

# Underwriting impairments

P = Eligible for Preferred if all criteria are met.

	Not Rated	Rated	Decline
Alcohol Treatment History			
Current Alcohol Use			X
Alcoholism, abstaining from alcohol (2 year postponement)		X	
Anxiety Disorders			
Mild or well-controlled	P		
Others		X	
Arrhythmias	P		
Paroxysmal Atrial Fibrillation			
Chronic Atrial Fibrillation		X	
Few PVCs (skipped beats)	P		
Many PVCs	X		
Asthma			
Very mild, no hospitalization, no daily meds	P		
Other	X	X	
Cancer:			
Consider within first year:			
Most benign tumors	P		
Basal cell carcinoma	P		
Melanoma insitu, seminoma	X	X	
Postpone 2, 3 or 4 years:			
Most other malignancies		X	
Postpone 5 years:			
Metastatic disease			X
Leukemia, sarcoma, or lymphoma (cured)		X	
Coronary Artery Disease		X	X
Crohn's Disease		X	
Dementia			X
Depression			
Controlled and on medication	X	X	
Others		X	X
Diabetes Mellitus type I — good control		X	X
Diabetes Mellitus type II — good control			
Onset prior to age 31		X	
Onset 31 to 45		X	
Onset 46 to 65		X	
Onset over age 65	X	X	
Diabetes			X
Diabetic kidney disease			X
Borderline control		X	X
Poor control			X
Drug Addiction (cocaine, heroin, etc.)			
Postpone 3 years		X	X
Emphysema		X	X
Epilepsy	X	X	X
Gastric Stapling/Bypass	X	X	X
Heart Attack		X	X
Hyperlipidemia (high cholesterol)	P	X	
Hypertension (high blood pressure)			
Well controlled	P		
Moderately controlled		X	
Poorly controlled		X	X

P = Eligible for Preferred if all criteria are met.

	Not Rated	Rated	Decline
Marijuana	X	X	X
Multiple Sclerosis (MS)			
Single or multiple episodes, stable 1 year		X	
Others			X
Pacemaker implanted			
Within 3 months		X	X
Thereafter	X	X	
Parkinson's Disease			
Best cases, stable		X	
Others			X
Rheumatoid Arthritis			
rare or no treatment	X	X	
Methotrexate, Prednisone, etc.		X	
Disabled		X	X
Sleep Apnea			
Successfully treated	X	X	
Others		X	X
Stroke, best cases:		X	
Stroke with Diabetes		X	X
Transient Ischemic attack (TIA)		X	
Ulcerative Colitis		X	