

UNDERWRITING IMPAIRMENT GUIDE

Although clients may qualify for Non-Medical products, if ratable up to 200% mortality (+100, or 4 tables or table D), the impairments listed below as "decline" should not be submitted for Non-Medical.

The following guide applies to single impairments. Individuals with multiple impairments may not qualify.

OTHER IMPAIRMENTS

Impairment	Guideline	Decision
Criminal Activity	If on probation /parole, incarcerated or criminal charges pending If no jail time served, individual consideration 1 year after end of probation	Decline for Non Medical and Fully-Underwritten
	If jail time has been served, consider 5 years after parole	Decline for Non Medical and Fully-Underwritten
Driving Record	Single DUI within 12 months/2 DUI, last within 5 years	Decline for Non Medical /Call Risk Assessment Line for Fully-Underwritten
	More than 2 DUI	Call Risk Assessment Line

MEDICAL IMPAIRMENTS

Impairment	Criteria	Life (Non-Medical)
ADL assistance required		Decline
AIDS / HIV +ve		Decline
Alcoholism Alcohol Usage Q	Within 5 years	Decline
	After 5 years, without relapse, no current use	Accept
Alzheimer's / Dementia		Decline
Amputation	Caused by injury	Accept
	Caused by disease	Decline
Anemia	Iron deficiency	Accept
Aneurysm		Decline
Angina	See Heart Disease	Decline
Angioplasty	See Heart Disease	Decline
Aortic Insufficiency		Decline
Aortic Stenosis		Decline
Arrhythmia		Decline
Artery Blockage		Decline
Arthritis Arthritis Q	Osteoarthritis	Accept
	Rheumatoid – Mild with no limitations	Accept
	Rheumatoid – Moderate or severe (Rx include Humira, Embrel, Prednisone)	Decline
Asthma Ages 6-75	Mild/Moderate	Accept
	Severe-Hospitalization	Decline
Respiratory Disorders Q		
	Blood Pressure High Blood Pressure Q	Controlled
Bronchitis	Acute	Accept
	Chronic	Decline
By-Pass Surgery	See Heart Disease	Decline
Build	Weight is above or below the Build Chart on page 10	Decline

Impairment	Criteria	Life (Non-Medical)
Cancer Cyst, Lump, Tumor Q	Basal Cell Carcinoma (Skin)	Accept
	Cancer with treatment completed over 10 years ago, with no recurrence, or recommended treatment	Accept
	All other cancers including Hodgkin's Lymphoma	Decline
Cerebral Palsy		Decline
Chronic Bronchitis	See COPD	Decline
Chronic Obstructive Lung Disease COPD (Strong Foundation)	Smoker	Decline
Respiratory Q	Non Smoker, mild COPD, no oxygen, no steroids or serious COPD medications. Little to no shortness of breath(SOB)on exertion; able to climb at least 1 flight of stairs with little to no SOB	Accept
Chronic Obstructive Lung Disease COPD (Advantage Plus II and Smart UL)		Decline
Cirrhosis of Liver		Decline
Circulatory Surgery		Decline
Colitis-Ulcerative Digestive Systems Disorders Q	Mild to moderate, intermittent	Accept
Congestive Heart Failure		Decline
Crohn's Disease Digestive Systems Disorders Q	>5 years in remission	Accept
CVA /Stroke /TIA		Decline
Cystic Fibrosis		Decline
Depression/Anxiety Mental Health Q	Mild > age 25, onset more than 1 year or longer, no hospitalization or time off work	Accept
	Severe, major depression, bi-polar disease, schizophrenia	Decline
Diabetes – Type 2 (for all non med products) Treated with oral medication or diet ; and good control; and non-smoker or <1 pack/day. For consideration of build and diabetes refer to Diabetes Ratings for Nonmed Business- Advantage Plus II, Foresters Term or Smart UL	Current age 20-29, duration since diagnosis < 5 yrs Current age 30+ any duration since diagnosis	Accept
Diabetes Type 1 (Strong Foundation Only) Treated with Insulin ; and good control; and non smoker or < 1 pack/day. For consideration of build and diabetes refer to Diabetes Ratings – Strong Foundation Non medical Business Type 1 diabetes	Current age 40-59, duration since diagnosis < 5 years Current age 60+, duration since diagnosis < 25 years	Accept
Diabetes (Advantage Plus II, Smart UL or Your Term) Treated with Insulin; or any product with poor control, or complications such as heart disease, kidney disease, peripheral vascular disease, neuropathy or build and diabetes combination that exceeds limits refer to Diabetes Ratings for Nonmed Business- Advantage Plus II, Foresters Term or Smart UL	Any age or duration	Decline

Impairment	Criteria	Life (Non-Medical)
Diverticulitis/Diverticulosis Le Digestive System Disorders Q		Accept
Down's Syndrome		Decline
Drug Use (other than marijuana)		Decline
Drug use – Age 18 and up Marijuana (recreational)	Up to 6 days per week Daily Use	Accept Individual consideration may be given
Marijuana (medical)	Depends on reason for use	Individual consideration will be given
Drug and Substance Usage Q		
Emphysema	See COPD	Decline
Epilepsy / Seizure Epilepsy and Seizure Q	Controlled on meds, no seizures for 2 years, no complications	Accept
Fibromyalgia	No depression, working full-time	Accept
Gallbladder Disorders		Accept
Gastric Bypass Digestive Systems Disorders Q	After 1 year, weight stabilized	Accept
Gastritis		Accept
Gout		Accept
Heart Blockage		Decline
Heart Disease	Heart Attack, Myocardial Infarction, Coronary Artery Disease and Angina Pectoris	Decline
Heart Murmur Heart Murmur Q	"innocent", no symptoms, no treatment	Accept
Other Heart Murmur		Decline
Heart Surgery/Procedure		Decline
Heart Valve Disease/Surgery		Decline
Height and Weight	See Build	See Build
Hemophilia		Decline
Hepatitis	A , recovered	Accept
	B or C	Decline
Hodgkin's Disease		Decline
Hypertension High Blood Pressure Q	Controlled	Accept
Hysterectomy	Non cancer	Accept
Kidney Disease	Stones, acute infection	Accept
Kidney & Urinary Disorders Q	Other chronic kidney disease	Decline
Leukemia		Decline
Liver disease		Decline
Lou Gehrig's Disease (ALS)		Decline
Lupus Erythematosus Lupus Q	Discoid	Accept
	Systemic	Decline
Marfan's Syndrome		Decline
Marijuana – Age 18 and up Recreational	Up to 6 days per week Daily Use	Accept Individual consideration may be given
Medical	Depends on reason for use	Individual consideration will be given
Drug and Substance Usage Q		
Mitral Insufficiency		Decline
Mitral Stenosis		Decline
Multiple Sclerosis		Decline
Muscular Dystrophy		Decline
Narcolepsy Sleep Apnea/Sleep Disorders Q	Occasional Episodes	Accept

Impairment	Criteria	Life (Non-Medical)
Nursing Home/Skilled Nursing facility or Psychiatric Facility Resident		Decline
Oxygen Use		Decline
Pacemaker		Decline
Pancreatitis Digestive System Disorders Q	Single attack , acute >1 year ago, non alcohol related, no complications	Accept
	Alcohol related, chronic	Decline
Paralysis	Paraplegia and Quadriplegia	Decline
Parkinson's Disease		Decline
Peripheral Vascular or Arterial Disease (PVD, PAD)		Decline
Prostate Disorder Benign Prostate Q	Infection, inflammation	Accept
Sarcoidosis	Localized, non-pulmonary	Accept
	Pulmonary	Decline
Sleep Apnea Sleep Apnea/Sleep Disorders Q	Treated and controlled	Accept
Spina Bifida		Decline
Splenectomy	Due to trauma	Accept
Stroke/ CVA/ TIA		Decline
Suicide Attempt		Decline
Thyroid Disorders	Treated, no symptoms	Accept
Transient Ischemic Attack (TIA)		Decline
Tuberculosis	Treatment completed, inactive	Accept
Ulcer/GERD Digestive System Disorders Q		Accept
Weight	See Build	See Build
Weight Loss	Unexplained	Decline
Wheelchair Use	Due to chronic illness or disease (includes injury or disability resulting in the permanent and ongoing use of a wheelchair)	Decline

**For further clarification please call the Risk Assessment Line at 1-877-622-4249 between the hours of 9AM – 7:30PM EST, Monday to Friday.