

Smoking Classifications

Tobacco and Nicotine Use

Super Preferred Non-Smoker	Meets the Super Preferred criteria and has not used any form of tobacco or nicotine products within the last 5 years with the exception of the following: Limited Cigar Use: An occasional cigar smoker may qualify for Super Preferred Non-Smoker rates if he/she smokes 12 cigars or less per year and microurinalysis is free of nicotine. ¹
Preferred Non-Smoker	Meets the Preferred criteria and has not used any form of tobacco or nicotine products within the last 2 years with the exception of the following: Limited Cigar Use: An occasional cigar smoker may qualify for Preferred Non-Smoker rates if he/she smokes 12 cigars or less per year and microurinalysis is free of nicotine. ¹
Standard Plus Non-Smoker²	No tobacco or nicotine products in the past 12 months with the exception of the following: Limited Cigar Use: An occasional cigar smoker may qualify for Standard Plus Non-Smoker rates if he/she smokes 24 cigars or less per year and microurinalysis is free of nicotine. ¹
Standard Non-Smoker	No cigarette or e-cigarette/vaping use within the last 12 months and either: 1. Does not meet all Preferred or Standard Plus criteria or, 2. Uses other tobacco or nicotine products.
Preferred Smoker	Meets the Preferred criteria but has used cigarettes, including e-cigarettes/vaping, within the last 12 months.
Standard Smoker	Does not meet the Preferred criteria and has used cigarettes, including e-cigarettes/vaping, within the last 12 months.

Recreational Marijuana Use

Smoked or vaporized	
Super Preferred Nonsmoker	Occasional, once per month or less
Preferred Smoker*	Occasional, up to 2 times per week
Standard Smoker	Regular use, up to 4 times per week
Individual Consideration	Regular use, more than 4 times per week
Individual Consideration/Decline	Daily use
Ingested	
Super Preferred Nonsmoker	Occasional, once per month or less
Preferred Nonsmoker	Occasional, up to 2 times per week
Standard Non-Smoker	Regular use up to 4 times per week
Individual Consideration	Regular use, more than 4 times per week
Individual Consideration/Decline	Daily use
Medicinal Marijuana Use	
With prescription card	
Preferred Smoker	Smoked or vaporized
Preferred Non-Smoker*	Ingested

*If otherwise qualifies for a Preferred risk class.

1. Occasional cigar smokers who have tested positive for nicotine will be considered Standard Non-Smoker at best. The earliest we will consider an improved rate classification is on or after the first policy anniversary and is subject to full underwriting. Consult with your underwriter for further requirements.

2. Refer to the specific product guide to determine the availability of Standard Plus and for the ages where Standard Plus rates are available.



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Underwriting Guidelines

- > Approved Vendors
- > Ratings Build Chart
- > Smoking Classifications
- > Financial Underwriting
- > Personal and Business Insurance
- > Foreign Travel and Non-US Residents



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Impairment Guide

- > Acronyms and Abbreviations
- > Life Medical Impairments
- > Underwriting the LTC Rider
- > Non-Medical Risks