



1501 East Woodfield Rd. Ste 110E  
 Schaumburg, IL 60173  
 Phone: 800-605-7566 Fax: 847-619-9592  
 www.resourcebrokerage.com

# Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES															
<h2>American General</h2>	<table border="1"> <thead> <tr> <th data-bbox="1056 488 1205 521">Class</th> <th data-bbox="1205 488 1499 521">Chol/Hdl Ratio</th> <th data-bbox="1499 488 2045 521">Blood Pressure</th> </tr> </thead> <tbody> <tr> <td data-bbox="1056 521 1205 613"><b>Preferred Plus</b></td> <td data-bbox="1205 521 1499 613">205 ratio 5.0 or less 260 ratio 4.5 or less</td> <td data-bbox="1499 521 2045 613">0-60: 140/85 61+: 150/85 No treatment</td> </tr> <tr> <td data-bbox="1056 613 1205 706"><b>Preferred</b></td> <td data-bbox="1205 613 1499 706">235 ratio 6.0 or less 280 ratio 5.5 or less</td> <td data-bbox="1499 613 2045 706">0-60: 145/88 61+: 155/88 or Pref.Plus BP reading with treatment</td> </tr> <tr> <td data-bbox="1056 706 1205 799"><b>Standard Plus Standard</b></td> <td data-bbox="1205 706 1499 799">250 ratio 7.0 or less 280 ratio 6.5 or less</td> <td data-bbox="1499 706 2045 799">0-60: 150/92 61+: 160/92 or Pref.NT BP reading with treatment</td> </tr> </tbody> </table>	Class	Chol/Hdl Ratio	Blood Pressure	<b>Preferred Plus</b>	205 ratio 5.0 or less 260 ratio 4.5 or less	0-60: 140/85 61+: 150/85 No treatment	<b>Preferred</b>	235 ratio 6.0 or less 280 ratio 5.5 or less	0-60: 145/88 61+: 155/88 or Pref.Plus BP reading with treatment	<b>Standard Plus Standard</b>	250 ratio 7.0 or less 280 ratio 6.5 or less	0-60: 150/92 61+: 160/92 or Pref.NT BP reading with treatment			
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<b>Standard Plus</b>	275 ratio 5.5 or less	0-60: 145/90 61+: 155/90 With or without treatment														
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## GUIDELINES

**Aviva**

Class	Chol/Hdl Ratio	Blood Pressure
<b>Preferred Plus</b>	220 ratio 5.0 or less Without treatment	Age 18-45 135/80 Age 46-60 140/85 Age 61+ 150/90 Without treatment
<b>Preferred</b>	250 ratio 6.5 or less 300 ratio 5.0 or less With or without treatment	Age 18-45 135/84 Age 46-55 144/88 Age 56+ 150/90 Without or without treatment

**Banner**

Class	Chol/Hdl Ratio	Blood Pressure
<b>Preferred Plus</b>	220 ratio 5.0 or less With or without treatment	No reading in past two years greater than 136/86 With or without treatment
<b>Preferred</b>	250 ratio 6.0 or less With or without treatment	No reading in past two years greater than 146/90 With or without treatment
<b>Standard Plus</b>	280 ratio 7.0 or less With or without treatment	No reading in past two years greater than 152/92 With or without treatment
<b>Standard</b>	300 ratio 8.0 or less With or without treatment	No reading in past two years greater than 156/94 With or without treatment



# Cholesterol/Blood Pressure Guidelines

## CARRIER

**Genworth**

## GUIDELINES

Class	Chol/Hdl Ratio	Blood Pressure
<b>Preferred Best</b>	240 ratio 5.0 or less With or without treatment	Not presently taking medication or under treatment and no history of treatment or medication. Current and past readings cannot exceed: 140/85 (age 60 or younger) 150/90 (age 61+)
<b>Preferred</b>	270 ratio 6.0 or less With or without treatment	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/90 (age 60 or younger) 150/90 (age 61+)
<b>Select</b>	285 ratio 7.0 With or without treatment	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 150/90 (age 60 or younger) 155/90 (age 61+)
<b>Standard</b>	300 ratio 8.0 With or without treatment	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 155/95 (age 60 or younger) 160/90 (age 61+)



# Cholesterol/Blood Pressure Guidelines

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Class	Chol/Hdl Ratio	Blood Pressure
<b>Super Pref</b>	Age 0-70 220 ratio 5.0 or less 240 ratio 4.5 or less Age 71+ 280 ratio 6.5 or less Treated or untreated	No current or prior BP reading in excess of: Age 16-60 140/85 Age 61-70 150/90 No history of treatment of hypertension
<b>Preferred</b>	Age 0-70 240 ratio 5.5 or less 260 ratio 5.0 or less Age 71+ 280 ratio 6.5 or less Treated or untreated	No current or prior BP reading in excess of: Age 16-60 145/90 Age 61-70 150/90 Age 71+ 160/90 Treated, well controlled hypertensives with pretreatment levels exceeding the above limit may be considered for Preferred
<b>Select</b>	Age 0-70 250 ratio 6.5 or less 270 ratio 6.0 or less Age 71+ 290 ratio 7.0 or less Treated or untreated	No current or prior BP reading in excess of: Age 16-60 150/92 Age 61-70 155/92 Age 71+ 165/92 Treated, well controlled hypertensives with pretreatment levels exceeding the above limit may be considered for Select

MetLife

Class	Chol/Hdl Ratio	Blood Pressure
<b>Elite Plus</b> Age 54 & under Age 55+	200 ratio 4.5 or less 210 ratio 4.5 or less	130/80 no treatment x 12 mo 135/85 no treatment x 12 mo
<b>Pref+, Select Pref, Elite</b> Age 54 & under Age 55+	220 ratio 5.0 or less 240 ratio 5.0 or less/ 260 ratio 4.5 or less	140/85 no treatment x 12 mo 140/90 no treatment x 12 mo
<b>Standard Plus, Pref</b> Age 54 & under Age 55-69 Age 70+	260 ratio 6.0 or less 280 ratio 6.5 or less 150-300 ratio 7.0 or less	145/90 150/90 155/90



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### North American

Class	Chol/Hdl Ratio	Blood Pressure
<b>Preferred</b>	240 ratio 5.5 or less With or without treatment	Blood pressure, with or without treatment, must be consistently less than 150/90 at age 65 and above, for 24 month minimum, from all sources.
<b>Standard Plus</b>	280 ratio 7.0 With or without treatment	Blood pressure, with or without treatment, must be consistently less than 145/85 up to age 64 and consistently less than 155/90 at ages 65 and above for a 24 month minimum, from all sources.

### Prudential

Class	Chol/Hdl Ratio	Blood Pressure
<b>Preferred Best</b>	219 ratio 5.0 Without treatment	No readings: >130/80 (age 18-49) >135/85 (age 50+) Without treatment
<b>Preferred</b>	249 ratio 6.0 With or without treatment	No readings: >135/85 (age 18-49) >140/90 (age 50+) With or without treatment
<b>Non-Smoker Plus</b>	274 ratio 7.0 With or without treatment	No readings: >140/90 (age 18-49) >145/90 (age 50+) With or without treatment

# Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES			
<p style="text-align: center; color: blue; font-weight: bold;">Transamerica</p>	<b>Class</b>	<b>Chol/Hdl Ratio</b>	<b>Blood Pressure</b>	
	<p style="text-align: center;"><b>Term Preferred Plus/UL Select</b></p>	Up to and including age 70 5.0 or less; age 71+ 5.5 or less 230; disregard if ratio 4.0 or less	No current treatment for hypertension. Prior treatment OK if discontinued more than 2 years ago: Up to and including age 70: 135/85; 71+ 145/85	
	<p style="text-align: center;"><b>Preferred NonSmoker &amp; Smoker</b></p>	Up to and including age 70 5.5 or less; age 71+ 6.0 or less 260	With or without treatment, up to and including age 70: 145/85 71+ 150/90	
	<p style="text-align: center;"><b>Standard Plus (Term only)</b></p>	Up to and including age 70 6.2 or less; age 71+ 6.7 or less 300 or less	With or without treatment, up to and including age 70: 148/88 71+: 152/88	
	<p style="text-align: center;"><b>Standard NonSmoker &amp; Smoker</b></p>	<b>Term &amp; Males for UL:</b> Up to and including age 70: 7.0 or less; age 71+ 7.5 or less <b>Females for UL:</b> Up to and including age 70: 6.5 or less; age 71+ 7.0 or less	<b>Term &amp; Males for UL:</b> With or without treatment, up to and including age 70: 150/90 71+ 155/90 <b>Females for UL:</b> With or without treatment, up to and including age 70: 145/85 71+: 150/90	
<p style="text-align: center; color: blue; font-weight: bold;">United of Omaha</p>		<b>Class</b>	<b>Chol/Hdl Ratio</b>	
		<p style="text-align: center;"><b>Preferred Plus</b></p>	250 ratio 5.0 Without treatment	No readings in past year >135/85 Without treatment
		<p style="text-align: center;"><b>Preferred</b></p>	275 ratio 6.0 With or without treatment	Average reading in past year >145/90 With or without treatment
		<p style="text-align: center;"><b>Standard Plus</b></p>	300 ratio 7.0 With or without treatment	Average reading in past year >152/90 With or without treatment
<p style="text-align: center; color: blue; font-weight: bold;">West Coast Life</p>		<b>Class</b>	<b>Chol/Hdl Ratio</b>	<b>Blood Pressure</b>
		<p style="text-align: center;"><b>Super Preferred</b></p>	220 ratio 5.0 230 ratio 3.5 With or without treatment	140/85 to age 60 150/90 age 60+ Without treatment
		<p style="text-align: center;"><b>Preferred</b></p>	250 ratio 6.0 With or without treatment	140/90 to age 60 150/90 age 60+ Treated BP controlled for 1 year