylline	Theophylline	Respiratory		Bronchodilator
Theospan	Theophylline	Respiratory		Bronchodilator
Theostat	Theophylline	Respiratory		Bronchodilator
Theo-Time	Theophylline	Respiratory		Bronchodilator
Theovent	Theophylline	Respiratory		Bronchodilator
Thioridazine	Thioridazine	Schizophrenia	NI	Antipsychotic
Thorazine	Chlorpromazine	Psychoses	NI	Antipsychotics, Antiemetic
Thyral	Thyroid	Thyroid Preparations		Hormone
Thyroid	Thyroid	Thyroid Preparations		Hormone
Thyrolar	Liotrix	Thyroid Preparations		Hormone
Tiagabine	Tiagabine	Seizure Disorder		Anticonvulsant
Tiamate	Diltiazem	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensives
Tiazac	Diltiazem	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensives
Ticlid		Anticoagulant		
Ticon	Trimethobenzamide	Nausea and Vomiting		Antiemetics
Tigan	Trimethobenzamide	Nausea and Vomiting		Antiemetics
Tikosyn	Dofetilide	Cardiac		Antiarrhythmics
Tilade	Nedocromil	Respiratory		Antiasthmatic, Allergies
Tiludronate	Tiludronate	Paget's Disease		Bone Resorption Inhibitor
Timolide	Timolol/Hydrochlorothiazide Combo	Cardiac		Antihypertensive
Timolol	Timolol	Cardiac, Glaucoma, Migraines		Antihypertensive, Vascular Headaches, Antiglaucoma
Tipramine	Imipramine	Depression		Antidepressant
Tirofiban	Tirofiban	Cardiac		Antiplatelet Agent
Tirofiban	Tirofiban	Cardiac		Antiplatelet Agent
Tirofiban	Tirofiban	Cardiac		Antiplatelet Agent
Tocainide	Tocainide	Cardiac		Antiarrhythmics
Tofranil	Imipramine	Depression		Antidepressant
Tolcapone	Tolcapone			

MEDICATIONS IN EXCEL NOV_2003

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Tolectin	Tolmetin	Arthritis, Pain		NSAID, Antirheumatic
Tolmetin	Tolmetin	Arthritis, Pain		NSAID, Antirheumatic
Tolterodine	Tolterodine	Urinary-Bladder		Urinary Tract Antispasmodic, Anticholinergic
Tonocard	Tocainide	Cardiac		Antiarrhythmics
Topamax	Topiramate	Seizure Disorder		Anticonvulsant
Topiramate	Topiramate	Seizure Disorder		Anticonvulsant
Toprol	Metoprolol	Cardiac		Antianginal, Antihypertensive
Toradol		Arthritis		
Torsemide	Torsemide	Edema		Diuretic
Tracleer	Bosentan	Cardiac	NI	Pulmonary hypertension
Trandate	Labetalol	Cardiac- Beta Blocker		Antianginal, Antihypertensive
Trandolapril	Trandolapril	Cardiac		Antihypertensive
Transderm-Nitro	Nitoglycerin	Cardiac-Nitrate		Anti-Anginal
Transderm-Scp	Scopolamine	Motion Sickness (Transdermal)		Anitemetic
Tranxene		Anxiety		
Tranlycypromine	Tranlycypromine	Depression		Antidepressant-MAO Inhibitors
Trazadone	Trazodone	Depression		Antidepressant
Trazon	Trazodone	Depression		Antidepressant
Trental		Circulation		
Trexall	Methotrexate	Rheumatoid Arthritis	Call	DMARD, Immunosuppressant
Trialodine	Trazodone	Depression		Antidepressant
Triamcinolone	Triamcinolone Inhaler	Respiratory Inhaler		Corticosteroid Inhaler, Antiasthmatic
Triamcinolone Inhaler	Triamcinolone Inhaler	Respiratory Inhaler		Corticosteroid Inhaler, Antiasthmatic
Triamolone	Triamcinolone	Steroid	Call	Antiasthmatic, Corticosteroid
Triamotide	Triamcinolone	Steroid	Call	Antiasthmatic, Corticosteroid
Triamterene	Triamterene	Edema		Diuretic, Potassium-Sparing
Triavil	Perphenazine/Amitriptyline	Depression		
Triban	Trimethobenzamide	Nausea and Vomiting		Antiemetics
Tribenzagan	Trimethobenzamide	Nausea and Vomiting		Antiemetics
Tricor	Fenofibrate	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Tricosal	Choline/Magnesium Salicylate	Arthritis, Pain		NSAID
Tridil	Nitoglycerin	Cardiac-Nitrate		Anti-Anginal
Tridione		Seizure Disorder		
Trifluoperazine	Trifluoperazine	Antipsychotics	NI	Antipsychotics
Trihexane	Trihexyphenidyl	Parkinson's	NI	Antiparkinson
Trihexyphenidyl	Trihexyphenidyl	Parkinson's	NI	Antiparkinson
TriKort	Triamcinolone	Steroid	Call	Antiasthmatic, Corticosteroid
Trilafon		Antipsychotics	NI	
Trileptal	Oxcarbazepine	Seizure Disorder		Anticonvulsant
Trilisate	Choline/Magnesium Salicylate	Arthritis, Pain		NSAID
Trilone	Triamcinolone	Steroid	Call	Antiasthmatic, Corticosteroid
Trimazide	Trimethobenzamide	Nausea and Vomiting		Antiemetics
Trimethobenzamide	Trimethobenzamide	Nausea and Vomiting		Antiemetics
Trimethoprim		Antibiotic		
Trimpex		Antibiotic		
Triostat	Liothyronine	Thyroid Preparations		Hormone
Tritec	Ranitidine Bismuth Citrate	Gastrointestinal		Antiulcer Agent
Truphylline	Aminophylline	Respiratory		Bronchodilator
Tylox	Oxycodone/Acetaminophen	Narcotic Pain Medication		Opioid Analgesic
Ultram		Narcotic pain medication	NI	
Ultrazine	Prochlorperazine	Nausea/Vomiting, Anxiety, Psychoses		Antiemetic, Antipsychotic
Uniphyll	Theophylline	Respiratory		Bronchodilator
Univasc	Moexipril	Cardiac		Antihypertensive
Urabeth	Bethanecol	Urinary-Bladder		Urinary Tract Stimulant
Urecholine	Bethanecol	Urinary-Bladder		Urinary Tract Stimulant
Urised		Urinary-Bladder		
Urispas		Urinary-Bladder		
Valdecoxib	Valdecoxib	Arthritis, Pain		NSAID
Valium	Diazepam	Anxiety, Seizures, Skeletal Muscle Relaxant		Antianxiety, Sedative/Hypnotic, Anticonvulsant
Valproate Sodium	Valproate Sodium	Seizure Disorder		Anticonvulsant, Vascular Headaches
Valproic Acid	Valproic Acid	Seizure Disorder		Anticonvulsant, Vascular Headaches
Valsartan	Valsartan	Hypertension		Antihypertensive
Vanadom	Carisoprodol	Muscle Spasms		Skeletal Muscle Relaxant
Vanceril Inhaler	Beclomethasone Inhaler	Respiratory Inhaler		Corticosteroid Inhaler, Antiasthmatic
Vascor	Bepridil	Cardiac-Calcium Channel Blocker		Anti-Anginal
Vaseretic	Enalapril/Hydrochlorothiazide Combo	Cardiac		
Vasotec	Enalapril/Enalaprilat	Cardiac		Antihypertensive

Drug-Generic & Trade Names	Generic Name	Description/Conditions Treated	Notes	Therapeutic Class
Venlafaxine	Venlafaxine	Depression		Antianxiety, Antidepressant
Ventodisk	Albuterol	Respiratory		Bronchodilator
Ventolin	Albuterol	Respiratory		Bronchodilator
Verapamil	Verapamil	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensive, Vascular Headaches
Verelan	Verapamil	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensive, Vascular Headaches
Verelan PM	Verapamil	Cardiac-Calcium Channel Blocker		Antianginal, Antiarrhythmics, Antihypertensive, Vascular Headaches
Vergon	Meclizine	Motion Sickness, Vertigo		Antiemetics, Antihistamines
Versed	Midazolam	Anxiety		Antianxiety, Sedative/Hypnotic
Vicodin	Hydrocodone/Acetaminophen	Narcotic Pain Medication		Opioid Analgesic
Vioxx	Rofecoxib	Arthritis		NSAID
Visken		Respiratory		
Vistaril	Hydroxyzine	Anxiety, Itching, Sedation		Antianxiety, Sedative/Hypnotic, Antihistamine
Vitamin B	Folic Acid	Anemia, Vitamin		Anti-Anemic
Vivactil		Depression		
Volmax	Albuterol	Respiratory		Bronchodilator
Voltaren	Declofenac	Arthritis		NSAID
Warfarin	Warfarin	Blood Thinner		Anticoagulant
Welchol	Colesevelam	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Wellbutrin	Bupropion	Depression, Smoking Cessation		Antidepressant, Smoking Deterrant
Westhroid	Thyroid	Thyroid Preparations		Hormone
Wigraine Suppositories	Ergotamine/Caffeine Combo	Migraines		
Wygesic	Propoxyphene/Acetaminophen	Narcotic Pain Medication		Opioid Analgesic
Wytensin	Guanabenz	Cardiac		Antihypertensive
Xanax	Alprazolam	Anxiety-Benzodiazepine		Antianxiety
Xopenex	Levalbuterol	Respiratory Inhaler		Bronchodilator
Zafirlukast	Zafirlukast	Respiratory		Antiasthmatic, Bronchodilator
Zantac	Ranitidine	Gastrointestinal		Antiulcer Agent
Zarontin		Seizure Disorder		
Zaroxolyn	Metolazone	Cardiac, Edema		Antihypertensive, Diuretic
Zebeta	Bisoprolol	Cardiac- Beta Blocker		Antihypertensive
Zenapex	Daclizumab	Transplant Rejection	NI	Immunosuppressant
Zestoretic	Lisinopril/Hydrochlorothiazide Combo	Cardiac		
Zestril	Lisinopril	Cardiac		Antihypertensive
Ziac		Cardiac		
Zileuton	Zileuton	Respiratory		Bronchodilator
Ziprasidone	Ziprasidone	Schizophrenia	NI	Antipsychotic
Zocor	Simvastatin	Hypercholesterolemia		Lipid-(fat)-Lowering drug
Zoladex	Goserelin	Cancer, Prostate and Breast	NI	Antineoplastic
Zoledronic Acid	Zoledronic Acid	Hypercalcemia of Malignancy, Multiple Myeloma	NI	Bone Resorption Inhibitor, Hypocalcemic
Zolmitriptan	Zolmitriptan	Migraines		Vascular Headache Suppressant
Zoloft	Sertraline	Depression		Antidepressant
Zolpidem	Zolpidem	Sleeping pill		Sedative/Hypnotic
Zometa	Zoledronic Acid	Hypercalcemia of Malignancy, Multiple Myeloma	NI	Bone Resorption Inhibitor, Hypocalcemic
Zomig	Zolmitriptan	Migraines		Vascular Headache Suppressant
Zonalon	Doxepin	Depression		Antidepressant
Zonegran	Zonisamide	Seizure Disorder		Anticonvulsant
Zonisamide	Zonisamide	Seizure Disorder		Anticonvulsant
Zostrix	Capsaicin	Pain Management, Topical		Nonopioid Analgesics (Topical)
Zovirax	Acyclovir	Herpes Infections		Antiviral
Zyban	Bupropion	Depression, Smoking Cessation		Antidepressant, Smoking Deterrant
Zydone	Hydrocodone/Acetaminophen	Narcotic Pain Medication		Opioid Analgesic
Zyflo	Zileuton	Respiratory		Bronchodilator
Zyloprim	Allopurinol	Gout		Antigout Agent
Zyprexa	Olanzapine	Schizophrenia, Anorexia Nervosa	NI	Antipsychotic