



Marijuana Usage Guidelines

CARRIER	COMMENTS
American General	Will consider Standard non-tobacco if no more than 2 times per month and no other form of tobacco use now or in the past 12 months. If more than 2 times a month, will consider at Standard tobacco rates. Marijuana use can also be rated, would look at each case on an individual basis and would need the frequency of use to determine a final rating.
AVIVA	Age 18 or younger is a decline. Ages 19-25: Standard non tobacco to Table 3 depending on frequency. Ages 25 & older: Standard non tobacco to Table 2 depending on frequency. Heavy use is a decline for all ages.
Genworth Financial companies	Will consider experimental or intermittent marijuana use if proposed insured is over age 19, in a stable environment and occupation at a minimum. No more than 2 times per month usage. If Standard is not available for plan then minimum Table 2 nicotine would apply.
ING	Will consider as Smokers, rate would depend on frequency of use. Would not offer coverage for daily use and intermittent use could potentially be Preferred Smoker.

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<p>Legal & General America</p>	<p>Marijuana users are considered at standard tobacco class -- If recreational only with good MVR and no criminal or drug abuse history. Must be disclosed on the Drug Questionnaire.</p>
<p>Lincoln Financial</p>	<p>Will consider Non Tobacco; risk class would depend upon frequency of use.</p>
<p>MetLife</p>	<p>Risk class would depend on usage. If mild usage (less than once per week) may be consider as non-smoker. Smoker rates would apply for moderate or heavy usage.</p>
<p>Minnesota Life</p>	<p>Standard to decline depending on usage. Tobacco rates if HOS testing is positive and/or use is over 2 times a month.</p>
<p>North American</p>	<p>Depends upon proposed insured's age, frequency of use and if any other drugs are used. Possible Standard tobacco to decline.</p>

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<p>Protective Life</p>	<p>Each case is handled on an individual basis and has many varying factors, including age and other risk factors. Appears most cases with use of no more than 3 to 8 times a month could qualify for possible Standard Tobacco.</p>
<p>Prudential</p>	<p>Marijuana smokers are considered non smokers however, if urine is negative for drugs, up to 2 marijuana cigarettes per month - possible Non Smoker Plus. If up to 4 marijuana cigarettes per week or positive marijuana in urinalysis - possible Class B Non Smoker. Others - no offer.</p> <p>If prescribed by a physician - would rate for the condition and full medical records would be required.</p>
<p>SBLI</p>	<p>Would offer nicotine rates but could be anywhere from standard to a decline, depending on the amount used. Will try to go non nicotine rates with full disclosure and very rare use.</p>
<p>Symetra</p>	<p>Marijuana users are considered at standard tobacco class – if recreational only with good MVR and no criminal or drug abuse history. Must be disclosed and drug questionnaire submitted with application.</p>
<p>Transamerica</p>	<p>Will consider as smokers, Standard is possible depending on usage.</p>
<p>United of Omaha</p>	<p>Does not consider occasional marijuana use at smoker rates. Must be occasional use, with a negative HOS. Standard non-smoker is the best class available.</p>