

Life & Disability Insurance Underwriting

Field Impairment and Probable Action Guide

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Guardian's Life and Disability Field Impairment and Probable Action Guide provides likely underwriting action for many medical and non-medical histories to help you with managing expectations and cross selling with your client.

Table of Contents

Medical Impairments	6
Addison's Disease:	6
AIDS:	6
Amyotrophic Lateral Sclerosis (ALS) (Lou Gehrig's Disease):.....	6
Anemia:.....	7
Ankylosing Spondylitis:	7
Anorexia Nervosa:	8
Aortic Aneurysm:.....	8
Aortic Valve Surgery:	8
Asthma:	9
Atrial Fibrillation:.....	9
Attention Deficit Disorder (ADD) / Attention deficit Hyperactivity Disorder (ADHD):.....	10
Autism:	10
Back/Neck Sprains	11
Back/Spine: Not found elsewhere (Sciatica, scoliosis, spinal stenosis):	12
Barrett's Esophagus:	12
Benign Prostatic Hyperplasia (BPH):	13
Bleeding Disorders:	13
Breast Cancer:	14
Build (Body Mass Index):.....	15
Bulimia Nervosa:	15
Cardiomyopathies:.....	16
Carotid Artery Stenosis:	16
Celiac Disease:	16
Cerebral Palsy:	17
Cervix Uteri Tumors/Abnormal Pap Smear:	17
Chronic Fatigue Syndrome:.....	17
Chronic Pain:	18
Chronic Obstructive Pulmonary Disease (COPD):	18
Cirrhosis:	19
Colon Polyps:	19
Coronary Artery Disease (CAD):	19
Crohn's Disease:.....	20
Cystic Fibrosis:	20
Deep Vein Thrombosis (DVT):.....	21

Degenerative Joint Disease:	21
Dementia:.....	21
Diabetes:	22
Diverticulitis:.....	22
Diverticulosis:	23
Down's Syndrome:	23
Emphysema:	23
Epilepsy:	24
Esophageal Stricture:.....	24
Eye Conditions: Lattice Degeneration, Macular Degeneration, Retinitis Pigmentosa, Retina Detachment, Keratoconus, Strabismus, Uveitis, Iritis	25
Fatty Liver:	25
Fibromyalgia:.....	26
Foramen Ovale:	26
Gastric Bypass / Gastric Stapling (Gastroplasty):	26
Gastric Ulcer:	27
Gastroesophageal Reflux Disease (GERD):	27
Gestational Diabetes:	28
Gilbert's Syndrome:.....	28
Gout:	28
Guillain-Barre Syndrome:	29
Hearing Loss and Tinnitus:	29
Heart Murmurs:	29
Hemochromatosis:	30
Hemophilia:	30
Hepatitis:.....	31
Herniated Disk:	32
High Blood Pressure:	32
HIV: Human Immunodeficiency Virus	33
Hodgkin's Disease:	34
Huntington's Disease:.....	35
Hyperaldosteronism:	35
Hypercalcemia:	35
Hyperthyroidism (over active thyroid):	36
Hypothyroidism (under active thyroid):	36
Infertility (Female):	37
Irritable Bowel Syndrome (IBS):	37
Kidney Transplantation:.....	37
Leukemia:	38
Liver Transplant:.....	38
Lou Gehrig's Disease:.....	38

Lung Cancer:.....	39
Lupus:	40
Lyme Disease:.....	40
Marfan's Syndrome:	41
Melanoma:.....	41
Meniere's Disease:	42
Meningitis (History of):.....	42
Mental/Emotional Disorder - Depression, Major Depression, Anxiety, Adjustment Disorder, Bipolar disorder, Postpartum depression:	43
Migraine Headaches:	44
Mitral Valve Prolapse:	44
Monoclonal Gammopathy of Undetermined Significance (MGUS)	45
Multiple Sclerosis:.....	45
Muscular Dystrophy:	45
Myasthenia Gravis:	46
Narcolepsy:	46
Needle Stick:	46
Nephrolithiasis (kidney stones):.....	47
Non-Hodgkin's Lymphomas:	47
Non-Melanoma Skin Cancer (Also Atypical Nevus Syndrome, Dysplastic Nevus Syndrome, Merkel Cell Tumor, Basal Cell Carcinoma, Squamous Cell Carcinoma):	48
Optic Neuritis:.....	49
Osteoarthritis:	49
Otosclerosis:.....	50
Ovarian Cysts:	50
Pacemaker (excluding defibrillator):	50
Pancreatitis:	51
Parkinson's Disease:	51
Peripheral Neuropathy:.....	52
Peripheral Vascular Disease (PVD and Peripheral Artery Disease PAD):	53
Polycystic Kidney Disease:	53
Polymyalgia Rheumatica:	53
Post-Traumatic Stress Disorder:.....	54
Pregnancy	54
Prostate Cancer:.....	55
Psoriasis:	56
Pulmonary Embolism:	56
Raynaud's Disease:.....	57
Reiter's Syndrome/Reactive Arthritis:	57
Renal Failure:	57
Rheumatoid Arthritis:.....	58

Sarcoidosis:.....	58
Seizure Disorder:.....	59
Sickle Cell Anemia:.....	59
Sjogren Syndrome:.....	60
Skin Cancer (Non-Melanoma) (Also Atypical Nevus Syndrome, Dysplastic Nevus Syndrome, Merkel Cell Tumor, Basal Cell Carcinoma, Squamous Cell Carcinoma):	60
Skin Conditions (Dermatitis, Eczema, Latex Allergy):.....	60
Sleep Apnea:	61
Stroke / TIA:.....	62
Suicide Attempt:.....	62
Thalassemia:	63
Thoracic Outlet Syndrome:	63
Thrombocytopenia:	64
Thyroid Nodules/Goiter:.....	64
Thyroiditis:	64
Tourette's Syndrome:.....	65
Transient Global Amnesia:.....	65
Tremor (Benign):.....	66
Tuberculosis:	66
Ulcerative Colitis:	67
Valve Disease:.....	67
Vocal Cord Paralysis:	68
Von Willebrand Disease:	68
Weight Reduction Surgery:.....	69
Wolff-Parkinson White Syndrome:	69
Non-Medical	70
Alcohol Dependency/Abuse:.....	70
Aviation:	70
Cocaine:.....	71
Climbing:	71
Driving Record:	72
Martial Arts:.....	72
Motor Sports:.....	73
Scuba Diving:	73
Sky Diving:.....	73
Transgender and Gender Nonconforming Policy	74
Tobacco Use:	74
Financial	75

Medical Impairments

Addison's Disease:

A disorder that occurs when the adrenal glands do not produce sufficient amount of certain hormones.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Age of client? 2. Date of diagnosis and treatment 3. Is condition fully controlled? 4. Any complications?	Non-Smoker to include Flat Extra	Postpone to Decline	Postpone to Decline
Individual Disability	Action <ul style="list-style-type: none"> Primary adrenal insufficiency, all cases –Decline Secondary adrenal insufficiency, fully recovered, cause identified: <ul style="list-style-type: none"> treated 0-2 years – Decline treated greater than two years – Individual consideration 			

AIDS:

Acquired Immune Deficiency Syndrome

Life	Action <ul style="list-style-type: none"> All cases – Decline
Individual Disability	Action <ul style="list-style-type: none"> All cases – Decline

Amyotrophic Lateral Sclerosis (ALS) (Lou Gehrig's Disease):

An incurable neuromuscular disease characterized by progressive muscle weakness, resulting in paralysis. Also known as Lou Gehrig's Disease.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	<ul style="list-style-type: none"> All cases – Decline 			
Individual Disability	Action <ul style="list-style-type: none"> All cases – Decline 			

Anemia:

Any condition in which the number of red blood cells are less than normal: iron deficiency, hemorrhagic, aplastic, sideroblastic, hemolytic, megaloblastic, sickle cell, thalassemia.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Type of anemia? 2. Any complications? (shortness of breath, palpitations of the heart, heart murmurs, lethargy, fatigue) 3. Details of treatment?	Non-Smoker	Non-Smoker to Decline (Depending on type)	
Individual Disability	Action			
	<ul style="list-style-type: none">• Iron deficiency anemia:<ul style="list-style-type: none">○ mild, no worrisome underlying cause – 25% rating○ mild, stable, cause unknown – Individual consideration○ moderate, no worrisome underlying cause – 50% rating○ moderate, cause unknown – Usually decline○ severe -- decline• Aplastic Anemia – Decline• Sideroblastic Anemia – Decline• Hemolytic Anemia – Individual consideration• Megaloblastic Anemia:<ul style="list-style-type: none">○ Not fully worked up – Decline○ Fully worked up cause unknown, but stable for less than one year – Decline○ Fully worked up cause unknown, stable for more than one year – Individual consideration			

Ankylosing Spondylitis:

A type of arthritis that primarily affects the spine and sacroiliac joints.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Disease active or in remission?	Non-Smoker to Table 2. Waiver not available.	Table 4 to Table 6	
	2. Functional Capacity?			
	3. Work History?			
	4. Treatment?			
5. Severity/Degree of deformity?				
Individual Disability	Action			
	• Well-controlled for at least two years with no worse than mild to moderate symptoms – 25% - 50% rating with 5-year benefit period • Others – Decline			

Anorexia Nervosa:

Eating disorder characterized by extreme fear of gaining weight, refusal to eat to maintain normal body weight, and distortion of body image.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis and treatment? 2. Date of recovery/last episode? 3. Recurrence? 4. Current build? 5. Current treatment, maintenance medication, or psychotherapy?	Non-Smoker	Table 2 with Flat Extra	Postpone to Decline
Individual Disability	Action <ul style="list-style-type: none">Fully resolved less than 5 years – DeclineFully resolved, no co morbid conditions, 5-10 years – Exclude with a 5-year benefit periodFully resolved more than 10 years – ExcludeWith additional psychiatric conditions – Usually decline			

Aortic Aneurysm:

An abnormal dilation of the upper (thoracic) or lower (abdominal) aorta.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Location and size of aneurysm? 2. Treatment? 3. Smoking status?	Table 2	Table 3 to Table 6	Decline
Individual Disability	Action <ul style="list-style-type: none">Aortic aneurysm, present, all cases – DeclineHistory of ruptured or dissected aortic aneurysm, all cases – DeclineHistory of unruptured open aortic aneurysm repaired and fully recovered within last 3 years – DeclineHistory of unruptured open aortic aneurysm repaired and fully recovered, no co-morbid conditions, 3 - 6 years ago – 50% rating with 5-year benefit periodHistory of unruptured open aortic aneurysm repaired and fully recovered, no co-morbid conditions, 6+ years ago – Individual consideration with best offer being 25% rating with a short-term benefit period			

Aortic Valve Surgery:

The repair or replacement of the valve between the left ventricle and the ascending aorta.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date and type of procedure? 2. Underlying cause? 3. Date of most recent follow up?	Table 3 to Decline	Decline	Decline
Individual Disability	Action <ul style="list-style-type: none">All cases – Decline			

Asthma:

An inflammatory disease of the lungs characterized by (in most cases) reversible airway obstruction.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Frequency of attacks? 2. Any ER/hospital visits? Work missed? 3. Treatment? Name of medications? 4. How often is a Rescue Inhaler used?	Non-Smoker*	Table 2 to Table 4	Table 6 to Decline
Individual Disability	Action <ul style="list-style-type: none"> • Current smoking or any smoking in two years prior to application – Individual consideration • Intermittent or mild persistent asthma – No adverse action • Moderate persistent asthma (no or rare hospitalizations/ER visits, rare to no use of steroids – Exclusion • Severe persistent asthma (frequent hospitalization/ER visits, or regular use of steroids – Decline 			

* May qualify for better rates based on underwriting review

Atrial Fibrillation:

Rapid and random contraction of the heart causing irregular beats that results from a disorder of the heart's electrical system.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Cause of the atrial fibrillation? 3. Date of last episode and number per year? 4. Current symptoms and type of treatment? 5. Was stress test or echo performed? If yes, results? 6. Any cardiac disease?	Non-Smoker to Table 3	Table 4 to Table 6	Table 8 to Decline
Individual Disability	Action <ul style="list-style-type: none"> • Single episode, fully evaluated, no underlying heart disease, within last year – Decline • Single episode, fully evaluated, no underlying heart disease, 1-4 years ago – 50% rating with a short-term benefit period • Single episode, fully evaluated, no underlying heart disease, 4+ years ago – No adverse action • Multiple episodes - Decline • Longstanding, persistent, or permanent atrial fibrillation – Decline • Atrial fibrillation or atrial flutter, any type, not fully worked up – Decline • Atrial fibrillation associated with other cardiac conditions, alcohol abuse or stroke / TIA – Decline 			

Attention Deficit Disorder (ADD) / Attention deficit Hyperactivity Disorder (ADHD):

People with ADHD generally have problems paying attention or concentrating. Adults with ADHD may have difficulty with time management, organizational skills, goal setting, and employment. They may also have problems with relationships, self-esteem, and addictions.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Age at diagnosis? 2. Treatment? 3. Other mental or nervous disorders? 4. Names of medications and dosage? 5. Any disability or loss of time at work/school? 6. Any history of substance abuse?	Non-Smoker*	Non Smoker to Table 2	Decline
Individual Disability	Action <ul style="list-style-type: none"> Diagnosed in childhood fully resolved with no medication in the last two years – No adverse action Diagnosed in childhood currently treated w/ good control (2 years), stable employment (3 years), no co-morbid psychiatric conditions good notes – No adverse action Diagnosed in adulthood or not meeting the favorable conditions noted above – Exclusion with full benefit period (no lump sum, lifetime benefit or enhanced CAT) Short term use of ADHD medication taken for study purposes only – No adverse action Others – Usually exclude and limit benefit period to decline Self-prescribed ADHD meds – Usually decline 			

* May qualify for better rates based on underwriting review

Autism:

A mental disorder characterized by severely abnormal development of social interaction and of verbal and nonverbal communication skills.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Any associated disorders such as depression, anxiety or obsessive compulsive disorder? 2. Level of intellectual functioning (IQ)? 3. Ability to live and work independently?	Non-Smoker to Table 4	Table 6 to Table 12	Decline
Individual Disability	Action <ul style="list-style-type: none"> All cases – Decline 			

Back/Neck Sprains

Soft tissue injury that consists of damage to the muscles, ligaments and tendons.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Severity and duration of pain? 2. Functional Abilities and work history? 3. Treatment and medications?	Non-Smoker*	See Chronic Pain	
Individual Disability	Action			
	<ul style="list-style-type: none">• Lumbosacral soft tissue injury, present or currently under treatment, moderate to severe symptoms or with occupational concerns – Decline• Lumbosacral soft tissue injury, present or currently under treatment, mild intermittent symptoms with no occupational concerns – Exclude• Lumbosacral soft tissue injury, one episode requiring less than or equal to eight weeks of treatment, fully recovered for less than 1 year, no occupational concerns – Exclude• Lumbosacral soft tissue injury, one episode requiring less than or equal to eight weeks of treatment, fully recovered for at least 1 year, no occupational concerns – No adverse action• Lumbosacral soft tissue injury with multiple episodes, or single episode requiring more than eight weeks of treatment, or with occupational concerns – Exclude• Cervical soft tissue injury (whiplash) present or currently under treatment, moderate to severe symptoms or with occupational concerns – Decline• Cervical soft tissue injury (whiplash), present or currently under treatment, mild intermittent symptoms with no occupational concerns – Exclude• Cervical soft tissue injury (whiplash), one episode requiring less than or equal to eight weeks of treatment, fully recovered for less than 1 year, no occupational concerns – Exclude• Cervical soft tissue injury (whiplash), one episode requiring less than or equal to eight weeks of treatment, fully recovered for at least 1 year, no occupational concerns – No adverse action• Cervical soft tissue injury (whiplash) with multiple episodes, or single episode requiring more than eight weeks of treatment or with occupational concerns – Exclude			

* May qualify for better rates based on underwriting review

Back/Spine: Not found elsewhere (Sciatica, scoliosis, spinal stenosis):

Symptoms and/or deformities affecting the back.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Severity and duration of pain? 2. Functional Abilities and work history? 3. Treatment and medications?	Non-Smoker*	See Chronic Pain	
Individual Disability	Action			
	<ul style="list-style-type: none">• Sciatica – Present or in history, cause known – Action based on underlying cause.• Sciatica-Cause Unknown – fully resolved less than three years – Exclude• Sciatica – Cause Unknown – fully resolved greater than three years – No adverse action• Scoliosis – Noted as incidental, or minimal, or minor without symptoms – No adverse action• Scoliosis – Noted as moderate, or treated with bracing in childhood, with no symptoms – No adverse action• Scoliosis – Noted as moderate, or treated with bracing in childhood with symptoms – Exclude• Scoliosis – Severe curvature – Decline• Scoliosis – Surgically corrected – Exclude• Stenosis – Mild with minimal symptoms, applicant over age 50, no concerns for systemic disorder – Exclude• Stenosis – Mild with no worse than mild symptoms – Exclude & possible limited benefit period• Stenosis – Moderate or severe with moderate or severe symptoms – Decline			

* May qualify for better rates based on underwriting review

Barrett's Esophagus:

Chronic peptic ulceration of the lower esophagus due to injury, often caused by chronic reflux of stomach acid into the esophagus.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Date and results of last biopsy?	Non-Smoker to Table 4	Decline	
Individual Disability	Action			
	<ul style="list-style-type: none">• With regular follow up (at least every 2 years), with endoscopy and biopsy showing no dysplasia – Exclusion• Poorly followed, or with findings of dysplasia – Decline			

Benign Prostatic Hyperplasia (BPH):

A condition in men in which the prostate gland is enlarged.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Treatment? 2. PSA abnormalities? 3. Urinary complications? 4. Abnormal biopsies? 5. Client's age?	Non-Smoker*	Non-Smoker with Flat Extra	Postpone to Decline
Individual Disability	Action <ul style="list-style-type: none">• Over age 40, incidental finding, no symptoms – No adverse action• Under age 40, incidental finding, no symptoms – Exclude• Any age, with symptoms – Exclude• Surgically treated, fully resolved, no further symptoms – First year exclude; more than one year no adverse action			

** May qualify for better rates based on underwriting review*

Bleeding Disorders:

Problems in the clotting mechanism of the blood.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Severity of disease (i.e., mild, moderate, severe)? 2. Age of applicant? 3. Symptoms or complications?	Non-Smoker	Table 2 to Table 6	Decline
Individual Disability	Action <ul style="list-style-type: none">• Hemophilia – Decline• Others – Individual consideration			

Breast Cancer:

Abnormal malignant growth of cells in primarily the milk ducts or glands, usually beginning with the formation of a small, confined tumor (lump) and then spreads (metastasizes) to the lymph nodes or into the blood stream to other organs.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Stage and grade of tumor? 3. Any metastasis to lymph nodes? If yes, how many? 4. Treatment? (Mastectomy, Lumpectomy, other treatments and dates performed) 5. Date of most recent follow up?	Non-Smoker to Postpone	Postpone 2 - 3 years, then Flat Extra	Decline
Individual Disability	Action <ul style="list-style-type: none"> • Stage 0 - TIS, NO, MO, within last year – Decline • Stage 0 - TIS, NO, MO, greater than one year – Exclusion and possibly rate +50% and reduce benefit period if treated with chemo/radiation • Stage I, within last 5 years – Decline • Stage I, fully recovered, more than 5 years ago – Exclusion and possibly rate +50% and reduce benefit period if treated with chemo/radiation • Stage II, within last 10 years – Decline • Stage II, fully recovered, more than 10 years ago and nodes negative – Exclusion and reduce benefit period if treated with chemo/radiation • Stage III or Stage IV or Stage II with nodes positive – Decline 			

Build (Body Mass Index):

Extreme variances in an applicant's build is known to be associated with increased morbidity. An applicant's BMI (body mass index) is considered along with several other factors to determine if a rating is appropriate; therefore, the rating chart provided should be considered as a starting point to help set initial expectations.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	See Underwriting Quick Guide (Pub4396) for build tables.			
Individual Disability	Action			
	<ul style="list-style-type: none"> • Body Mass Index less than 16 – Decline • Body Mass Index between 16 and 18.5 – Rating and possible limited benefit period • Body Mass Index between 18.5 and 34 – No action • Body Mass Index between 34 and 42 – Rating and possible limited benefit period • Body Mass Index greater than 42 – Decline <p>* When calculating a client's BMI for rating purposes we add back half of the weight a client may have lost in the previous twelve months and add it to the current weight.</p>			

Bulimia Nervosa:

Eating disorder characterized by eating and purging along with distressing concern about with body weight and shape.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of diagnosis and treatment? 2. Date of recovery/last episode? 3. Recurrence? 4. Current build? 5. Current treatment, maintenance medication, or psychotherapy?	Non-Smoker to Table 2	Postpone to Decline	Postpone to Decline
Individual Disability	Action			
	<ul style="list-style-type: none"> • Fully resolved less than 2 years – Decline • Fully resolved between 2 and 10 years – Exclude and limit benefit period (no greater than five years) to decline • Fully resolved more than 10 years – No adverse action • Others, including those with comorbid psychiatric conditions – Individual consideration 			

Cardiomyopathies:

Reduced cardiac function.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Type of cardiomyopathy and cause? 3. Treatment? 4. Current symptoms?	If Resolved Non-Smoker to Table 2	Table 3 to Table 6	Decline
Individual Disability	Action			
	• All cases – Usually decline			

Carotid Artery Stenosis:

A narrowing of the carotid artery caused by fatty deposits/plaque.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. One or both carotids? 3. Symptoms, CAD or associated disease and risk factors? 4. Any surgery done or recommended?	Non-Smoker to Table 2	Table 3 to Table 6	Decline
Individual Disability	Action			
	• All cases – Usually decline			

Celiac Disease:

Hypersensitive to gluten foods such as wheat, barley and rye.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Age of diagnosis? 2. Duration of diagnosis? 3. Date of last symptoms? 4. Compliance to Gluten free diet? 5. Evidence of malabsorption?	Non-Smoker	Non-Smoker to Table 2	Postpone
Individual Disability	Action			
	• Symptoms fully resolved within the last six months – Decline • Symptoms fully resolved more than six months ago, not underweight – No adverse action			

Cerebral Palsy:

A disorder that affects muscle tone, movement, and motor skills. Cerebral palsy can also lead to other health issues, including vision, hearing, and speech problems, and learning disabilities.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Extent and severity of disability? 2. Presence/severity of epilepsy? 3. Degree of mental impairment, if any? 4. Severity of complications, if any?	Non-Smoker to Table 4	Table 6 to Table 10	Decline
Individual Disability	Action <ul style="list-style-type: none"> Minimal involvement, no mental defect or limitations – 25% rating Others – Usually decline 			

Cervix Uteri Tumors/Abnormal Pap Smear:

Cancer that starts in the lining of the cervix due to abnormal growth of cells.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Severity of disease/pap smear results? 2. Date of diagnosis and treatment? 3. Type of treatment? 4. Recurrence?	Non-Smoker to Postpone	Non-Smoker with Flat Extra	Postpone to Decline
Individual Disability	Action <ul style="list-style-type: none"> If any pap smear result in the last 12 months indicates moderate or severe dysplasia – Exclude If no pap smear results in the past 12 months indicate moderate or severe dysplasia – No adverse action If abnormal pap discovered and recommended follow up not completed – Postpone 			

Chronic Fatigue Syndrome:

Severe and continued tiredness caused by intense physical and mental activity that cannot be relieved by rest and is not related to other medical conditions.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Years since onset of symptoms? 2. Years since full recovery? 3. Additional factors: Anxiety, depression, not able to perform daily living activities?	If Resolved, Non-Smoker*. Waiver not available.	Table 2 to Table 4. Waiver not available.	Postpone or Decline
Individual Disability	Action <ul style="list-style-type: none"> Fully resolved, working full time, with no limitations or restrictions, 5 years or less – Decline Fully resolved working full time, with no limitations or restrictions more than 5 years – Individual consideration 			

* May qualify for better rates based on underwriting review

Chronic Pain:

Pain that lasts beyond the expected healing process.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Severity? 2. Degree of functional impairment? 3. Treatment and medications (to include dosage and frequency?) 4. Any associated mood or psychiatric disorders?	Non-Smoker to Table 2. Waiver not available.	Table 2 to Table 6	Decline
Individual Disability	Action			
	<ul style="list-style-type: none">• Severe, or with comorbid substance abuse and/or psychological concerns or with narcotic or addictive pain medications – Decline• Moderate, no impact on the ability to perform job duties, cause known – Exclude affected body part, rate 50% and limit benefit period to five years• Moderate, no impact on the ability to perform job duties, cause unknown – Individual consideration• Mild, no impact on the ability to perform job duties, cause known or unknown – Exclude the affected body part			

Chronic Obstructive Pulmonary Disease (COPD):

Chronic, nonreversible obstruction of the airways, that is usually a combination of bronchitis and emphysema. Almost all COPD is caused by smoking. If your client is currently smoking, case will be rated Moderate at best.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. If any, names of medications, how often? 3. Type of treatment? 4. Any hospitalizations? 5. Pulmonary Function Test (PFT) results? 6. Currently smoking?	Table 2 to Table 4	Table 4 to Table 8	Decline
Individual Disability	Action			
	<ul style="list-style-type: none">• COPD diagnosed – All cases – Decline			

Cirrhosis:

Slowly progressing disease which causes scarring of the liver and poor liver function due to improper blood flow to liver.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	• All cases – Decline			
Individual Disability	Action			
	• All cases – Decline			

Colon Polyps:

A fleshy growth occurring on the lining of the colon or rectum.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Type of polyp? (i.e. benign, malignant) 2. Stage/Grade (if applicable) 3. Surgery? 4. Age at diagnosis? 5. Family history of colorectal cancer?	Non-Smoker*	Non-Smoker to include Flat Extra	Table 8 to Decline
Individual Disability	Action			
	• Present, any type – Decline • Hyperplastic – Single, polyp – No adverse action • Hyperplastic – Multiple polyps – Exclude • Adenomatous – Single polyp < 5mm in size, negative follow up colonoscopy – No adverse action • Adenomatous – Single polyp > 5 mm in size, without negative colonoscopy or 2 or more polyps – Exclude • Polyposis syndromes – Decline			

* May qualify for better rates based on underwriting review

Coronary Artery Disease (CAD):

Disorder of the arteries where they become blocked and decrease blood flow to the heart. This causes the heart to lack oxygen.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date and age at diagnosis? 2. Type of occurrence? (heart attack, coronary artery aneurysm, angina, etc.) 3. Date of occurrence(s)? 4. How many vessels are involved? 5. Was there surgery? Yes - which kind? 6. Names of all medications?	Table 2 to Table 4	Table 4 to Table 8	Table 10 to Decline
Individual Disability	Action			
	• All cases – Decline			

Crohn's Disease:

A form of inflammatory bowel disease that is most commonly found in the intestines but can develop anywhere in the digestive tract.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Years since last major episode? 2. Frequency of symptoms? 3. Surgical treatment? 4. Additional factors (i.e. underweight, abnormal liver functions, special diet, surgery contemplated, combined with other GI ailments) 5. Age of applicant?	Non-Smoker to Table 4	Table 6 to Table 10	Postpone to Decline
Individual Disability	Action <ul style="list-style-type: none"> • Mild symptoms, less than 2 years since last attack – Decline • Mild symptoms, 2 years or more since last attack – Exclude 50% rating with a short-term benefit period • Mild symptoms, 5 years or more since last attack – Exclude 25% rating with a short-term benefit period • Moderate symptoms, less than 5 years since last attack – Decline • Moderate symptoms, 5 years or more since last attack – Exclude 50% rating with a short-term benefit period • Moderate symptoms, 7 years or more since last attack – Exclude 25% rating with a short-term benefit period • Severe symptoms – Decline • Others, including those treated with biological agents – Individual consideration 			

Cystic Fibrosis:

A genetic chronic disease that affects the respiratory and the digestive system.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	<ul style="list-style-type: none"> • All cases – Decline 			
Individual Disability	Action <ul style="list-style-type: none"> • All cases – Decline 			

Deep Vein Thrombosis (DVT):

A deep blood clot in a vein, usually found in the legs.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Site of DVT? 2. Number of episodes? 3. Period since last recovery? 4. Complications? 5. Treatment? 6. Clotting disorder?	Non-Smoker to Table 4	Table 4 to Postpone	Decline
Individual Disability	Action <ul style="list-style-type: none">• Single episode within the last year – Decline• Single episode, fully resolved more than 1 year ago – No adverse action• Multiple episodes or with clotting disorder – Individual consideration• Multiple episodes with clotting disorder not ruled out – Decline			

Degenerative Joint Disease:

Chronic condition affecting the joints in which bone and surrounding cartilage deteriorates causing inflammation and pain.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Severity of impairment? 2. Surgery? 3. Pain as main symptom? 4. Treatment?	Non-Smoker*	Non-Smoker	Table 2
Individual Disability	Action <ul style="list-style-type: none">• No symptoms and not worse than typical for age – No adverse action• With symptoms or worse than typical for age – Exclude			

* May qualify for better rates based on underwriting review

Dementia:

A chronic loss of brain function affecting memory, thinking, language, judgment, and behavior thus interfering with daily functioning.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	• All cases – Decline			
Individual Disability	Action <ul style="list-style-type: none">• All cases – Decline			

Diabetes:

Disorder where the body cannot regulate blood sugars and starches.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Type of Diabetes? (Type 1, Type 2, Gestational) 3. If any, names of medications? 4. Age at onset? 5. What is the most recent hemoglobin test (A1c) result? 6. Any complication from the disease? (Diabetic coma, Diabetic eye disease, amputation, Neuropathy)	Non-Smoker to Table 3	Table 4 to Table 8	Table 10 to Decline
Individual Disability	Action <ul style="list-style-type: none"> • Type I or II Diabetes, well-controlled, no complications, onset age 40 to 45 – 75% rating with a 5-year benefit period • Type I or II Diabetes, well-controlled, no complications, onset age from 46 - 50 – 50% rating with a 5-year benefit period • Type I or II Diabetes, well-controlled, no complications, onset age 51 or older – 25% rating with a 5-year benefit period • Type I or II Diabetes, not well-controlled, or with complications, or with onset under age 40 – Decline • A1C readings 6.5% - 7.5% – No additional rating • A1C readings 7.6% - 8.0 % – Add +50% to rating • A1C readings 8.1%- to 8.5% – Add +75% to rating • A1C readings 8.6 or greater – Decline 			

Diverticulitis:

A condition when multiple diverticuli (small pouches) form in the large intestine and get inflamed.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Current symptoms? 2. Time lapsed since last attack? 3. Surgery? 4. Complications?	Non-Smoker*	Non-Smoker	Table 2 to Table 4
Individual Disability	Action <ul style="list-style-type: none"> • Diagnosed prior to age 40 – Exclusion • Diagnosed after age 40, with minimal symptoms – No adverse action • Single episode of diverticular bleeding, with full recovery more than 2 years, no surgery required to treat – No adverse action 			

* May qualify for better rates based on underwriting review

Diverticulosis:

A condition when multiple diverticuli (small pouches) form in the large intestine.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Current symptoms? 2. Time lapsed since last attack? 3. Surgery? 4. Complications?	Non-Smoker*	Non-Smoker	Table 2 to Table 4
Individual Disability	Action <ul style="list-style-type: none">• Diagnosed prior to age 40 with symptoms, unoperated – Exclusion• Diagnosed after age 40 with minimal symptoms – No adverse action			

* May qualify for better rates based on underwriting review

Down's Syndrome:

A genetic abnormality which causes intellectual disabilities and multiple defects.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Age of client? 2. Functional capabilities?	Table 8 to Decline	Decline	
Individual Disability	Action			
	• All cases – Decline			

Emphysema:

Long term, progressive lung disease which causes shortness of breath.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Type of treatment? 3. Any hospitalizations? 4. Pulmonary Function Test (PFT) results? 5. Smoking status?	Table 2 to Table 4	Table 4 to Table 8	Postpone to Decline
Individual Disability	Action <ul style="list-style-type: none">• See Chronic Obstructive Pulmonary Disease			

Epilepsy: (Also see Seizure Disorder)

A brain disorder in which a person has recurrent seizures.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Type of seizure/underlying cause? 2. Number of seizures? 3. Date of diagnosis? 4. Time lapsed since last seizure?	Non-Smoker to Table 4	Table 6 to Postpone	Decline
Individual Disability	Action <ul style="list-style-type: none"> • Epilepsy 0-2 years since last seizure or change in seizure medication – Decline • Epilepsy > 2 years since last seizure or change in seizure medication – No adverse action • Isolated seizure, seizure onset after age 40 or status epilepticus, others – Individual consideration / Usually decline 			

Esophageal Stricture:

A narrowing of the esophagus causing swallowing difficulties.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Type of stricture? 2. Symptoms? 3. Treatment? 4. Underlying cause? 5. Additional factors worsening condition?	Non-Smoker*	Non-Smoker to Table 2	Table 2 to Table 4
Individual Disability	Action <ul style="list-style-type: none"> • After successful dilation, pathology negative, symptoms controlled – Exclude • Esophageal stricture, web, or ring suspected, not fully evaluated, treated, or controlled – individual consideration • Others, including those with abnormal biopsy reports – Usually decline 			

* May qualify for better rates based on underwriting review

Eye Conditions: Lattice Degeneration, Macular Degeneration, Retinitis Pigmentosa, Retina Detachment, Keratoconus, Strabismus, Uveitis, Iritis.

Miscellaneous eye conditions affecting vision and/or potentially blindness.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Specific diagnosis? 2. Underlying cause? 3. Level of severity / impairment of vision? 4. Functional abilities?	Non-Smoker*	Rating based on cause and level of visual impairment. No waiver of premium	
Individual Disability	Action			
	<ul style="list-style-type: none">• Macular Degeneration – All coverage's Decline• Retinitis Pigmentosa – Family history only, not diagnosed in applicant, current normal vision – Exclude• Retinitis Pigmentosa – Others Decline• Retinal Detachment – traumatic, fully recovered, exclude eye, Non-traumatic, fully recovered – Exclude both eyes.• Retinopathy, with or without high myopia – Exclude both eyes, additional adverse action for underlying cause• Keratoconus vision adequate to perform all job duties – Exclude both eyes.• Keratoconus vision not adequate to perform all job duties – Individual consideration• Infectious uveitis – less than three years since episode – Decline• Infectious uveitis – Greater than three years since episode – Exclude and add exclusion for the infectious agent, if known• Non-infectious uveitis – less than five years since episode – Decline• Non-infectious uveitis – greater than five years since episode – Exclusion• Recurrent episodes of non-infectious uveitis – Decline			

* May qualify for better rates based on underwriting review

Fatty Liver:

Fatty infiltration of the liver.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. What is underlying cause? 2. What is the amount of alcohol consumption?	Non-Smoker	Table 2 to Table 4	Decline
Individual Disability	Action <ul style="list-style-type: none"> • Normal liver function results, no alcohol concerns – No adverse action • Abnormal liver function results, alcohol concerns, liver biopsy done or planned – Individual consideration • Fatty Liver noted in records biopsy or fibroscan done – Individual Consideration • Fatty liver noted in records biopsy or fibroscan recommended but not done – Decline 			

Fibromyalgia:

Pain in muscles, tendons, ligaments and fibrous tissue.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Duration of pain, location and intensity? 3. Any disability or loss of work? 4. Names of medications, frequency and doses? 5. Any psychiatric impairments?	Non-Smoker to Table 2. Waiver not available.	Table 4 to Table 6. Waiver not available.	Decline
Individual Disability	Action <ul style="list-style-type: none">• Fibromyalgia present – Decline• Fibromyalgia fully resolved less than 3 years – Decline• Fibromyalgia fully resolved between 3 - 5 years – 50% rating with a 5-year benefit period• Fibromyalgia fully resolved more than 5 years – No adverse action			

Foramen Ovale:

Congenital abnormal opening between the left & right atrium.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. What testing was done? (Catheterization, echocardiogram) 2. Date/type of any surgery? 3. Date of most recent follow up?	Non-Smoker* to Table 4	Table 2 to Table 8	Decline
Individual Disability	Action <ul style="list-style-type: none">• All cases – Individual consideration			

* May qualify for better rates based on underwriting review

Gastric Bypass / Gastric Stapling (Gastroplasty):

Involves bypassing a portion of the digestive tract preventing absorption of calories & nutrients.

See Weight Reduction Surgery

Gastric Ulcer:

Ulceration of the stomach.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Frequency & severity of symptoms? 2. Types of symptoms & date of last symptom? 3. Is there any underlying cause? 4. Was an endoscopy done? 5. Details of any medical or surgical treatment?	Non-Smoker* to Table 2	Table 4	Decline
Individual Disability	Action <ul style="list-style-type: none"> • Current ulcer - with bleeding – Decline • Current ulcer - no bleeding, no time lost from work – Exclude • Ulcer in history - one episode - fully resolved, no surgery, within 2 years of episode – Exclude • Ulcer in history - one episode - fully resolved, no surgery, more than 2 years since episode – No adverse action • Recurrent ulcer history, no bleeding, no surgery less than five years since last event – Exclusion • Recurrent ulcer history, no bleeding, no surgery more than five years since last event – No adverse action • Recurrent ulcer with history of bleeding within six months of last event – Decline • Recurrent ulcer with history of bleeding greater than six months since last event – Exclude • Ulcer in history with surgical intervention – Individual consideration 			

* May qualify for better rates based on underwriting review

Gastroesophageal Reflux Disease (GERD):

A digestive disorder that affects the lower esophageal sphincter.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Frequency & severity of symptoms? 2. Any complications that have been investigated? 3. Any treatment? Names of medication? 4. Any testing done? 5. Any surgery?	Non-Smoker* to Table 2	Non-Smoker to Table 4	Postpone
Individual Disability	Action <ul style="list-style-type: none"> • Mild symptoms – No adverse action • Moderate or severe symptoms – Exclude • Treated with surgical procedure less than six months ago – Exclude • Treated with surgical procedure more than six months ago – No adverse action 			

* May qualify for better rates based on underwriting review

Gestational Diabetes:

Glucose intolerance that is first diagnosed during pregnancy.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Currently pregnant? 3. Has it been resolved?	Non-Smoker*	If remains post delivery – Refer to Diabetes	Pregnant at time of app – Postpone
Individual Disability	Action <ul style="list-style-type: none"> Currently pregnant – See pregnancy guideline Not currently pregnant – No adverse action 			

* May qualify for better rates based on underwriting review

Gilbert's Syndrome:

Metabolic syndrome resulting in elevated bilirubin.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of diagnosis?	Best Rating Available		
Individual Disability	Action			
	<ul style="list-style-type: none">Fully investigated, diagnosis confirmed – No adverse actionDiagnosis not established – Individual consideration			

Gout:

Joint pain from uric acid excess.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Frequency of attacks? 2. Any arthritis or joint deformities? 3. Details of treatment?	Non-Smoker*	Non-Smoker	Table 2 to Table 4
Individual Disability	Action <ul style="list-style-type: none"> Elevated Uric Acid levels, no symptoms – No adverse action Condition diagnosed more than 2 years ago, with fewer than 2 flare ups per year and not involving multiple joints – No adverse action Condition diagnosed less than 2 years ago, or with more than 2 flare ups per year or involving multiple joints – Exclude 			

* May qualify for better rates based on underwriting review

Guillain-Barre Syndrome:

Acute form of progressive polyneuropathy.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Verify if active or a prolonged relapsing/chronic course? 2. Verify if recovered? 3. Any residuals? 4. How many episodes?	If full recovery, Non-Smoker	Table 4 to Table 6	If present, Postpone
Individual Disability	Action <ul style="list-style-type: none"> Guillain-Barre present – Decline Fully recovered 3 years or less – Decline Fully recovered more than 3 years – Individual consideration 			

Hearing Loss and Tinnitus:

The partial or complete inability to hear sound in one or both ears or ringing in the ears.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Specific diagnosis? 2. Underlying cause? 3. Level of severity / impairment of hearing?	Non-Smoker*	Rating based on cause and level of impairment. Possibly no waiver of premium.	
Individual Disability	Action			
	<ul style="list-style-type: none">• Conductive hearing loss - stable for one year or more, mild hearing loss, hearing adequate to perform all job duties – No adverse action• Conductive hearing loss first occurring within the year prior to submission or with moderate hearing loss, hearing adequate to perform all job duties – Exclude• Sensorineural hearing loss new onset, fully evaluated, cause determined, no more than mild hearing loss, with hearing adequate to perform all job duties – Exclude• Sensorineural hearing loss not progressive, mild, thought to be age related, with adequate hearing to perform all job duties – No adverse action• Sensorineural hearing loss, with moderate hearing loss – Exclude• Other hearing loss, including sudden onset, not fully evaluated, known to be progressive or with difficulty performing duties of current occupation – Individual consideration usually decline• Tinnitus with dizziness – Treat as Meniere’s Disease• Tinnitus not evaluated or with limited details – Decline• Tinnitus in history fully recovered, no concerns for tumors or vascular causes within two years of episode – Exclude• Tinnitus in history fully recovered, no concerns for tumors or vascular causes greater than two years since episode – No adverse action• Tinnitus intermittent or chronic - not progressive – Exclude• Tinnitus intermittent or chronic - with concerns for insomnia or mood disorder – Individual consideration			

* May qualify for better rates based on underwriting review

Heart Murmurs:

Disease of the heart valve resulting in abnormal blood flow.

See Valve Disease

Hemochromatosis:

A genetic or acquired disease of iron metabolism resulting in excess iron throughout the body.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Was liver biopsy done? 2. Any complications? 3. Type of treatment? 4. Is there compliance with therapy?	Non-Smoker to Table 2	Table 4	Decline
Individual Disability	Action <ul style="list-style-type: none"> Hereditary hemochromatosis diagnosed more than 2 years ago, well followed, with normal/stable liver function testing and no complications – 50% rating with a 5-year benefit period Others – Individual consideration Secondary or Juvenile hemochromatosis – Decline 			

Hemophilia:

Also known as Factor VIII Deficiency, a common hereditary bleeding disorder due to deficiencies in coagulation factors.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Clotting factor levels? 2. The frequency & severity of symptoms? 3. Type of treatment? 4. Extent of any disabilities? 5. Results of most recent HIV test & Hepatitis B & C status?	Non-Smoker	Table 2 to Table 6	Table 6 to Table 8
Individual Disability	Action <ul style="list-style-type: none"> All cases – Decline 			

Hepatitis:

Infectious liver disease caused by a hepatitis B virus and can be transmitted through bodily fluids.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	Hepatitis A 1. Treatment? 2. Current problems or residuals? 3. Current liver functions normal?	If infection present currently or within last 3 months - postpone. Non-Smoker* once resolved and liver functions return to normal.		
	Hepatitis B 1. Type of infection (acute or chronic)? 2. Treatment? 3. Elevated liver enzymes? 4. Positive or Negative markers? 5. Family history?	Non-Smoker to Table 4	Table 6 to Table 8	Decline
	Hepatitis C 1. Age of proposed insured and duration of the disease? 2. Treatment details? 3. Serological testing, current liver functions and liver biopsy results? 4. Any current alcohol use? If yes, amount per week?	Table 2 to Table 4	Table 6 to Table 8	Decline
Individual Disability	Action			
	<ul style="list-style-type: none"> • Hepatitis A, currently infected or treatment within the last six months – Decline • Hepatitis A, fully recovered – No adverse action • Hepatitis B antigen positive, or known to have been positive for 6 months or longer – Decline • Hepatitis B acquired as an adult, fully recovered, antigen negative – No adverse action • Hepatitis C – Present – Decline • Hepatitis C spontaneously cleared without treatment, no recurrence, current liver function tests normal, less than five years since clearance documented – Decline • Hepatitis C spontaneously cleared without treatment, no recurrence, current liver function tests normal, greater than five years since clearance documented with current health well documented – Individual consideration. • Hepatitis C all others – Decline 			

* May qualify for better rates based on underwriting review

Herniated Disk:

A common back condition involving discs located in the vertebrae which can lead to irritation of the spinal nerves and can cause chronic back and leg pain.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Current treatment? 2. Currently seeing a Physician? 3. Any disability or loss of work?	Non-Smoker* Waiver not available.	Non-Smoker* Waiver not available.	See Chronic Pain
Individual Disability	Action Cervical Disc: <ul style="list-style-type: none"> Just a single herniated disc, not surgically treated, and no symptoms in the last 2 years – No adverse action More than 1 herniated disc, or surgically treated, or symptoms in the last 2 years – Exclude Lumbar or Thoracic Disc: <ul style="list-style-type: none"> Just a single herniated disc, surgically or medically treated, and no symptoms in the last 2 years – No adverse action More than 1 herniated disc, or symptoms in the last 2 years – Exclude Degenerative disc disease found incidentally on medical imaging done for an unrelated disorder and not noted to be unusual for age – No adverse action Degenerative disc disease associated with symptoms, or noted as greater than expected for age of the applicant or treated surgically – Exclude the affected area of the spine. 			

* May qualify for better rates based on underwriting review

High Blood Pressure:

A sustained elevation in blood pressure above the level which is acceptable for an individual's age and gender.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Current treatment? 3. Have your blood pressure readings been normal with treatment? 4. Any complications?	Non-Smoker*	Table 3 to Table 4	Table 4 to Decline
Individual Disability	Action <ul style="list-style-type: none"> Blood pressure up to 145/90 – No adverse action Blood pressure 146-149/91-94 – 25% rating Blood pressure 150-154/95-96 – 50% rating Blood pressure 155-159/97-99 – 75% rating Blood pressure 160/100 or greater – Decline 			

* May qualify for better rates based on underwriting review

HIV: Human Immunodeficiency Virus

A virus that attacks the body's immune system.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Age 20-65 2. Whole life only 3. Healthy 4. Under the care of an HIV specialist 5. Must self-identify	Standard to mildly substandard. Not eligible for Table Shave / Expanded Standard Program.	Decline	Decline
Individual Disability	Action <ul style="list-style-type: none"> HIV diagnosis or positive testing with no symptoms of acute HIV, compliant with HIV medication (with documentation for at least two years), with no underlying health concerns, documented normal liver function, normal renal function, normal cholesterol levels on lab tests, no mental/health concerns, sustained undetectable viral load for at least two years, CD4 T cell count maintained above 500, never detected below 200, with no history of illicit IV drug use – No adverse action HIV diagnosis or positive testing with no symptoms of acute HIV, compliant with HIV medication (with documentation for at least two years), with no underlying health concerns, with borderline liver function, borderline renal function, or elevated cholesterol levels on lab tests, no mental/health concerns, sustained undetectable viral load for at least two years, CD4 T cell count maintained above 500, never detected below 200, with no history of illicit IV drug use – Individual consideration for possible limited benefit period / rated offer Clients taking ART medications as preventative – Usually no adverse action HIV diagnosis or positive testing with acute HIV symptoms – Decline HIV diagnosis or positive testing with no current HIV medication/treatment or noncompliant with treatment – Decline HIV diagnosis or positive testing with underlying health concerns (liver disease, high cholesterol, mental/health, infections, or cancer) – Decline HIV diagnosis not disclosed by client on exam – Decline 			

Hodgkin's Disease:

Cancer of the lymphatic system which is part of your immune system. Cells in the lymphatic system grow abnormally and compromises your body's ability to fight infection. Two common types are: Non-Hodgkin's Lymphoma and Hodgkin's Lymphoma.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Staging of disease? 3. What type of treatment was provided? 4. What was the date of last treatment? 5. Has there been any recurrence? 6. When was the last visit with the oncologist?	Flat Extra to Postpone	Postpone 2-3 years then Flat Extra	Highly Rated to Decline
Individual Disability	Action <ul style="list-style-type: none"> Hodgkin's lymphoma present – Decline History of recurrent Hodgkin's lymphoma – Decline Hodgkin's lymphoma fully resolved, no recurrence, good health documented by adequate medical records ten or less years since recovery – Decline Hodgkin's lymphoma fully resolved, no recurrence, good health documented by adequate medical records greater than ten years since recovery – Individual consideration 			

Huntington's Disease:

An inherited disease that causes the progressive breakdown of muscle coordination and can lead to cognitive decline and psychiatric problems

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	<ul style="list-style-type: none"> All cases – Decline 			
Individual Disability	Action <ul style="list-style-type: none"> Huntington's disease diagnosed in applicant – Decline Family history of Huntington's disease in a first degree relative (sibling or parent) disease ruled out in applicant – No adverse action Family history of Huntington's disease in a first degree relative (sibling or parent) disease no ruled out in applicant - Decline 			

Hyperaldosteronism:

A condition arising from the excessive secretion of aldosterone by the adrenal gland leading to sodium retention, potassium loss and hypertension.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of diagnosis? 2. Underlying cause? 3. Current treatment? 4. Any complications?	Non-Smoker	Decline	
Individual Disability	Action			
	• Treated with surgery, fully resolved 2 years or less – Decline • Treated with surgery, fully resolved more than 2 years – No adverse action • Treated with medication only, well controlled 1 year or less – Decline • Treated with medication only, well controlled more than 1 year (no cardiac or renal concerns) – No adverse action			

Hypercalcemia:

A condition in which the calcium level in your blood is above normal.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Type of treatment? 2. Any complications?	Non-Smoker to Postpone	Table 3 to Decline	Decline
Individual Disability	Action <ul style="list-style-type: none"> Underlying condition not identified and resolved – Decline Underlying condition identified and resolved – Individual consideration 			

Hyperthyroidism (over active thyroid):

Condition in which the thyroid gland produces too much of the hormone thyroxine.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Treatment? 2. Complications? 3. Recurrence?	Non-Smoker*	Non-Smoker to Table 2	Postpone to Decline
Individual Disability	Action			
	<ul style="list-style-type: none">• Treated with surgery or radioactive iodine treatment, fully resolved less than 1 year – Exclude• Treated with surgery or radioactive iodine treatment, fully resolved 1 year or more – No adverse action• Treated with medication only, well controlled – Exclude• Exophthalmos – Usually exclude eyes/vision• Thyroid storm – present – Decline• Thyroid storm - fully recovered – treat as hyperthyroidism, with no additional debits for the thyroid storm/thyrotoxicosis			

* May qualify for better rates based on underwriting review

Hypothyroidism (under active thyroid):

Condition in which the thyroid gland does not function properly.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of diagnosis? 2. Treatment? 3. Any symptoms or complications?	Non-Smoker*	Non-Smoker to Table 2	Postpone to Decline
Individual Disability	Action			
	<ul style="list-style-type: none">• Hypothyroidism - fair to good control – No adverse action• Hypothyroidism - poor control – Exclude• Goiter described as diffuse or nontoxic and asymptomatic – No adverse action• Goiter described as multinodular or toxic or with symptoms of hyperthyroidism – Exclude• Goiter associated with hypothyroidism – Treat as hypothyroidism• Graves treated with surgery or radioactive iodine treatment, fully resolved less than 1 year – Exclude• Graves treated with surgery or radioactive iodine treatment, fully resolved 1 year or more – No adverse action• Graves treated with medication only, well controlled – Exclude			

* May qualify for better rates based on underwriting review

Infertility (Female):

The inability to achieve or maintain a pregnancy.

Life	Action
	<ul style="list-style-type: none"> Typically no mortality impact – Rate for cause
Individual Disability	Action
	<ul style="list-style-type: none"> Infertility cause determined: <ul style="list-style-type: none"> Currently undergoing evaluation/treatment of female infertility – Exclusion History of infertility treatment – Exclusion Intrauterine insemination (IUI) in history non-medicated or medicated with oral agents – No adverse action Unexplained infertility: <ul style="list-style-type: none"> Currently undergoing evaluation and/or treatment of female infertility – Exclude History of infertility treatment – Exclusion (except in cases where oral agents were used, and an uncomplicated, singleton pregnancy was achieved, followed by an uncomplicated delivery Intrauterine insemination (IUI) in history non-medicated or medicated with oral agents – No adverse action)

Irritable Bowel Syndrome (IBS):

Disorder affecting the gastrointestinal tract, associated with abdominal pain/discomfort, bloating, and alteration of bowel habits.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Treatment? 2. Severity of symptoms? 3. Associated with mood disorder?	Non-Smoker*	Non-Smoker to Table 2	Table 2 to Table 4
Individual Disability	Action			
	<ul style="list-style-type: none"> Infrequent and mild symptoms – No adverse action Frequent or severe symptoms – Exclude With underlying mental health disorder – Exclude and additional action based on mental health disorder 			

* May qualify for better rates based on underwriting review

Kidney Transplantation:

A surgical procedure to place a functioning kidney from a donor into a person whose kidneys no longer function normally.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. What is the underlying cause? 2. Current treatment and medication? 3. Source of transplanted kidney? (i.e. related donor vs. cadaver donor) 4. Any complications?	Highly Rated to Postpone	Decline	
	Action			
	• All cases – Decline			

Leukemia:

A type of cancer of the blood or bone marrow characterized by an abnormal increase of white blood cells. Common types of leukemia are: Acute Myeloid Leukemia (AML), Chronic Lymphoid Leukemia (CLL), Hairy Cell Leukemia and Chronic Myeloid Leukemia (CML).

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. What is the date of diagnosis? 2. What type of treatment was given? 3. Type of leukemia and staging? 4. Any recurrences? 5. Date of the last oncology visit?	Flat Extra to Postpone	Postpone 5 years, then Table 4 - 6	Decline
Individual Disability	Action			
	• All cases – Decline			

Liver Transplant:

A surgical procedure to remove a diseased liver and replace it with a healthy liver from a donor.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	• Consider on an individual basis, usually decline			
Individual Disability	Action			
	• All cases – Decline			

Lou Gehrig's Disease:

An incurable neuromuscular disease characterized by progressive muscle weakness, resulting in paralysis. Also known as ALS (Amyotrophic Lateral Sclerosis)

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of diagnosis	Decline		
Individual Disability	Action			
	• All cases – Decline			

Lung Cancer:

Cancer of the lung and bronchus. There are two types of lung cancer: non-small cell lung cancer and small cell lung cancer. There are also benign lung tumors usually asymptomatic: bronchial adenomas and hematomas. If a client is a current smoker the case would be a decline.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Staging? 2. Date of diagnosis? 3. Treatment details (surgery, radiation, chemotherapy)? 4. Any recurrences? 5. Current smoker? Former smoker? If yes, date they quit? 6. Any complications after treatment?	Non-Smoker	Flat Extra to Postpone	Decline
Individual Disability	Action <ul style="list-style-type: none"> • Lung cancer, any type, any stage, present - Decline • NSCLC (Non-Small Cell Lung Cancer), Stage I, within last 5 years – Decline • NSCLC, Stage I, fully recovered, more than 5 years ago – Individual consideration, likely limited benefit period and rating • Higher stages, recurrent cancer, or staging unclear – Decline • History of small cell cancer of the lung, all cases – Decline. 			

Lupus:

A chronic inflammatory disease that occurs when the body's immune system attacks its own tissues and organs.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. What is the date of diagnosis? 2. Current treatment? 3. Current symptoms? 4. When was the last flare up or episode? 5. Date of the last rheumatology visit?	Table 4 to Postpone	Table 4 to Table 8	Highly Rated to Decline
Individual Disability	Action <ul style="list-style-type: none"> • Systemic Lupus Erythematosus (SLE) – Decline • Discoid or Cutaneous Lupus diagnosed within the last 3 years – Decline • Discoid or Cutaneous Lupus diagnosed between 3 and 5 years ago, well followed, limited disease, no evidence of Systemic Lupus, no residuals – Exclude and 25% rating • Discoid or cutaneous Lupus diagnosed more than 5 years ago, well followed, limited disease, no evidence of Systemic Lupus, no residuals – Exclude • Others, including those treated with immunosuppressive drugs or with thalidomide – Usually decline • Drug induced lupus – 0-6 months since event – Decline • Drug induced lupus – 6 months or greater since event, with no cardiac, pulmonary, or renal deficits, no ongoing joint pain or skin symptoms, all suggested follow up completed, and with follow up testing done all normal – No adverse action 			

Lyme Disease:

An inflammatory disorder caused by a bacteria that is spread by the bite of a tick.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. What is the date of diagnosis? 2. What type of treatment was given? 3. Any current symptoms? 4. Any complications or residual problems? 5. Was there a full recovery?	Postpone until recovered, then Non-Smoker*	Decline	
Individual Disability	Action			
	• Fully resolved within past year – Exclude • Fully resolved, more than one year ago – No adverse action			

* May qualify for better rates based on underwriting review

Marfan's Syndrome:

A genetic disorder of the connective tissue that can lead to cardiovascular, skeletal and ocular abnormalities. People with this syndrome are unusually tall with long limbs and long, thin fingers.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Diagnosis date? 2. Last echocardiogram findings? 3. Any use of beta-blockers? 5. Any history of heart surgery?	Table 2 to Table 8	Table 8 to Decline	Decline
Individual Disability	Action			
	<ul style="list-style-type: none"> Marfan's syndrome diagnosed in client – Decline Marfan's syndrome suspected in client – Individual consideration Marfan's syndrome ruled out in client – Adverse action on underlying conditions of concerns 			

Melanoma:

The most serious form of skin cancer, melanoma is an abnormal malignant growth of cells usually on the skin surface, which quickly grows out of control and attacks the tissues around them. Usually detected by a change in a mole or other skin growth, such as a birthmark.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Thickness and depth of tumor? 3. Type of treatment? 4. Date of surgery or treatment? 5. Any occurrence of more than 1 melanoma? 6. Date of most recent follow up?	Non-Smoker to Flat Extra	Postpone 2 -3 years, then Flat Extra	Decline
Individual Disability	Action			
	<ul style="list-style-type: none"> Melanoma that has spread to any lymph nodes or metastasized – Decline Melanoma in an individual who has a family history of Familial Atypical Mole Syndrome, or Melanoma Syndrome, or a personal history of Dysplastic Nevi Syndrome – Decline Melanoma In-Situ less than two years since removal – Decline Melanoma In-Situ greater than two years since removal with excellent follow up and no recurrence – No adverse action Melanoma In-Situ greater than two years since removal with no, or poor follow up, no recurrence – Exclusion Melanoma Stage 1A, no ulceration - Exclude Melanoma Stage 1B – Individual consideration nine years after removal Melanoma Stages 2, 3, or 4 – Decline. 			

Meniere's Disease:

A chronic condition in which there are episodic attacks of sensorineural deafness and vertigo, associated with nausea and vomiting. Another name for this disease is Labyrinthitis or Otitis Interna.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Frequency of attack (acute, chronic, recurrent)? 3. Last episode date? 4. Any neurological testing's?	Non-Smoker*	Non-Smoker. Waiver not available.	
Individual Disability	Action			
	• Rare episodes of short duration and no symptoms in the past 3 years – Exclude • Any symptoms in the past 3 years or any history of frequent or long-lasting episodes – Decline			

* May qualify for better rates based on underwriting review

Meningitis (History of):

Inflammation of brain covering (meninges), often of the spinal canal and usually caused by infection (bacterial or viral). If current infection case would be a postpone.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Any residuals? 3. Date of resolution?	Non-Smoker*	Non-Smoker	Decline
Individual Disability	Action			
	<ul style="list-style-type: none"> Viral, bacterial, or fungal meningitis fully recovered – No adverse action Viral, bacterial, or fungal meningitis, other or recurrent – Usually decline Meningitis secondary to another disease – Action based on underlying cause and residuals if any 			

* May qualify for better rates based on underwriting review

Mental/Emotional Disorder - Depression, Major Depression, Anxiety, Adjustment Disorder, Bipolar disorder, Postpartum depression:

Emotional and/or behavior symptoms occurring in response to a stressor or a dejected state of mind with feelings of sadness, discouragement and hopelessness, or chronic worry. Symptoms can range from minor to severe and incapacitating.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis and current treatment? 2. Specific Diagnosis? (Bi-Polar, Anxiety, etc) 3. Date of last episode? 4. Currently seeing a specialist? 5. If any, names of medications, how often? 6. Any disability or loss of work?	Non-Smoker* to Table 2	Table 3 to Table 8	Decline
Individual Disability	Action <ul style="list-style-type: none"> Anxiety / Depression – mild – symptoms well controlled – Exclude, full benefits (no lump/lifetime/Ecat) Anxiety / Depression – mild – in history fully resolved for less than three years – Exclude, full benefits (no lump/lifetime/Ecat) Anxiety / Depression – mild – in history fully resolved for greater than three years – Individual consideration for possible no adverse action. Generalized Anxiety Disorder (GAD) mild well controlled – Exclude, full benefits (no lump/lifetime/Ecat) Generalized Anxiety Disorder (GAD) moderate well controlled – Exclude, limited benefit period, limited supplemental benefits (no lump/lifetime/Ecat) Generalized Anxiety Disorder (GAD) severe, well controlled – Individual consideration – usually decline. GAD fully recovered off treatment for more than five years – Exclude, full benefits (no lump/lifetime/Ecat) GAD fully recovered off treatment for more than ten years – No adverse action GAD other – Individual consideration. Major Depressive Disorder (MDD) single episode less than one year since resolution – Decline Major Depressive Disorder (MDD) single episode one to five years since resolution – Exclude, limited benefit period (5 years) and limited supplemental benefits. Major Depressive Disorder (MDD) single episode five to ten years since resolution – Exclude, limited benefit period (10 year) limited supplemental benefits. Major Depressive Disorder (MDD) single episode greater than ten years since resolution – No adverse action. Major Depressive Disorder (MDD) others – Individual consideration Bipolar Depression five years since resolution, or stability on treatment achieved – Decline Bipolar Depression greater than five years since resolution, or stability on treatment achieved – Individual consideration Cyclothymic disorder stable medication and occupation history achieved less than two years – Decline Cyclothymic disorder stable medication and occupation history achieved greater than two years- Individual consideration. Postpartum Depression present, currently symptomatic or diagnosed within one year of application – Decline Postpartum Depression current or resolved for less than one year as the only mental health history, diagnosed more than one year prior to application, well controlled on meds, or psychotherapy – Exclude, limited benefit period (10 years). 			

	<ul style="list-style-type: none"> • Postpartum Depression as the only mental health history fully resolved and treatment completed for one year or more – Exclude • Postpartum Depression other with comorbid mental health disorder current or in history – Individual consideration.
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* May qualify for better rates based on underwriting review

Migraine Headaches:

A category of headaches.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of onset? 2. Type of treatment? 3. Frequency and severity? 4. Underlying cause?	Non-Smoker*	Recent onset or increasing frequency may cause postponement - terms depend on history and investigations performed	
Individual Disability	Action			
	<ul style="list-style-type: none">• Fewer than 5 migraine headache days per month, good response to medication – No adverse action5 to 8 migraine headache days per month, good response to medication – ExcludeMore than 8 migraine headache days per month, or not responsive to medication – Decline• Headaches associated with depression/anxiety or with BMI greater than 30 – Exclude and consider action for underlying condition.• Cluster headaches, in history, no attacks within the last three years – No adverse action• Cluster headaches, episodic, responsive to treatment any attacks within the three years prior to application – Exclude• Cluster headaches, noted to be chronic or intractable – Decline• Headaches severe, new onset not fully investigated – Decline• Headaches including treatment with CGRP Antagonist medications- Individual Consideration			

* May qualify for better rates based on underwriting review

Mitral Valve Prolapse:

A condition in which the mitral valve does not function properly.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Symptoms or treatment? 2. Any valvular stenosis or insufficiency / regurgitation?	Non-Smoker*	Table 2 to Table 4	Table 6 to Decline
Individual Disability	Action			
	<ul style="list-style-type: none"> • History of MVP noted in childhood, no symptoms, cardiac evaluation not recommended – No adverse action • Any symptoms that could be related to cardiac disorder, no cardiac evaluation available – Decline • Symptoms, but cardiac evaluation, including an echocardiogram done within the last three years – Individual consideration 			

* May qualify for better rates based on underwriting review

Monoclonal Gammopathy of Undetermined Significance (MGUS)

Neoplasm's of the plasma cells in the bone marrow are characterized by the excessive production of immunoglobulin's referred to as a monoclonal gammopathy or paraproteinemia. The abnormally produced immunoglobulin is termed the M protein.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Any diagnosis of multiple myeloma? 3. Type of treatment?	MGUS Only – Non-Smoker to Table 3	Postpone	Multiple Myeloma – Decline
Individual Disability	Action			
	• All cases – Decline			

Multiple Sclerosis:

Multiple Sclerosis (MS) is an inflammatory demyelinating disease of the central nervous system, generally beginning in the 20 to 40 age group, which is characterized by multifocal loss of myelin (the fatty sheath that surrounds nerve fibers in the brain and/or spinal cord), and damage to axons (the nerve fibers themselves).

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Current symptoms and/or treatment? (medication/s)? 3. Date of last attack? Frequency of attacks?	Non-Smoker to Table 4	Table 4 to Table 6	Table 8 to Decline
Individual Disability	Action			
	• All cases – Decline			

Muscular Dystrophy:

A group of hereditary muscle disorders in which slow, progressive degeneration occurs, leading to increasing weakness and disability.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Type?	Table 2 to Table 6	Table 6 to Decline	Decline
Individual Disability	Action			
	• All cases – Decline			

Myasthenia Gravis:

Myasthenia Gravis is a chronic disease characterized by episodic and varying weakness of voluntary (skeletal) muscles. Clients diagnosed with one year are a postpone.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Treatment (surgery, medications)?	Non-Smoker to Table 4	Table 4 to Decline	Decline
Individual Disability	Action			
	<ul style="list-style-type: none"> All cases – Decline 			

Narcolepsy:

A syndrome of four components characterized by sleep attack, loss of muscle tone, inability to move on falling asleep or on awakening and the occurrence of hallucinations on falling asleep or awakening.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Symptoms? 3. Any accidents, disability, time off work? 4. Treatment (medications, response to treatment?)	Non-Smoker to Table 2	Table 2 to Table 4	Decline
Individual Disability	Action			
	<ul style="list-style-type: none"> Diagnosed within last 2 years – Decline Diagnosed more than 2 years ago, mild symptoms, no medication needed – 25% rating Diagnosed more than 2 years ago, mild symptoms, on medication – 50% rating with a 5-year benefit period Treated with the medication Xyrem – Decline 			

Needle Stick:

Accidental exposure to blood, tissues and/or body fluids.

	Action
Life	<p>Less than 6 months:</p> <ul style="list-style-type: none"> With documented evidence that the source patient is negative for Hepatitis B, Hepatitis C and HIV – Non-Smoker* Without documented evidence of source patient status – Postpone <p>More than 6 months:</p> <ul style="list-style-type: none"> With documentation of the event and current negative HIV, hepatitis B, hepatitis C screen and normal liver function testing – Non-Smoker* Otherwise – Postpone
Individual Disability	Action
	<ul style="list-style-type: none"> If all current tests for Hepatitis B, Hepatitis C and HIV all negative and accidental exposure was more than 6 months ago – No adverse action If all current tests for Hepatitis B, Hepatitis C and HIV all negative and accidental exposure was within past 6 months – Exclude If any test is positive – Decline

* May qualify for better rates based on underwriting review

Nephrolithiasis (kidney stones):

A stone in the kidney or lower down in the urinary tract.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Number of attacks? 2. Treatment? 3. Additional factors (i.e. hypertension, abnormal urinalysis)?	Non-Smoker*	Table 2 to Table 4	Table 2 to Table 4
Individual Disability	Action <ul style="list-style-type: none"> • Kidney stone discovered incidentally, no known pre-disposing condition, no symptoms – No adverse action. • History of kidney stone (s), no known abnormality of or damage to the urinary tract – No adverse action • History of any kidney (s) known abnormality of or damage to the urinary tract, or kidney stones that required an open surgical procedure – Exclude • History of bladder stones – Decline 			

* May qualify for better rates based on underwriting review

Non-Hodgkin's Lymphomas:

There are two main types of lymphomas, Hodgkin's lymphoma and non-Hodgkin's lymphoma (NHL).

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Staging and pathology? Lymphoma type? Low or High Grade? 2. Treatment with chemotherapy? Radiation? 3. Diagnosis date? Date of remission if in remission? 4. Complications after treatment? Any recurrences?	Table 2 to Postpone	Postpone at least 2 years, then Flat Extra	Decline
Individual Disability	Action <ul style="list-style-type: none"> • Non-Hodgkin's lymphoma present, any type – Decline • Non-Hodgkin's lymphoma, fully resolved, no recurrence, good health documented by adequate medical records ten or less years since recovery – Decline • History of recurrent Non-Hodgkin's lymphoma – Decline 			

Non-Melanoma Skin Cancer (Also Atypical Nevus Syndrome, Dysplastic Nevus Syndrome, Merkel Cell Tumor, Basal Cell Carcinoma, Squamous Cell Carcinoma):

Skin tumors and lesions other than melanoma, most commonly arising in sun-damaged skin.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. How many lesions? 2. Do they have regular full body surface skin examinations? 3. Have all lesions been removed?	NS*	Flat Extra	Possible Decline
Individual Disability	Action <ul style="list-style-type: none"> Basal Cell Cancer, limited to skin: <ul style="list-style-type: none"> Single or recurrent lesions, fully removed compliant with follow up – No Adverse action Single or recurrent lesions, fully removed non-compliant with follow up – Exclude Basal Cell Carcinoma with metastases – Decline Squamous Cell Carcinoma, limited to skin: <ul style="list-style-type: none"> Single or recurrent lesions, fully removed, compliant with follow up – No adverse action Single or recurrent lesions, fully removed, non-compliant with follow up – Exclude Squamous Cell Carcinoma with metastases – Decline Merkel Cell Carcinoma, limited to skin: <ul style="list-style-type: none"> Single lesion, fully removed – Exclude Merkel Cell Carcinoma with multiple or metastases – Decline Common moles – No adverse action Dysplastic nevi, no prior history of malignant melanoma – No adverse action. Diagnosis of FAMM (familial atypical mole and melanoma) with at least an annual skin exam – Exclude Diagnosis of FAMM not compliant with at least an annual skin exam – Decline 			

Optic Neuritis:

A demyelinating inflammation of the optic nerve.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of onset? 2. Underlying cause determined? 3. Level of severity / impairment of vision? 4. Functional capacity?	Non-Smoker to Table 3. No waiver of premium	Rating based on underlying disorder, result of investigations and date of last attack	
Individual Disability	Action			
	<ul style="list-style-type: none">• Optic neuritis of known cause within the last five years – Decline• Optic neuritis of known cause greater than five years ago – Offer based on current vision and underlying cause.• Optic neuritis, cause unknown, within the last ten years – Decline• Optic neuritis, cause unknown, greater than ten years ago with normal MRI at initial diagnosis – +50% rating, five-year benefit period, and action for current visual acuity if needed• Optic neuritis, MRI with any abnormalities – Decline			

Osteoarthritis:

A condition in which the protective cartilage on the ends of bones wears down. Condition may be associated with inflammation of soft tissues.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Severity of disease? 2. Associated with chronic pain? 3. Type of treatment? 4. Joint replacement ?	Non-Smoker*. Waiver not available.	Non-Smoker to Table 2. Waiver not available.	Table 2. Waiver not available.
Individual Disability	Action			
	<ul style="list-style-type: none"> • Few to no symptoms, no more than rare NSAID use, no occupational concerns – No adverse action • Mild symptoms, or periodic NSAIDs use, or some occupational concerns – Exclude the affected joint • Moderate symptoms, frequent to daily NSAIDs used, single, non-weight bearing joint affected, no occupational concerns – Exclude the affected joint • Severe symptoms, daily or frequent narcotic medications, or joint resurfacing or replacement planned – Decline • After joint replacement or resurfacing, fully recovered – Exclude the affected joint 			

* May qualify for better rates based on underwriting review

Otosclerosis:

The overgrowth of bone in the middle and inner ear.

Life	Action
	Typically no mortality impact - waiver of premium could be excluded for moderate to severe cases
Individual Disability	Action
	<ul style="list-style-type: none"> • Present – Exclude both ears • In history, surgically treated, fully recovered, no residuals: <ul style="list-style-type: none"> ○ 0-6 months – Exclude both ears ○ Greater than six months, with good follow up, hearing adequate for profession – Offer based on current hearing in both ears ○ Others, including poor to no follow up or hearing loss that impacts job duties – Individual consideration, usually decline

Ovarian Cysts:

Cyst of the ovary.

Life	Action
	Typically no mortality impact if benign pathology confirmed, no Polycystic Ovary Syndrome, and asymptomatic
Individual Disability	Action
	<ul style="list-style-type: none"> • History of functional ovarian cyst, endometrioma or cystadenoma, no symptoms – No adverse action but exclude for endometriosis if present • Functional ovarian cyst, endometrioma, or cystadenoma under treatment or currently symptomatic – Exclusion and exclusion for endometriosis if present • History of, or under current treatment for dermoid cyst, or teratoma, or cystic teratoma – Individual consideration • Polycystic Ovary Syndrome – See separate topic

Pacemaker (excluding defibrillator):

A medical device that uses electrical impulses, delivered by electrodes contacting the heart muscles, to regulate the beating of the heart.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of initial pacemaker insertion? 2. Underlying disease that required the pacemaker to be inserted?	Non-Smoker to Table 2	Table 2 to Table 3	Decline
Individual Disability	Action			
	<ul style="list-style-type: none"> • All cases – Decline 			

Pancreatitis:

Pancreatitis is characterized by inflammation and necrosis of the tissue of the pancreas with auto-digestion by pancreatic enzymes in severe cases. Inflammation of the pancreas may be acute or chronic. Acute pancreatitis occurs in discrete episodes or attacks followed by recovery. If client had an acute attack within six months it would be a postpone. If client had recurrent attacks within one year it would be a postpone.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. How many episodes? Date of last episode? Frequency of episodes? 2. Any underlying cause? 3. Any medical or surgical treatment?	Non-Smoker to Flat Extra	Table 2 to Table 6	Table 6 to Decline
Individual Disability	Action <ul style="list-style-type: none"> Chronic pancreatitis or with indications of alcohol abuse – Decline Single episode, acute within the last 2 years, or multiple episodes, or with history of alcohol abuse – Decline Single episode acute more than 2 years ago, fully recovered with no complications, no history of alcohol abuse – No adverse action. Single episode acute no indication of alcohol abuse after cholecystectomy, fully recovered no problems greater than 3 months since surgery, with full recovery, no complications – No adverse action 			

Parkinson's Disease:

Disease characterized by progressive rigidity of limbs, slowness of movements, rhythmic resting tremor of hands, head and tongue, halting speech, facial immobility and tendency to mild dementia.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Symptoms? 3. Treatment (medications)?	Table 2 to Table 3	Table 4 to Table 6	Table 8 to Decline
Individual Disability	Action <ul style="list-style-type: none"> All cases – Decline 			

Peripheral Neuropathy:

Damage to the nerves of the brain or spinal cord, which is caused by either diseases of or trauma to the nerve or the side-effects of systemic illness.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date when symptoms began? 2. Type of treatment received? 3. Any underlying health conditions such as diabetes or kidney disease? 4. Details of current symptoms?	Non-Smoker to Table 2	Table 3 to Table 8	Decline
Individual Disability	Action <ul style="list-style-type: none"> • Diabetic Neuropathy, Inherited Neuropathies – all cases – Decline • Peripheral – Mono—neuropathies with minimal symptoms, no occupation concerns documented as stable, not progressive cause known – Action based on underlying cause. • Peripheral – Mono—neuropathies with minimal symptoms, no occupation concerns documented as stable, not progressive cause unknown – Individual consideration. • Peripheral – Mono—neuropathies with moderate symptoms, no occupation concerns documented as stable, not progressive cause known. • Peripheral – Mono—neuropathies with moderate symptoms, no occupation concerns documented as stable, not progressive cause known – Individual consideration. • History of neuropathy, fully resolved, underlying cause known, insurable and fully treated less than six months since recovery – Decline. • History of neuropathy, fully resolved, underlying cause known, insurable and fully treated greater than six months since recovery – Exclude affected limb, or digits. • History of neuropathy, fully resolved, underlying cause known, insurable and fully treated greater than two years since recovery – No adverse action. • Others including polyneuropathies or progressive neuropathies – Decline. 			

Peripheral Vascular Disease (PVD and Peripheral Artery Disease PAD):

Any disease or disorder of the blood vessels outside of the brain and heart.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Results of any treadmill testing? 3. Date and type of treatment? 4. Any tobacco use in the last year? 5. Other medical history?	Table 2 to Table 4	Table 4 to Table 8	Table 10 to Decline
Individual Disability	Action • Individual consideration			

Polycystic Kidney Disease:

An inherited disorder where multiple cysts develop in kidneys.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Present diagnosis? 2. Age of client? 3. Family history? 4. Treatment? 5. Abnormal renal functions? 6. Additional factors (i.e. Hypertension, Hematuria, Renal transplant, etc.)?	Table 6 to Decline (depending on age)		
Individual Disability	Action			
	<ul style="list-style-type: none">• Diagnosed with Polycystic Kidney Disease (PCKD) – Decline• Family history of first degree relative with PCKD and negative ultrasound documented, normal BP and lab tests:• Less than thirty at time of application – Decline• Ages 30-40 at the time of application – Exclude and limit BP to five years• Age over 40 at time of application – No adverse action• Family history of first degree relative with PCKD, renal ultrasound not done, normal BP, and lab tests:• Under age 30 at the time of application – Decline• Age 30-50 at time of application – Exclude and limit BP to two years• Over age 50 at the time of the application – Exclude and limit BP to five years• Others – Decline			

Polymyalgia Rheumatica:

An inflammatory disorder which causes muscle pain and stiffness mainly in the neck, shoulders, arms, hips, and thighs.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Type of treatment? 3. Has this condition resolved? If so, when?	Non-Smoker	Table 2	Postpone
Individual Disability	Action • Fully recovered less than 1 year – Decline • Fully recovered 1 year or more – No adverse action • Others including lack of documentation of full recovery – Decline			

Post-Traumatic Stress Disorder:

A mental health disorder that occurs because of a traumatic event.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Present diagnosis? 2. Severity? 3. Treatment? 4. Recurrence? 5. Substance abuse? 6. Any hospitalizations?	Non-Smoker to Table 4	Table 4 to Table 8	Decline
Individual Disability	Action <ul style="list-style-type: none"> Post-Traumatic Stress Disorder (PTSD) currently in treatment or currently symptomatic – Decline Post-Traumatic Stress Disorder fully recovered, no symptoms, no co-morbid psychiatric disorders less than five years since recovery – Decline Post-Traumatic Stress Disorder fully recovered, no symptoms, no co-morbid psychiatric disorders greater than five years since recovery – Exclude, benefit period no greater than ten years, limited supplemental benefits Post-Traumatic Stress Disorder fully recovered, no symptoms, no co-morbid psychiatric disorders greater than ten years since recovery – No adverse action Post-Traumatic Stress Disorder – other, including those with underlying co-morbid psychiatric disorders – Individual Consideration, usually decline. 			

Pregnancy:

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Due date? 2. Type of complication(s)?	Non-Smoker*	Postpone until after birth	
Individual Disability	Action			
	<ul style="list-style-type: none">• Currently pregnant without any significant current complications – Exclude• Currently pregnant with significant current complications – Postpone until after the postpartum checkup and applicant has returned to work full-time without restrictions or limitations.• Not currently pregnant with a history of gestational diabetes or single miscarriage, or elective C-Section – No adverse action• Not currently pregnant, but with history of premature labor, pre-eclampsia, incompetent cervix, multiple miscarriages, or other similarly complicated prior pregnancies or with history of certain infertility treatments or underlying conditions – Exclude• History of postpartum depression – Use mental/nervous exclusion in addition to pregnancy exclusion (if necessary)			

* May qualify for better rates based on underwriting review

Prostate Cancer:

The 2nd most common form of cancer is an abnormal malignant growth of the cells in the prostate gland, however, unlike most other cancers, usually does not grow uncontrollably and metastasize to other areas.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Stage? 3. Gleason Score and most recent PSA? 4. Type of treatment? 5. Date of surgery or treatment? 6. Date of most recent follow up?	Non-Smoker to Postpone	Postpone 2 - 3 Years, then Flat Extra	Decline
Individual Disability	Action <ul style="list-style-type: none"> PIN (prostatic intraepithelial neoplasia) low grade – Exclude PIN (prostatic intraepithelial neoplasia) high grade less than two years since removal – Decline PIN (prostatic intraepithelial neoplasia) high grade more than two years since removal – Exclude. PIA (proliferative inflammatory atrophy or ASAP (atypical small acinar proliferation) less than two years since removal – Decline PIA (proliferative inflammatory atrophy or ASAP (atypical small acinar proliferation) more than two years since removal – Exclude Prostate cancer diagnosed less than 50 years old – Individual review, usually decline Prostate cancer diagnosed at greater than 50 years, treated surgically or by radiation, stable PSA Stage I, within the last 2 years – Decline Stage I, fully recovered, more than 2 years ago – Exclude Stage IIA, within the last 4 years – Decline Stage IIA, fully recovered more than 4 years ago – Exclude Higher stages or any diagnosis under age 50 – Decline 			

Psoriasis:

A chronic autoimmune disease that appears on the skin.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Severity? 2. Type of treatment? 3. Any associated arthropathy?	Non-Smoker*	Table 2	Rate for associated arthropathy
Individual Disability	Action <ul style="list-style-type: none"> Psoriasis described as mild / moderate, untreated, or treated with light therapy/topical medications only, no occupational concerns – Exclude Psoriasis described as moderate and treated with immunomodulators or with Acretin – Exclude and rate +25% Psoriasis described as moderate to severe and/or treated with and controlled with biological agents – Exclude and rate +50% Psoriatic arthritis diagnosed within one year of application – Decline Psoriatic arthritis with mild symptoms, well controlled with NSAID medication alone, stable at least a year – 25% rating, with no better than a five-year benefit period, and exclusion for psoriasis/arthritis Psoriatic arthritis with moderate symptoms, well controlled with Methotrexate or biologic agents, stable for at least one year – 50% extra premium, with no better than a five-year benefit period and exclusion for psoriasis/arthritis Psoriatic arthritis with severe symptoms, or others with related gastrointestinal or eye issues – Decline Others, including those with uncontrolled symptoms – Individual consideration 			

* May qualify for better rates based on underwriting review

Pulmonary Embolism:

A blockage in one or more arteries in the lungs usually caused by blood clots that travel from another part of the body, most commonly the legs.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of occurrence? 2. Single or multiple episodes? If multiple, when was last episode? 3. Cause of the Embolism? 4. Type of treatment? When was treatment stopped?	Non-Smoker to Table 2	Table 3 to Table 4	Postpone
Individual Disability	Action <ul style="list-style-type: none"> Single episode within the last 6 months – Decline Single episode fully recovered between 6 month and 2 years – Exclude Single episode fully recovered more than 2 years – No adverse action Multiple episodes – Decline 			

Raynaud's Disease:

A condition that causes fingers, toes, the tip of the nose, and ears to feel numb or cool in response to cold temperatures or stress. More of a nuisance than a disability and not associated with other diseases or health problems.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Diagnosed with Raynaud's Disease or Phenomenon? 2. Date of diagnosis? 3. Type of treatment? 4. Date of last attack? Frequency of attacks?	Non-Smoker*	Table 2 to Table 4	Table 4 to Decline
Individual Disability	Action <ul style="list-style-type: none"> Mild symptoms not needing treatment, no occupational concerns – No adverse action Mild to moderate symptoms with treatment, moderate symptoms, or occupational concerns – Exclude Severe symptoms or secondary to another disease – Individual consideration 			

* May qualify for better rates based on underwriting review

Reiter's Syndrome/Reactive Arthritis:

Inflammation of the joints, urinary tract, and eyes and often ulcerations of the skin and mouth brought on by an infection in another part of the body, usually the intestines, genitals, eyes, or urinary tract.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of first and last attack? 2. Type of treatment?	Non-Smoker*	Non-Smoker to Table 2	Table 3 to Table 6
Individual Disability	Action <ul style="list-style-type: none"> Reactive arthritis in history fully recovered over one year – No adverse action Reactive arthritis in history fully recovered less than one year – Exclude Reactive arthritis currently stable with treatment with mild residual arthritis symptoms only treated with NSAIDs only – Exclude Reactive arthritis currently stable with treatment with mild residual arthritis symptoms only treated with methotrexate or biologics – Individual consideration for possible exclusion and limited benefit period offer. Others – Individual consideration – Usually decline 			

* May qualify for better rates based on underwriting review

Renal Failure:

The loss of kidney function where the kidney can no longer adequately filter toxins and waste products from the blood. Renal failure may be either acute or chronic and a number of diseases and health problems can cause either form to occur.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Stage of chronic kidney failure? (1-5) 3. Type of treatment?	Non-Smoker	Table 2 to Table 4	Decline
Individual Disability	Action <ul style="list-style-type: none"> All cases – Decline 			

Rheumatoid Arthritis:

An autoimmune form of arthritis that causes pain, swelling, stiffness, and loss of function in any joint but is most common in the wrist and fingers.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Type of treatment? 3. What joints are affected? 4. How does it affect function, mobility, and daily life?	Non-Smoker* to Table 2	Table 2 to Table 3	Table 4 to Decline
Individual Disability	Action			
	<ul style="list-style-type: none"> All cases – Decline 			

* May qualify for better rates based on underwriting review

Sarcoidosis:

The development of tiny clumps of inflammatory cells in different areas of the body, usually the lungs, lymph nodes, eyes, and skin. The cause is unknown.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. What organs or body part' have been affected? 3. Type of treatment? 4. When last experienced symptoms?	Non-Smoker*	Non-Smoker to Table 4	Decline
Individual Disability	Action			
	<ul style="list-style-type: none"> Under current treatment, or with less than one year of full recovery – Decline In history, stabilized, no ongoing treatment, fully recovered greater than one year – Exclude In history, stabilized, no ongoing treatment, fully recovered for more than three years – No adverse action Non-Pulmonary Sarcoidosis, including organs other than the lungs involved or with sequelae – Individual consideration, usually decline 			

* May qualify for better rates based on underwriting review

Seizure Disorder:

Seizures occur because of sudden, abnormal electrical activity in the brain. Seizures may be caused by medicines, high fevers, head injuries, and certain diseases. There are two main categories of seizures: Partial seizures involve only a part of the brain while Generalized seizures involve much more or all of the brain. Epilepsy is recurring seizures due to a brain disorder.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Cause of the seizure(s)? Type of seizure(s) experienced? 3. Date of last seizure? Number of seizures per year? 4. Type of treatment? 5. Any lasting mental or physical effects from seizure(s)?	Non-Smoker to Table 3	Table 4 to Table 8	Decline
Individual Disability	Action <ul style="list-style-type: none"> • Epilepsy 0-2 years since last seizure or change in seizure medication — Decline • Epilepsy > 2 years since last seizure or change in seizure medication — No adverse action • Isolated seizure, seizure onset after age 40 or status epilepticus, others — Individual consideration/Usually decline • More than one type of seizure in history 0-3 years since last seizure or change in medication — Decline • More than one type of seizure in history greater than three years since last change in medication — Individual consideration 			

Sickle Cell Anemia:

An inherited condition diagnosed in infancy in which misshaped red blood cells break apart more easily and block adequate blood flow throughout the body. This can cause severe pain and permanent damage to numerous vital organs. There is no cure but treatments can relieve pain and help prevent further problems. Sickle cell trait only can be considered for Best Rates.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Age at diagnosis? 2. Date of last attack? 3. Any complications?	Table 2 to Table 4	Table 6 to Table 10	Decline
Individual Disability	Action <ul style="list-style-type: none"> • Sickle cell anemia, all cases – Decline • Sickle cell trait, no other blood abnormality, no history of complications – No adverse action • Sickle cell trait, with other blood abnormality, or any history suggestive of complications – Decline 			

Sjogren Syndrome:

A systemic autoimmune disease in which immune cells attack and destroy the exocrine glands that produce tears and saliva. May be associated with other connective tissue disorders such as Lupus or Rheumatoid Arthritis.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Diagnosis? 2. Any other diagnosis of Rheumatoid Arthritis or Lupus?	Sjogren's alone – Non-Smoker. Waiver not available.	Table 2 to Table 4. Waiver not available	Table 4 to Decline. Waiver not available.
Individual Disability	Action <ul style="list-style-type: none"> Diagnosed more than 5 years ago, mild symptoms, no systemic treatment recommended – Exclude Diagnosed within last 5 years or with worse than mild symptoms – Decline 			

Skin Cancer (Non-Melanoma) (Also Atypical Nevus Syndrome, Dysplastic Nevus Syndrome, Merkel Cell Tumor, Basal Cell Carcinoma, Squamous Cell Carcinoma):

Skin tumors and lesions other than melanoma, most commonly arising in sun-damaged skin.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. How many lesions? 2. Do they have regular full body surface skin examinations? 3. Have all lesions been removed?	Non-Smoker*	Flat Extra	Possible Decline
Individual Disability	Action <ul style="list-style-type: none"> Basal Cell Cancer skin lesions surgically removed, compliant with follow up – No adverse action Basal Cell Present or non-compliant – Exclude Dysplastic Nevi-No history of malignant melanoma – No adverse Action Merkel Cell Carcinoma - Removed/No metastasis – Exclude Merkel Cell Carcinoma - Multiple or metastasis – Decline Squamous Cell Carcinoma - No metastasis-fully removed, compliant with follow up – No adverse action 			

* May qualify for better rates based on underwriting review

Skin Conditions (Dermatitis, Eczema, Latex Allergy):

Inflammations and/or irritation involving the skin. Latex allergy may include respiratory symptoms.

Life	Action			
	Typically no mortality impact. Waiver of premium could be excluded for severe cases			
Individual Disability	Action			
	<ul style="list-style-type: none"> Dermatitis present, severe symptoms or treated with Dapsone – Exclude Dermatitis present, or in history, controlled with gluten avoidance – No adverse action Eczema present, severe, not responsive to treatment, related to occupational substance, treated with frequent systemic steroids or with a history of frequent significant skin infections – Decline Eczema, present treated with biologics, immunosuppressants or Jak inhibitors – Exclude, +50% rating Latex-skin reaction only, not severe, resolved with latex avoidance – single episode – No adverse action Latex-skin reaction only, not severe, resolved with latex avoidance – recurrent episodes – Exclusion Latex-Respiratory reaction, or severe symptoms or anaphylaxis – Decline 			

Sleep Apnea:

Condition where there is a temporary cease in breathing, typically lasting less than 30 seconds. If regularly using a CPAP for a minimum of 2 years, case can be rated at Mild/Low Grade.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Results of any sleep study? 3. Type of treatment? (CPAP, weight loss) 4. If using CPAP, date of 1st use and how often?	Non-Smoker* to Table 4	Table 4 to Table 8	Table 10 to Decline
Individual Disability	Action <ul style="list-style-type: none"> Possible sleep apnea with diagnosis of cardiac disease, stroke, lung disease, multiple MVAs, or significant obesity – Decline Mild, good compliance with treatment – No adverse action Mild, untreated or poor compliance with treatment – 25% rating with age 65 benefit period Moderate, 2 years of good compliance with treatment – 50% rating with up to 10-year benefit period Moderate, un-treated or poor compliance with treatment – Decline Severe, 2 years of good compliance with treatment – 50% rating with 5-year benefit period Sleep apnea noted as central or mixed – Individual consideration for possible rating, reduced benefit period offer. 			

* May qualify for better rates based on underwriting review

Stroke / TIA:

Event where there is an obstruction of blood flow and may be complicated by hemorrhage (bleeding) in some instances. Strokes are commonly associated with widespread vascular damage from clogged arteries and hypertension.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis/event? 2. Type of Stroke? (CVA or TIA) 3. Any bleeding or blood clots? 4. What is the current cholesterol reading? 5. How many occurrences and dates of occurrences? 6. Any remaining effects such as paralysis?	Table 2 to Table 4	Table 4 to Table 8	Decline
Individual Disability	Action <ul style="list-style-type: none"> Transient Ischemic Attack (TIA) – single episode, fully recovered, no residuals in last two years – Decline. Transient Ischemic Attack (TIA) – single episode, fully recovered, no residuals less than five years since event – 75% rating with a two-year benefit period. Transient Ischemic Attack (TIA) – single episode, fully recovered, no residuals less than greater than five years since event – 50% rating and five-year benefit period. Stroke / CVA (cerebral vascular accident) – Any episode in the last 5 years – Decline Stroke/ CVA – single episode, fully resolved from 5 to 10 years ago, no residuals – 100% rating with a 2-year benefit period Stroke / CVA – single episode, fully resolved more than 10 years ago, no residuals – 75% rating with 5-year benefit period Multiple episodes or with residuals, or with co morbid diabetes, cardiovascular or renal disease, or uncontrolled hypertension – Decline If client is current smoker – Decline If client has history of tobacco use in the past five years, heavy smoker – Decline If client has history of tobacco use in the past five years, mild smoker – Add +25% to rating If client has history of tobacco longer than five years since cessation, heavy smoker – Add +25% to rating 			

Suicide Attempt:

An attempt at ending one's life.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Number of attempts? 2. Date of last attempt? 3. Drug and/or alcohol abuse?	Non-Smoker with possible Flat extra (if history 5+ years ago)	Table 2 to Table 4 with Flat extra	Postpone / Decline
Individual Disability	Action <ul style="list-style-type: none"> Single suicide attempt within the last 5 years – Decline Single suicide attempt, more than 5 years ago – Individual consideration Multiple suicide attempts – Decline 			

Thalassemia:

An inherited blood disorder that results in anemia of varying degrees.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Type of Thalassemia known? 2. Results of most recent complete blood count? 3. Iron and liver functions normal? 4. Symptoms or complications? 5. Treatment or blood transfusions?	Non-Smoker*	Table 8 to Decline	
Individual Disability	Action			
	• Thalassemia minor – No adverse action • Thalassemia major – Decline • Thalassemia intermedia – Individual consideration, usually decline			

* May qualify for better rates based on underwriting review

Thoracic Outlet Syndrome:

A collection of symptoms that appear to be caused by compression of the nerves and/or blood vessels in the area between the clavicle (collarbone) and the first rib.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of diagnosis? 2. Symptoms? 3. Cause?	Typically mild to moderate cases no impact on mortality. Waiver of premium may be excluded for moderate to severe cases.		
Individual Disability	Action			
	<ul style="list-style-type: none">• Fully resolved less than 2 years ago – Exclude• Fully resolved 2 or more years ago – No adverse action• Present, mild symptoms, no effect on occupational duties – Exclude• Present with moderate to severe symptoms or duties of occupation affected – Decline			

Thrombocytopenia:

Disease caused by a deficiency of blood platelets.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Treatment, past and current? 3. Current platelet count?	Non-Smoker	Table 4 to Table 6	Decline
Individual Disability	Action <ul style="list-style-type: none"> • 0 - 2 years fully resolved – Decline • Underlying illness ruled out >2 years, platelet count consistently >100,000 – No adverse action • Underlying illness ruled out, platelet count low – Rating with limited benefit period to decline • Others – Individual consideration • With underlying illness – Rate as above, plus action for underlying condition (if insurable) • Concerns for underlying illness, not yet diagnosed – Decline • Inherited thrombocytopenia – Individual Consideration, usually decline • Gestational thrombocytopenia, current or in history – No debit for the thrombocytopenia, if currently pregnant, exclude pregnancy • Thrombocytopenia associated with enlarged spleen – Individual review, usually decline • Thrombotic thrombocytopenia purpura (TTP) – Decline 			

Thyroid Nodules/Goiter:

Abnormal, benign growths of the thyroid gland.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis and investigations completed? 2. Pathology or size? 3. Thyroid functioning normally? 4. Symptoms or complications?	Non-Smoker*	Larger or symptomatic and untreated -- Postpone	
Individual Disability	Action			
	• Stable thyroid nodule, no further evaluation recommended – No adverse action • Thyroid nodule, without full evaluation, or noncompliant with medical recommendations – Exclude • Goiter, described as diffuse or nontoxic, asymptomatic – No adverse action • Goiter described as multinodular or toxic or with symptoms of hyperthyroidism – Exclude			

* May qualify for better rates based on underwriting review

Thyroiditis:

Inflammation of the Thyroid gland.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Treatment?	Non-Smoker*	Non-Smoker	If present – Postpone
Individual Disability	Action <ul style="list-style-type: none"> • Diagnosed less than 1 year ago – Exclude • Diagnosed 1 year or more ago, adequate control – No adverse action 			

* May qualify for better rates based on underwriting review

Tourette's Syndrome:

Neurological movement begins age 2 to 16 and lasts throughout life - Tics, blinking, facial twitches, involuntary vocalizations.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Age of diagnosis? 2. Degree of disease? 3. Any other Psychiatric diagnosis? 4. Any hospitalizations? 5. How long on medications?	Age greater than 8 – Non-Smoker. Waiver not available.	Table 4. Waiver not available.	Age less than 8 – Postpone.
Individual Disability	Action <ul style="list-style-type: none"> Onset in childhood, fully resolved or minimal symptoms, no co morbid psychiatric conditions – No adverse action Onset in childhood, no or minimal symptoms, with co-morbid psychiatric conditions – Individual consideration, possible substandard offer and action for the co-morbid psychiatric issue Tourette's with significant symptoms – Decline Tic disorder with onset in adulthood – cause known – Action based on cause Tic disorder with onset in adulthood – cause unknown – Decline 			

Transient Global Amnesia:

Sudden onset episode of confusion which is self limiting. More than 3 episodes, see Stroke / TIA

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Dates of episodes? 2. Medication, past and current?	Non-Smoker	Non-Smoker	Less than 6 months since last episode – Postpone
Individual Disability	Action <ul style="list-style-type: none"> Current symptoms and treatment – Decline Single episode, trauma related, fully recovered less than 2 years – Decline Single episode, trauma related, fully recovered between 2 and 4 years – 25% rating with a short-term benefit period Single episode, trauma related, fully recovered more than 4 years – No adverse action Multiple episodes or other than trauma related – Decline 			

Tremor (Benign):

Involuntary rhythmical movements of any parts of the body.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Type of tremor? 3. Underlying cause? 4. Details of occupation? 5. Results of all investigations?	Non-Smoker*	Non-Smoker*	Postpone until fully investigated
Individual Disability	Action <ul style="list-style-type: none"> Tremor cause known – Action based on underlying cause Tremor cause unknown, well investigated or stable for more than five years and considered mild: Not on medication or just occasional use of beta blocker, with no occupation concerns – No adverse action. Not on medication or just occasional use of beta blocker, with occupational concerns – Exclude (permanent) Frequent or daily medication, well controlled, regardless of occupation – Exclude (permanent) Not well controlled – Exclude to decline Moderate to severe symptoms – Individual Consideration for exclude to decline 			

* May qualify for better rates based on underwriting review

Tuberculosis:

Chronic recurrent infection in the lungs.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of diagnosis? 2. Type of treatment? 3. Treatment completion date?	Non-Smoker*	Under treatment – Postpone	
Individual Disability	Action			
	<ul style="list-style-type: none">• Positive TB test in the last 2 years with negative chest X-ray – Exclude• More than 2 years since positive TB test, with a negative chest X-ray – No adverse action• Current, active TB – Decline• History of active pulmonary TB, with no respiratory complications 0-1 years recovered and treatment completed – Decline• History of active pulmonary TB, with no respiratory complications 1-2 years after recovered and treatment completed – Exclude• History of active pulmonary TB, with no respiratory complications greater than two years recovered and treatment completed – No adverse action• History of TB outside the lungs – Individual consideration			

* May qualify for better rates based on underwriting review

Ulcerative Colitis:

Disease that causes inflammation and sores (ulcers) in the lining of the large intestine or colon.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Age at diagnosis? 3. When was the last attack? 4. Typical symptoms? 5. Medications, if any? 6. Date and type of treatment?	Non-Smoker to Table 3	Table 4	Table 10 to Decline
Individual Disability	Action <ul style="list-style-type: none"> Mild symptoms, less than 2 years since last attack – Decline Mild symptoms, 2 years or more since last attack 2- 5 years – Exclude, 50% rating, 10-year benefit period Mild symptoms, >5 years since last attack – Exclude, 25% rating, 10-year benefit period Moderate symptoms, less than 5 years since last attack – Decline Moderate symptoms, 5 years or more since last attack – Exclude 50% rating with a 10-year benefit period Moderate symptoms, 7 years or more since last attack – Exclude 25% - 50% rating with a 10-year benefit period Severe, recurrent symptoms, or frequent use of steroid medication, or hospitalization or multiple surgeries – Decline Others, including those treated with biological agents – Individual consideration History of Ulcerative Colitis treated surgically for cure, with full resolution of GI symptoms 0-3 years since surgery – Exclude +25% rating, no more than a 10-year benefit period. History of Ulcerative Colitis treated surgically for cure, with full resolution of GI symptoms, greater than three years since surgery – Exclude 			

Valve Disease:

Disease of the heart valve resulting in abnormal blood flow.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Valve(s) involved? 2. Stenosis of insufficiencies / regurgitation?	Non-Smoker*	Non-Smoker to Table 4	Table 4 to Decline
Individual Disability	Action <ul style="list-style-type: none"> All cases – Decline 			

* May qualify for better rates based on underwriting review

Vocal Cord Paralysis:

An inability to move the muscles of the vocal cords which may impact speech, swallowing and/or breathing.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of Diagnosis? 2. Results of evaluation?	Must be fully evaluated, rating then depends on cause and residual complication		
Individual Disability	Action			
	<ul style="list-style-type: none">• Unilateral vocal cord paralysis, cause known present or fully recovered less than 2 years – Decline• Fully recovered, adequate work up 2 years or more – Exclude• In history, cause unknown, but workup is adequate to rule out uninsurable underlying condition, application is fully recovered:<ul style="list-style-type: none">○ Less than two years – Decline○ Greater than two years – Exclude• In history, but with residual dysfunction:<ul style="list-style-type: none">○ Individual consideration – usually decline○ Others, including bilateral vocal cord paralysis – Individual consideration – usually decline			

Von Willebrand Disease:

Bleeding disorder resembling mild hemophilia.

Life	Action			
	See Bleeding Disorders			
Individual Disability	Action			
	<ul style="list-style-type: none"> • Type 1 - Mild symptoms, little or no prior bleeding issues – 25% rating with an age 65 benefit period • Type 2 - Moderate symptoms, but with a prior surgical history not resulting in any significant bleeding issues – 25% rating with an age 65 benefit period • Type 2 - Moderate symptoms, but without a prior surgical history or with a prior surgery showing significant bleeding – 50% rating with a 10-year benefit period • Type 3 - Severe symptoms or type 3 Von Willebrand disease – Decline • Unknown or Acquired Von Willebrand disease – Individual Consideration 			

Weight Reduction Surgery:

Involves bypassing a portion of the digestive tract, either by binding or stapling, preventing absorption of calories & nutrients.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. What is current build? 2. Date of surgery? 3. Any history of chronic disease including diabetes, hypertension, hyperlipidemia, obstructive sleep apnea or cardiovascular disease? 4. Any complications of surgery? 5. Any functional limitations?	Over 5 years – Non-Smoker to Table 2	Over 6 months – Table 2 to Table 3	Less than 6 months – Postpone
Individual Disability	Action <ul style="list-style-type: none"> Non-smokers, fully recovered, no nutritional or GI complications within 2 years of surgery – Decline Non-smokers, fully recovered, no nutritional or GI complications between 2 and 5 years since surgery with few or no surgical complications – 50% rating (in addition to current build rating) with a 2-year benefit period Non-smokers, fully recovered, no nutritional or GI complications more than 5 years since surgery with few or no post-surgical complications – 25% rating (in addition to current build rating) with a 5-year benefit period Smokers and those with significant post-surgical complications or nutritional deficiencies – Decline 			

Wolff-Parkinson White Syndrome:

Heart rate abnormality.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Any heart disease? 2. Type of symptoms? 3. Type of treatment?	Non-Smoker	Table 4	Postpone
Individual Disability	Action <ul style="list-style-type: none"> WPW (Wolff-Parkinson White) pattern noted incidentally on EKG done in routine testing, no symptoms – No Adverse action WPW Syndrome, diagnosed within the last year or with a second cardiac condition – Decline WPW Syndrome, diagnosed more than one year prior to application, well controlled with medication – 25% rating WPW Syndrome, diagnosed, not well-controlled with medication or with ablation or EPS studies planned – Decline WPW Syndrome, ablation within the year prior to application or with continued symptoms – Decline WPW Syndrome, ablation completed more than one year prior to application, no symptoms since the procedure – No adverse action WPW Syndrome, ablation completed more than one year prior to application, no symptoms since procedure but with history of atrial fibrillation/flutter – Individual consideration – usually decline 			

Non-Medical

Alcohol Dependency/Abuse:

Having unhealthy or dangerous drinking habits.

	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. When was their last drink and how much? 2. Past history of treatment(s)? 3. Any history of other substance abuse? 4. Any history of driving violations?	Non-Smoker to Table 6	Table 8 to Table 10	Table 12 to Decline
Individual Disability	Action <ul style="list-style-type: none"> History of alcohol treatment, normal lab results, no psychiatric comorbidity and: <ul style="list-style-type: none"> No alcohol use in past 5 years – Decline No alcohol use in the past 7 years – 50% rating with 5-year benefit period No alcohol use in past 10 years – 25% rating with 10-year benefit period No alcohol use in over 10 years – No adverse action 			

Aviation:

	Underwriting Considerations	Low Risk	Intermediate Risk	High Risk
Life	1. Number of flying hours within last and next 12 months 2. Type of aviation (Commercial, private, or military) 3. Type of aircraft	Preferred NT with possible flat extra. <ul style="list-style-type: none"> Ages 25 to 65 IFR certified At least 300 hrs experience Flying 25-250 hours per year No medical history Commercial pilots in the U.S & Canada may qualify for best rates subject to medical history	Non-Smoker with flat extra if more than 100 hours experience with no medical impairments	<ul style="list-style-type: none"> Student pilots No IFR Insufficient hours Significant medical impairment
Individual Disability	Action <ul style="list-style-type: none"> Private pilot, not for pay – No adverse action 			

Cocaine:

A highly addictive stimulant drug.

Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Years since last use? 2. Any history of relapse or rehab? 3. Multiple drug use or alcohol use? 4. Any convictions? 5. Frequency of use?	After 3 years, Non-Smoker with possible flat extra	Decline	
Individual Disability	Action			
	• History of substance abuse treatment, normal lab results, and: <ul style="list-style-type: none">○ No substance use in past 5 years – Decline○ No substance use in the past 5-10 years – 50% rating with 5-year benefit period○ No substance use in over 10 years – Mental / Nervous exclusion			

Climbing:

	Underwriting Considerations	Low Risk	Intermediate Risk	High Risk
Life	1. Type of climbing activity (i.e. rock climbing, ice climbing, trail climbing, etc.) 2. Altitude 3. Frequency	Preferred available for: <ul style="list-style-type: none"> Trail climbing (trekking/hiking) Artificial climbing walls Indoor climbing 	Altitudes 13,000-23,000 ft in North America – Non-Smoker with Flat extra	Individual consideration / Decline for: <ul style="list-style-type: none"> Extreme climbing High altitude climbing Bouldering Free solo climbing
Individual Disability	Action <ul style="list-style-type: none"> Indoor, recreational for exercise purposes – No adverse action Outdoor, recreational - all cases – Exclude 			

Driving Record:

	Underwriting Considerations	Low Risk	Intermediate Risk	High Risk
Life	1. Date and type of moving violations 2. Any license suspensions 3. History of DUI/DWI 4. History of accidents	<ul style="list-style-type: none"> No DUIs in 5-years and no more than one moving violation in 3 years – Elite No DUIs in 5-years and no more than 2 driving violations in 3 years – Preferred Plus NT No DUIs in 3-years and no more than 3 driving violations in the 3 years – Preferred NT 	No DUIs and 3 or more driving violations – Non-Smoker with flat extra	Multiple DUIs and 4 or more driving violations – Decline
Individual Disability	Action <ul style="list-style-type: none"> Currently suspended Driver's License – Decline DUI/DWI, single event, within the past year – Decline DUI/DWI, single event between one and five years ago – Rating and possible limited benefit period DUI/DWI, single event, more than five years ago, no alcohol criticisms – No adverse action DUI/DWI, multiple events within the last five years – Decline DUI/DWI, multiple events greater than five years from last episode – Rating and possible limited benefit period 			

Martial Arts:

	Underwriting Considerations	Low Risk	Intermediate Risk	High Risk
Life	1. Type of combat sport? 2. Professional or Amateur?	Non-Smoker*	Non-Smoker with flat extra of \$2.50 - \$5 per thousand. Waiver of premium not available.	Decline
Individual Disability	Action <ul style="list-style-type: none"> Classroom training, no competitive matches – No adverse action Participation in competitive matches – Exclude 			

* May qualify for better rates based on underwriting review

Motor Sports:

	Underwriting Considerations	Low Risk	Intermediate Risk	High Risk
Life	1. Type of racing. 2. Type of car. 3. Speed of vehicle. 4. Frequency of races.	Preferred NT available for: <ul style="list-style-type: none"> Vintage / sports car racing Regular fuels Speed not exceeding 125 mph No moving violations. 	Non-Smoker with flat extra available for: <ul style="list-style-type: none"> Sprint cars Sports car racing Stock cars Drift racing Sand / Dune buggy 	Individual consideration for: <ul style="list-style-type: none"> Drag racing Jet powered fuel Inexperienced driver Multiple avocations Poor safety record Medical impairments
Individual Disability	Action <ul style="list-style-type: none"> Participation in competitive racing – Exclude 			

Scuba Diving:

	Underwriting Considerations	Low Risk	Intermediate Risk	High Risk
Life	1. Depth and frequency of dives? 2. Purpose and location of diving? 3. Any certificates?	Non-Smoker*	Non-Smoker* with flat extra of \$2.50 - \$5 per thousand. Waiver of premium not available.	Individual Consideration
Individual Disability	Action <ul style="list-style-type: none"> Diving 100 feet or less – No adverse action Diving more than 100 feet – Exclude 			

* May qualify for better rates based on underwriting review

Sky Diving:

	Underwriting Considerations	Low Risk	Intermediate Risk	High Risk
Life	1. Purpose and experience? 2. Number of jumps per year? 3. Any occupational or affiliated clubs?	Non-Smoker* with flat extra of \$3-\$5 per thousand	Non-Smoker* with flat extra of \$7.50-\$10 per thousand	Decline
Individual Disability	Action <ul style="list-style-type: none"> All cases – Exclude 			

* May qualify for better rates based on underwriting review

Transgender and Gender Nonconforming Policy

Life	Action
	Guardian will offer life insurance rates based on the gender claimed by the applicant for life insurance regardless of planned gender reassignment surgery or stage of progression through such transition. For gender nonconforming individuals where gender neutral rates are not available, the rate for the gender chosen by the applicant will apply.
Individual Disability	Action
	<ul style="list-style-type: none"> Transgender applicants can illustrate and apply for coverage utilizing whatever gender they choose. Transgender person with no complications of medical treatments (hormone use) or gender affirming surgical procedures or with plans for gender affirming surgery and no underlying health concerns – No adverse action Transgender person with indications of ongoing mental health issues – Action based on underlying mental health condition, see appropriate guideline Transgender person with complications of gender affirming surgery or medical treatment – Individual consideration for possible exclusion Others – Individual consideration

Tobacco Use:

	Underwriting Considerations	Low Risk	Intermediate Risk	High Risk
Life	<ol style="list-style-type: none"> Type of tobacco product Frequency of tobacco use Type of tobacco delivery device (if any) Date tobacco use discontinued 	<ul style="list-style-type: none"> No tobacco for 60 months – Elite No tobacco for 48 months – Preferred Plus NT No tobacco use 24 months – Preferred NT Cigar users subject to negative urine specimen – Preferred Plus NT to Preferred NT. 	<ul style="list-style-type: none"> No cigarettes for 12 months – Non Smoker Tobacco products other than cigarettes (chew tobacco, nicotine patches, nicotine gum) – Non-Smoker 	<ul style="list-style-type: none"> Cigarettes, electronic nicotine delivery devices, or hookah within the past 12 months – Standard
Individual Disability	Action			
	<ul style="list-style-type: none"> Use of tobacco, or nicotine delivery device, in last 12 months (not including cigars) – Standard Cigar use once a month or less, current specimen negative for nicotine – No adverse action Cigar use more than once a month – Standard 			

Financial

Income Replacement	Non-working Spouse	Children	Estate Protection
Age 18-40 (30 X income) Age 41-50 (20 X income) Age 51-60 (15 X income) Age 61-65 (10 X income) Age 65+ (5 X income) Age 81+ Individual	Age < 55-100% of amount in force on working spouse up to \$1M. 50% of amount in force on working spouse up to \$5M. Amount over \$5M will be given individual consideration.	50% of amount in force on parent. State of NY: children ages 0-4 yrs of 25% of amount in force on parent and ages 5+, 50% of amount in force on parent.	Sales up to age 80 should generally be projected using a rate of 6% for a maximum of 75% of life expectancy to a maximum of 20 years. As a general practice, a 50% rate should be used to calculate an estate tax liability. Individual consideration will be given for clients age 81 and over.