

Guidelines

Super Standard/Preferred/Super Preferred

Family history

- Includes: parents & siblings
- Cardiovascular defined as: Coronary Artery Disease, Peripheral Vascular Disease, Stroke, and Transient Ischemic Attack

Super Standard	Preferred	Super Preferred
<ul style="list-style-type: none"> • Up to one death prior to age 60 of: Cardiovascular Disease, Breast Cancer, Colon Cancer, Ovarian Cancer, Prostate Cancer, Diabetes • Disregard cancer of opposite sex except for colon cancer • Family history not considered for applicants aged 71+ 	<ul style="list-style-type: none"> • No death prior to age 60 of: Cardiovascular Disease Breast Cancer Colon Cancer Ovarian Cancer Prostate Cancer Diabetes • Disregard cancer of opposite sex except for colon cancer • Family history not considered for applicants aged 71+ 	<ul style="list-style-type: none"> • No death prior to age 65 of: Cardiovascular Disease Breast Cancer Colon Cancer Ovarian Cancer Prostate Cancer Diabetes • Disregard cancer of opposite sex except for colon cancer • Family history not considered for applicants aged 71+

Blood pressure

- Use exam average if no hypertension treatment
- Use 12 month average if hypertension history

Super Standard	Preferred	Super Preferred
Cannot exceed: <ul style="list-style-type: none"> • 145/90 at ages 20-64 • 150/90 at ages 65-85 	Cannot exceed: <ul style="list-style-type: none"> • 140/85 at ages 20-44 • 140/90 at ages 45-64 • 145/90 at ages 65-85 	Cannot exceed: <ul style="list-style-type: none"> • 135/85 at ages 20-44 • 140/85 at ages 45-64 • 140/90 at ages 65-85

Cholesterol

- Medication may be disregarded
- We assess the ratio within the context of the entire lipid profile

Super Standard	Preferred	Super Preferred
<p>Cannot exceed:</p> <ul style="list-style-type: none"> • Total cholesterol 300, cholesterol/HDL of 6.5 at ages 20-64 • Total cholesterol 300, cholesterol/HDL of 7.0 at ages 65-85 	<p>Cannot exceed:</p> <ul style="list-style-type: none"> • Total cholesterol 270, cholesterol/HDL of 5.5 at ages 20-64 • Total cholesterol 280, cholesterol/HDL of 6.0 at ages 65-85 	<p>Cannot exceed:</p> <ul style="list-style-type: none"> • Total cholesterol 240, cholesterol/HDL of 4.5 at ages 20-64 • Total cholesterol 260, cholesterol/HDL of 5.0 at ages 65-85

History of

- Alcohol abuse
- Drug abuse
- Cancer
- Diabetes

Super Standard	Preferred	Super Preferred
<ul style="list-style-type: none"> • No rating 	<ul style="list-style-type: none"> • No personal history of alcohol or drug abuse within 10 years • No personal history of diabetes or cancer ever • Exception – Basal and Squamous Cell • Personal history of certain cancers will be allowed. Consult your home office underwriter for criteria. 	<ul style="list-style-type: none"> • No personal history of alcohol or drug abuse, diabetes or cancer ever • Exception – Basal and Squamous Cell

Foreign residency/travel

Super Standard	Preferred	Super Preferred
<ul style="list-style-type: none"> Applicant must be a U.S. citizen or permanent U.S. resident Travel to hazardous area may disqualify for Super Standard, Preferred and Super Preferred Consult with your home office underwriter for applicants who are not U.S. citizens or permanent residents 		

Tobacco¹

- Tobacco use includes any tobacco or nicotine product (i.e., cigar, patch, gum & marijuana)

Super Standard	Preferred	Super Preferred
<ul style="list-style-type: none"> No tobacco use for: one year, ages 20-70 three years, ages 71-85 Exception – 24 or fewer cigars per year with a negative urine 	<ul style="list-style-type: none"> No tobacco use for: two years, ages 20-70 three years, ages 71-85 Exception – 24 or fewer cigars per year with a negative urine For Tobacco/Preferred rates all preferred criteria must be met except tobacco use 	<ul style="list-style-type: none"> No tobacco use for: five years, ages 20-80 Exception - 12 or fewer cigars per year with a negative urine

Driving²

Super Standard	Preferred	Super Preferred
<ul style="list-style-type: none"> No rating 	<ul style="list-style-type: none"> No more than two moving violations in the past three years No driving under the influence or reckless driving in five years 	

Occupation/military/aviation/hazardous sports

Super Standard	Preferred	Super Preferred
<ul style="list-style-type: none"> Not ratable for occupation and military For aviation and hazardous sports risk, refer to your home office underwriter 		

¹ Tobacco definitions:

- Tobacco: Current or past use in the prior 12 months of any tobacco including cigarettes, cigars, pipe, chew, snuff or nicotine aids. (For ages 71-85, a client will be classified as tobacco if they have used any types of tobacco in the last 3 years.)
- Non-tobacco: No tobacco use in any form currently or in the prior 12 months.
- Exception to non-tobacco: Twenty-four or fewer cigars in the prior 12 months with admitted use on the application (or TeleApp) and a negative urine specimen for nicotine qualify for non-tobacco.
- Marijuana: A recreational user of marijuana with a maximum use of 1-2 times per month, may qualify for non-tobacco rates. For increased frequency and for other types of use (medicinal, non-smoked forms, etc.), please contact your home office underwriter for details.
- In New Jersey, marijuana only users (no tobacco use) are considered non-tobacco.

² Subject to review of specific infractions.