



Life & DI 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.

For example, many applicants who qualify for life insurance coverage may be excellent candidates for individual disability coverage; however, in some cases there may be important differences in the underwriting process. Understanding those differences can make it easier to manage a client's expectations. Refer to the guide when your client is applying for either or both types of coverage, or when recently approved for one or the other, as underwriting consideration may be very different.

Final underwriting action will be determined by the underwriter after careful consideration. Please feel free to contact anyone in the underwriting departments with questions or with feedback in order to improve the effectiveness of this guide.

Medical

Medical				
Addison's Disease:		A disorder that occurs when the adrenal glands do not produce sufficient amount of certain hormones.		
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Age of client? 2. Date of diagnosis and treatment 3. Is condition fully controlled? 4. Any complications?	NS to include Flat Extra	PP to Decline	PP to Decline
Individual Disability	Action			
	All cases -- Decline			
AIDS:		Acquired Immune Deficiency Syndrome		
Life	Action			
	All cases -- Decline			
Individual Disability	Action			
	All cases -- Decline			
Alcohol Dependency/Abuse:		Having unhealthy or dangerous drinking habits.		
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	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?	NS to Table 6	Table 8 to Table 10	Table 12 to Decline
Individual Disability	Action			
	History of alcohol treatment, normal lab results, and: No alcohol use in past 5 years -- Decline No alcohol use in the past 7 years -- 50% rating w/ 5 year BP No alcohol use in past 10 years -- 25% rating with 10 year BP No alcohol use in over 10 years -- No adverse action			
Amyotrophic Lateral Sclerosis (ALS):		An incurable neuromuscular disease characterized by progressive muscle weakness, resulting in paralysis. Also known as Lou Gehrig's Disease.		
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of diagnosis?		Decline	
Individual Disability	Action			
	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.		
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Type of anemia? 2. Any complications? (shortness of breath, palpitations of the heart, heart murmurs, lethargy, fatigue) 3. Details of treatment?	NS	NS to Decline (Depending on Type)	
Individual Disability	Action			
	Iron deficiency anemia mild, no worrisome underlying cause -- 25% rating Iron deficiency anemia moderate, no worrisome underlying cause -- 50% rating Iron deficiency anemia mild, stable, cause unknown -- Individual consideration Iron deficiency anemia moderate, cause unknown -- Usually decline Iron deficiency anemia severe -- Decline Aplastic Anemia - Decline Sideroblastic Anemia - Decline Hemolytic Anemia - Individual consideration Megaloblastic Anemia - Not fully worked up - Decline Megaloblastic Anemia - Fully worked up cause unknown, but stable for less than one year - Decline Megaloblastic Anemia - 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? 2. Functional Capacity? 3. Work History? 4. Treatment? 5. Severity/Degree of deformity?	NS to Table 2 Waiver not available	Table 4 to Table 6	
Individual Disability	Action			
	Well-controlled for at least two years with no worse than mild to moderate symptoms -- 25% - 50% rating with 5 year BP Others -- Decline			

<u>Anorexia Nervosa:</u>		Eating disorder characterized by extreme fear of gaining weight, refusal to eat to maintain normal body weight, and distortion of body image.			
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?	NS	Table 2 with Flat Extra	PP to Decline	
Individual Disability	Action				
	Fully resolved less than 5 years -- Decline Fully resolved, no co morbid conditions, 5 - 10 years -- Exclude with a 5 year BP Fully resolved more than 10 years -- Exclude				
<u>Aortic Aneurysm:</u>		An abnormal dilation of the upper (thoracic) or lower (abdominal) aorta.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	1. Location and size of aneurysm? 2. Treatment? 3. Smoking status?	Table 2	Table 3 to Table 6	Decline	
Individual Disability	Action				
	Repaired and fully recovered within last 3 years -- Decline Repaired and fully recovered, no co morbid conditions, 3 - 6 years ago -- 50% rating with 5 year BP Repaired and fully recovered, no co morbid conditions, 6+ years ago -- Individual consideration with best offer being 25% rating with a short term BP				
<u>Aortic Valve Surgery:</u>		The repair or replacement of the valve between the left ventricle and the ascending aorta.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	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				
	All cases -- Decline				
<u>Asthma:</u>		An inflammatory disease of the lungs characterized by (in most cases) reversible airway obstruction.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	1. Frequency of attacks? 2. Any ER/hospital visits? Work missed? 3. Treatment? Name of medications? 4. How often is a Rescue Inhaler used?	NS*	Table 2 to Table 4	Table 6 to Decline	
Individual Disability	Action				
	Occasional symptoms a few days a week, occasional use of a rescue inhaler, infrequent nighttime awakenings -- No adverse action Occasional symptoms every day of the week, daily use of a rescue inhaler, frequent nighttime awakenings -- Exclude Frequent symptoms every day of the week, use of a rescue inhaler several times a day every day of the week, constant nighttime awakenings - Decline				
<u>Atrial Fibrillation:</u>		Rapid and random contraction of the heart causing irregular beats that results from a disorder of the heart's electrical system.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	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?	NS to Table 3	Table 4 to Table 6	Table 8 to Decline	
Individual Disability	Action				
	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 BP Single episode, fully evaluated, no underlying heart disease, 4+ years ago -- No adverse action Multiple episodes -- Usually 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?	NS*	NS to Table 2	Decline
	Action			
Individual Disability	Diagnosed in childhood fully resolved with no medication in the last two years - No adverse action Diagnosed in childhood currently treated w/ good control (3 yrs), stable employment (3 yrs), no co-morbid psychiatric conditions good notes - No adverse action Diagnosed in adulthood or not meeting the favorable conditions noted above -- Exclusion with limited benefit period Short term use of ADHD medication taken solely to help with brief, situational concentration and with no established diagnosis of ADHD - No adverse action Others - Usually exclude & limit BP to decline			
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?	NS to Table 4	Table 6 to Table 12	Decline
	Action			
Individual Disability	All cases -- Decline			
Back/Neck Sprains (no disc involvement):	Soft tissue injury that consists of damage to the muscles, ligaments and tendons.			
	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Severity and duration of pain? 2. Functional Abilities and work history? 3. Treatment and medications?	NS*	See Chronic Pain	
	Action			
Individual Disability	One episode lasting less than 6 months, fully recovered for less than 1 year -- Exclude One episode lasting less than 6 months, fully recovered for at least 1 year -- No adverse action Multiple episodes, or a single episode lasting more than 6 months, fully recovered for less than 3 years -- Exclude Multiple episodes, or a single episode lasting more than 6 months, fully recovered for at least 3 years -- No adverse action			
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?	NS*	See Chronic Pain	
	Action			
Individual Disability	Sciatica-Cause Unknown -- Exclude Scoliosis-Mild to moderate spinal curvature without symptoms -- No adverse action Scoliosis-Mild to moderate spinal curvature with symptoms -- Exclude Scoliosis-Severe curvature -- Decline Scoliosis-Surgically corrected -- Exclude Stenosis-Mild with no worse than mild symptoms -- Exclude & possible limited benefit period Stenosis-Moderate or severe or moderate or severe symptoms -- No adverse action			
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?	NS to Table 4	Decline	
	Action			
Individual Disability	Well followed with endoscopy 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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	1. Treatment? 2. PSA abnormalities? 3. Urinary complications? 4. Abnormal biopsies? 5. Client's age?	NS*	NS with Flat Extra	PP to Decline	
Individual Disability	Action				
	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				
Bleeding Disorders:		Problems in the clotting mechanism of the blood.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	1. Severity of disease (i.e. mild, moderate, severe)? 2. Age of applicant? 3. Symptoms or complications?	NS	Table 2 to Table 6	Decline	
Individual Disability	Action				
	Diagnosed more than 2 years ago, with normal/stable liver function testing and no complications -- 50% rating with a 5 year BP benefit Hemophilia-All coverage's 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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	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?	NS to Postpone	Postpone 2 - 3 Years then Flat Extra	Decline	
Individual Disability	Action				
	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 -- Exclude Stage II, within last 10 years -- Decline Stage II, fully recovered, more than 10 years ago and nodes negative -- Exclude 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.			
		<ul style="list-style-type: none"> •Lower than normal BMI readings increase future risks of osteoporosis, endometriosis and infertility in women, decreased immunity, poor wound healing and cardiac arrhythmias and those with a low build are more susceptible to vascular diseases, and systemic inflammation. •Higher than normal BMI readings are associated with hip/knee replacements at a younger age, polycystic ovary syndrome in women, elevated lipids, type II diabetes, hypertension, metabolic syndrome, heart disease, stroke, cancer, sleep apnea, depression, gall bladder disease, arthritis and poor wound healing. 			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	See Underwriting Quick Guide (Pub4396) for build tables.				
Individual Disability	Action				
	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 *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.				

Bulimia Nervosa:		Eating disorder characterized by eating and purging along with distressing concern about with body weight and shape.			
	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?	NS to Table 2	PP to Decline	PP to Decline	
	Action				
Individual Disability	Fully resolved less than 2 years -- Decline Fully resolved between 2 and 10 years -- Exclude & limit BP to decline Fully resolved more than 10 years -- No adverse action				
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 NS to Table 2	Table 3 to Table 6	Decline	
	Action				
Individual Disability	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?	NS to Table 2	Table 3 to Table 6	Decline	
	Action				
Individual Disability	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?	NS	NS to Table 2	Postpone	
	Action				
Individual Disability	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?	NS to Table 4	Table 6 to Table 10	Decline	
	Action				
Individual Disability	Minimal involvement, no mental defect or limitations-- 25% 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?	NS to Postpone	NS with Flat Extra	PP to decline	
	Action				
Individual Disability	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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	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 NS* (No Waiver)	Table 2 to Table 4 (No Waiver)	Postpone or Decline	
Individual Disability	Action				
	Fully resolved 5 years or less -- Decline Fully resolved more than 5 years -- Individual consideration				
Chronic Pain:		Pain that lasts beyond the expected healing process.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	1. Severity? 2. Degree of functional impairment? 3. Treatment and medications (to include dosage and frequency)? 4. Any associated mood or psychiatric disorders?	NS to Table 2 (No Waiver)	Table 2 to Table 6	Decline	
Individual Disability	Action				
	Severe, or with comorbid substance abuse and/or psychological concerns or with narcotic or addictive pain medications --Decline Mild to moderate, no impact on the ability to perform job duties, no medications beyond anti-inflammatories -- Individual Consideration **Note, additional action for underlying cause may be needed.				
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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	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				
	Non-smokers who are in the early stages of the disease -- 25% to 50% rating with a maximum 5 year benefit period Smokers and those in the later stages of the disease -- Usually 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	
	1. Date of diagnosis? 2. Has a biopsy been performed?		Decline		
Individual Disability	Action				
	All cases -- Decline				
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 Yrs NS to include Flat Extra		Decline	
Individual Disability	Action				
	History of substance abuse treatment, normal lab results, and: No substance use in past 5 years -- Decline No substance use in the past 5 - 10 years -- 50% rating w/ 5 year BP No substance use in over 10 years -- No adverse action				
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?	NS*	NS to include Flat Extra	Table 8 to Decline	
Individual Disability	Action				
	Hyperplastic-Single, polyp -- No adverse action Hyperplastic - Multiple polyps -- Exclude Adenomatous - Single polyp, negative follow up colonoscopy -- No adverse action Adenomatous - Single polyp without negative colonoscopy or 2 or more polyps - Exclude				

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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	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?	NS to Table 4	Table 6 to Table 10	Postpone to Decline	
Individual Disability	Action Mild symptoms, less than 2 years since last attack -- Decline Mild symptoms, no steroid treatment, no anemia, 2 years or more since last attack -- Exclude 25% - 50% rating with a short term benefit period Moderate symptoms, less than 5 years since last attack -- Decline Moderate symptoms, occasional steroid treatment, isolated past surgery 5 years or more since last attack -- Exclude 25% - 50% rating with a short term benefit period Severe, recurrent symptoms, or frequent use of steroid medication, or hospitalization or multiple surgeries -- Decline Others, including those treated with certain medications -- Individual consideration				
Cystic Fibrosis:		A genetic chronic disease that affects the respiratory and the digestive system.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	1. Diagnosis confirmed?		Decline		
Individual Disability	Action All cases - Decline				
Deep Vein Thrombosis (DVT):		A deep blood clot in a vein, usually found in the legs.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	1. Site of DVT? 2. Number of episodes? 3. Period since last recovery? 4. Complications? 5. Treatment? 6. Clotting disorder?	NS to Table 4	Table 4 to Postpone	Decline	
Individual Disability	Action Single episode within the last year -- Decline Single episode, fully resolved more than 1 year ago -- Exclude Multiple episodes or with clotting disorder -- Individual consideration				
Degenerative Joint Disease:		Chronic condition affecting the joints in which bone and surrounding cartilage deteriorates causing inflammation and pain.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	1. Severity of impairment? 2. Surgery? 3. Pain as main symptom? 4. Treatment?	NS*	NS	Table 2	
Individual Disability	Action No symptoms and not worse than typical for age -- No adverse action With symptoms or worse than typical for age -- Exclude				
Dementia:		A chronic loss of brain function affecting memory, thinking, language, judgment, and behavior thus interfering with daily functioning.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	1. Type of Dementia?		Decline		
Individual Disability	Action All cases -- Decline				

Diabetes:		Disorder where the body can not regulate blood sugars and starches. There are 3 types of Diabetes: Type 1 which usually occurs in younger age groups and called Juvenile onset diabetes, Type 2 which is Adult onset diabetes and Gestational which is temporary, occurs during pregnancy and usually disappears after delivery. (Type 1 is usually rated as Moderate or Severe)			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	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)	NS to Table 3	Table 4 to Table 8	Table 10 to Decline	
Individual Disability	Action				
	Well-controlled, no complications, onset age 40 to 45 -- 75% rating with a 5 year benefit period Well-controlled, no complications, onset age from 46 - 50 -- 50% rating with a 5 year benefit period Well-controlled, no complications, onset age 51 or older -- 25% rating with a 5 year benefit period Not well-controlled, or with complications, or with onset under age 40 -- Decline				
Diverticulitis:		A condition when multiple diverticuli (small pouches) form in the large intestine and get inflamed.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	1. Current symptoms? 2. Time lapsed since last attack? 3. Surgery? 4. Complications?	NS*	NS	Table 2 to Table 4	
Individual Disability	Action				
	Diagnosed prior to age 40 - Exclusion Single episode of diverticular bleeding, with full recovery > two years, no surgery required to treat - No adverse action				
Diverticulosis:		A condition when multiple diverticuli (small pouches) form in the large intestine.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	1. Current symptoms? 2. Time lapsed since last attack? 3. Surgery? 4. Complications?	NS*	NS	Table 2 to Table 4	
Individual Disability	Action				
	Diagnosed prior to age 40 with symptoms, unoperated - Exclusion Diagnosed after age 40 with minimal symptoms - No adverse action				
Down's Syndrome:		A genetic abnormality which causes intellectual disabilities and multiple defects.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	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	PP to Decline	
Individual Disability	Action				
	See Chronic Obstructive Pulmonary Disease				
Epilepsy: (Also see Seizure Disorder)		A brain disorder in which a person has recurrent seizures.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	1. Type of seizure/underlying cause? 2. Number of seizures? 3. Date of diagnosis? 4. Time lapsed since last seizure?	NS to Table 4	Table 6 to Postpone	Decline	
Individual Disability	Action				
	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?	NS*	NS to Table 2	Table 2 to Table 4
Individual Disability		Action			
		All cases -- Exclude			
Eye Conditions: Lattice Degeneration, Macular Degeneration, Retinitis Pigmentosa, Retina Detachment, Keratoconus, Strabismus, Uveitis, Iritis.		Miscellaneous eye conditions affecting vision and/or potentially			
		Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life		1. Specific diagnosis? 2. Underlying cause? 3. Level of severity / impairment of vision? 4. Functional abilities?	NS*	Rating based on cause and level of visual impairment No waiver of premium	
Individual Disability		Action			
		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. Keratoconus--Exclude, Strabismus--Within 3 yrs, or with residuals or repeated surgery/treatment-exclude both eyes Uveitis or Iritis--Single attack < 3 yrs--Decline, > 3 yrs No adverse action, others-Individual consideration Mild symptoms, less than 2 years since last attack -- Decline			
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?	NS	Table 2 to Table 4	Decline
Individual Disability		Action			
		Normal liver function results -- No adverse action Abnormal liver function results -- Individual consideration			
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?	NS to Table 2 (No Waiver)	Table 4 to Table 6 (No Waiver)	Decline
Individual Disability		Action			
		Fully resolved less than 3 years -- Decline Fully resolved between 3 - 5 years -- 50% rating with a 5 year benefit period 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?	NS* to Table 4	Table 2 to Table 8	Decline
Individual Disability		Action			
		All cases - Individual consideration			
Gastric Bypass:		Involves bypassing a portion of the digestive tract preventing absorption of calories & nutrients.			
		Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life		See Weight Reduction Surgery			
Individual Disability		Action			
		All cases - See Weight Reduction Surgery			
Gastric Stapling (Gastroplasty):		Restrictive surgery that closes parts of the stomach to make it smaller.			
		Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life		See Weight Reduction Surgery			
Individual Disability		Action			
		All cases - 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?	NS* to Table 2	Table 4	Decline	
	Action				
Individual Disability	Single episode, fully resolved 2 years or less or bleeding ulcers -- Exclude Single episode, fully resolved more than 2 years -- No adverse action				
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?	NS* to Table 2	NS to Table 4	Postpone	
	Action				
Individual Disability	Mild symptoms -- No adverse action Moderate or severe symptoms -- Exclude				
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?	NS*	If remains post delivery, refer to Diabetes	Pregnant @ time of app Postpone	
	Action				
Individual Disability	All cases (current pregnancy will be excluded) -- No adverse action				
Gilbert's Syndrome:		Metabolic syndrome resulting in elevated bilirubin.			
	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
Life	1. Date of diagnosis?		Best Rating Available		
	Action				
Individual Disability	All cases with normal LFT's, except bilirubin -- No adverse action				
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?	NS*	NS	Table 2 to Table 4	
	Action				
Individual Disability	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				
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, NS	Table 4 to Table 6	If present, Postpone	
	Action				
Individual Disability	Fully recovered 1 years or less -- Decline Fully recovered more than 1 years -- No adverse action				
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?	NS*	Rating based on cause and level of impairment Possibly no waiver of premium		
	Action				
Individual Disability	Hearing Loss-Stable (for greater than 1 year) mild hearing loss -- No adverse action Hearing loss-Stable, moderate to severe hearing loss -- Exclude Others, including sudden onset, not fully evaluated, known to be progressive or with difficulty performing duties of current occupation - Tinnitus- Individual consideration, usually decline With dizziness - Treat as Meniere's Disease Tinnitus-Not progressive, intermittent or chronic, no dizziness, no tumor or vascular causes, no co morbid concerns -- Exclude Tinnitus-Progressive, with co morbid concerns or other -- Decline				

Heart Murmurs:		Disease of the heart valve resulting in abnormal blood flow.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	See Valve Disease				
Individual Disability	Action				
	See Valve Disease				
Hemochromatosis:		A genetic or acquired disease of iron metabolism resulting in excess iron throughout the body.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	1. Was liver biopsy done? 2. Any complications? 3. Type of treatment? 4. Is there compliance with therapy?	NS to Table 2	Table 4	Decline	
Individual Disability	Action				
	Diagnosed more than 2 years ago, with normal/stable liver function testing and no complications -- 50% rating with a 5 year benefit period Others -- Individual consideration				
Hemophilia:		Also known as Factor VIII Deficiency, A common hereditary bleeding disorder due to deficiencies in coagulation factors.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	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?	NS	Table 2 to Table 6	Table 6 to Table 8	
Individual Disability	Action				
	All cases -- Decline				
Hepatitis:		Infectious liver disease caused by a hepatitis B virus and can be transmitted through bodily fluids.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	Hepatitis A 1. Treatment? 2. Current problems or residuals? 3. Current liver functions normal?	If infection present currently or within last 3 months - postpone. NS* 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?	NS to Table 4	Table 6 to Table 8	Decline	
Individual Disability	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	
	Action				
Hepatitis A, fully resolved -- No adverse action Hepatitis B, if chronic or chronic carrier state -- Decline Hepatitis B in history, fully resolved, not chronic, antigen negative -- Individual consideration Hepatitis C spontaneously cleared without treatment -- Individual consideration Hepatitis C all others -- Decline					
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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	1. Current treatment? 2. Currently seeing a Physician? 3. Any disability or loss of work?	NS* (No Waiver)	NS* (No Waiver)	See Chronic Pain	
Individual Disability	Action				
	Cervical Disc: 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: 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				

High Blood Pressure:	A sustained elevation in blood pressure above the level which is considered to be 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?	NS*	Table 3 to Table 4	Table 4 to Decline
Individual Disability	Action Well controlled -- No adverse action Others -- Individual consideration			
HIV: Human Immunodeficiency Virus	A virus that attacks the body's immune system.			
	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Age 25-60 2. Whole life only 3. Healthy 4. Under the care of an HIV specialist 5. Must self-identify	Moderate substandard	Decline	Decline
Individual Disability	Action All cases - 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 Fully resolved within last 10 years -- Decline Fully resolved more than 10 years ago -- 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	1. Date of diagnosis?		Decline	
Individual Disability	Action All cases -- Decline			
Hyperaldosteronism:	A condition arising from the excessive secretion of aldosterone by the adrenal gland leading to sodium retention, potassium loss and hypertension.			
	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Underlying cause? 3. Current treatment? 4. Any complications?	NS	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?	NS to Postpone	Table 3 to Decline	Decline
Individual Disability	Action 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.			
	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Treatment? 2. Complications? 3. Recurrence?	NS*	NS to Table 2	PP to Decline
Individual Disability	Action 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			

Hypothyroidism (under active thyroid)		Condition in which the thyroid gland does not function properly. Take out goiter/nodules, use line 702			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	1. Date of diagnosis? 2. Treatment? 3. Any symptoms or complications?	NS*	NS to Table 2	PP to Decline	
Individual Disability	Action				
	Hypothyroidism-Fair to good control -- No adverse action Hypothyroidism-Poor control -- Exclude Goiter-Described as multinodular or toxic or with symptoms of hyperthyroidism or not fully evaluated. 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				
Infertility (Female):		The inability to achieve or maintain a pregnancy.			
Life	Action				
	Typically no mortality impact - rate for cause				
Individual Disability	Action				
	History of unexplained infertility, treated with oral medication only, under age 30 and normal singleton pregnancy and delivery achieved -- No adverse action History of unexplained infertility treated with injectable medications, or over age 30 or with failure to achieve a normal pregnancy -- Exclude Current unexplained infertility under treatment or undergoing evaluation -- Exclude				
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?	NS*	NS to Table 2	Table 2 to Table 4	
Individual Disability	Action				
	Infrequent and mild symptoms -- No adverse action Frequent or severe symptoms -- Exclude				
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	
Individual Disability	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 yrs 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	
	1. Date of the transplant?			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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	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?	NS	Flat Extra to Postpone	Decline
Individual Disability	Action			
	Stage I, within last 5 years -- Decline Stage I, fully recovered, more than 5 years ago -- Individual consideration Higher stages -- Decline			
Lupus:	A chronic inflammatory disease that occurs when the body's immune system attacks its own tissues and organs.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	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			
	Systemic Lupus -- 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			
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 NS*		Decline
Individual Disability	Action			
	Fully resolved within past 6 months -- Exclude Fully resolved, more than 6 months ago -- No adverse action			
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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	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			
	All cases -- Individual consideration, usually decline			
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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	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?	NS to Flat Extra	Postpone 2 -3 Years then Flat Extra	Decline
Individual Disability	Action			
	Melanoma insitu, no lymph nodes/no metastasis-Exclude Others--Usually 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?	NS*	NS (No Waiver)	
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			
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?	NS*	NS	Decline
Individual Disability	Action Fully recovered -- No adverse action			
Mental/Emotional: 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?	NS* to Table 2	Table 3 to Table 8	Decline
Individual Disability	Action Exclude Adjustment disorder-No longer under treatment, fully resolved > 5 years -- No adverse action Anxiety or Depression-Mild - Exclude Anxiety or Depression-Moderate - Exclude Anxiety or Depression-Severe or with unexplained physical symptoms, co morbid conditions, or self prescribed medication --Decline Major Depression-within last year -- Decline, Single episode < 5 years exclude Bipolar Disorder- < 5 years -- Decline, Other Individual Consideration, usually decline *Benefit Periods are dependent upon the severity of each condition Depression - Postpartum Fully resolved within the last 12 months -- Decline Fully resolved more than 12 months ago, applicant still capable of child-bearing -- Exclude Fully resolved more than 12 months ago, applicant not capable of child-bearing -- No adverse action			
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?	NS*	Recent onset or increasing frequency may cause postponement - terms depend on history and investigations performed	
Individual Disability	Action Fewer than 5 migraine headache days per month, good response to medication -- No adverse action 5 to 8 migraine headache days per month, good response to medication -- Exclude More than 8 migraine headache days per month, or not responsive to medication -- Decline			
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?	NS*	Table 2 to Table 4	Table 6 to Decline
Individual Disability	Action Longstanding history with no symptoms -- No adverse action With symptoms - no cardiac evaluation 0 - 3 years -- Decline With symptoms - with cardiac evaluation & echocardiogram < 3 years -- Individual consideration			
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. If client was diagnosed within 2 years it would be a postpone.			
	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of diagnosis? 2. Any diagnosis of multiple myeloma? 3. Type of treatment?	MGUS Only NS 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).			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of diagnosis? 2. Current symptoms and/or treatment? (medication/s)? 3. Date of last attack? Frequency of attacks?	NS 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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of diagnosis? 2. Treatment (surgery, medications)?	NS to Table 4	Table 4 to Decline	Decline
Individual Disability	Action 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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of diagnosis? 2. Symptoms? 3. Any accidents, disability, time off work? 4. Treatment (medications, response to treatment)?	NS to Table 2	Table 2 to Table 4	Decline
Individual Disability	Action 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.			
Life	Action			
	Less than 6 months: With documented evidence that the source patient is negative for Hepatitis B, Hepatitis C and HIV = NS* Without documented evidence of source patient status = Postpone More than 6 months: With documentation of the event and current negative HIV, hepatitis B, hepatitis C screen and normal liver function testing = NS* Otherwise = Postpone			
Individual Disability	Action Current testing for Hepatitis B, Hepatitis C and HIV all negative and needle stick was more than 6 months ago -- No adverse action Current testing for Hepatitis B, Hepatitis C and HIV all negative and needle stick was within past 6 months -- Exclude			
Nephrolithiasis (kidney stones):	A stone in the kidney or lower down in the urinary tract.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Number of attacks? 2. Treatment? 3. Additional factors (i.e. hypertension, abnormal urinalysis)?	NS*	Table 2 to Table 4	Table 2 to Table 4
Individual Disability	Action Any number of episodes of passed kidney stones with no urinary tract abnormality or damage -- No adverse action Any number of episodes of passed kidney stones with urinary tract abnormality or damage -- Exclude Any number of kidney stones currently present with no underlying urinary tract abnormality or damage -- No adverse action Any number of kidney stones currently present with underlying urinary tract abnormality or damage -- Exclude Any kidney stones that required an open surgical procedure -- Exclude			

Non-Hodgkin's Lymphomas:		There are two main types of lymphomas, Hodgkin's lymphoma and non-Hodgkin's lymphoma (NHL).			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	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				
	Fully resolved within last 10 years -- Decline Fully resolved more than 10 years ago -- Individual consideration				
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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	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				
	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, Multiple or metastasis-Decline Squamous Cell Carcinoma--No metastasis-fully removed, compliant with follow up--No adverse action				
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?	NS to Table 3 No waiver of premium	Rating based on underlying disorder, result of investigations and date of last attack		
Individual Disability	Action				
	Episode within past 10 years, cause unknown -- Decline Episode more than 10 years ago, normal MRI, cause unknown -- 50% rating with a 5 year benefit period With MRI 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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
	1. Severity of disease? 2. Associated with chronic pain? 3. Type of treatment? 4. Joint replacement ?	NS* (No waiver)	NS to Table 2 (No waiver)	Table 2 (No waiver)	
Individual Disability	Action				
	Infrequent minor symptoms, rare use of anti-inflammatory medication no occupational concerns -- No adverse action Mild or moderate symptoms, occasional to frequent use of anti-inflammatory medication -- Exclude Severe symptoms, daily or frequent use of narcotics -- Decline After joint replacement or resurfacing, fully recovered -- Exclusions				
Otosclerosis:		The over growth 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				
	Present -- Exclude both ears Surgically treated, no residuals -- No adverse action				
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				
	Not currently symptomatic -- No adverse action Currently symptomatic -- Exclude If dermoid cyst or teratoma -- Individual consideration				

Pacemaker (excluding defibrillator) :	A medical device that uses electrical impulses, delivered by electrodes contacting the heart muscles, to regulate the beating of the heart.			
	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
Life	1. Date of initial pacemaker insertion? 2. Underlying disease that required the pacemaker to be inserted?	NS to Table 2	Table 2 to Table 3	Decline
Individual Disability	Action 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?	NS to Flat Extra	Table 2 to Table 6	Table 6 to Decline
Individual Disability	Action Single episode within the last 2 years, or multiple episodes, or with history of alcohol abuse -- Decline Single episode more than 2 years ago, fully recovered with no complications, no history of alcohol abuse -- 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 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?	NS to Table 2	Table 3 to Table 8	Decline
Individual Disability	Action Fully recovered -- Exclude			
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 All cases -- 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?	NS	Table 2	Postpone
Individual Disability	Action Fully recovered less than 1 year -- Decline Fully recovered 1 year or more -- No adverse action			

Post Traumatic Stress Disorder:		A mental health disorder that occurs as a result 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?	NS to Table 4	Table 4 to Table 8	Decline	
Action					
Individual Disability	Diagnosed, or with any symptoms in the last 5 years -- Decline Fully recovered between 5 to 10 years ago -- Exclude with a short term benefit period Fully recovered more than 10 years ago -- No adverse action				
Pregnancy:					
	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
Life	1. Due date? 2. Type of complication(s)?	NS*	Postpone until after birth		
Action					
Individual Disability	Currently pregnant without any significant current complications -- Exclude Currently pregnant with significant current complications -- Decline Not currently pregnant with past history of gestational diabetes or single miscarriage, or elective C-Section -- No adverse action Not currently pregnant, but with past 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				
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?	NS to Postpone	Postpone 2 - 3 Years then Flat Extra	Decline	
Action					
Individual Disability	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?	NS*	Table 2	Rate for associated arthropathy	
Action					
Individual Disability	All cases -- Exclude (additional rating possible for certain medications)				
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?	NS to Table 2	Table 3 to Table 4	Postpone	
Action					
Individual Disability	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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Diagnosed with Raynaud's Disease or Phenomenon? 2. Date of diagnosis? 3. Type of treatment? 4. Date of last attack? Frequency of attacks?	NS*	Table 2 to Table 4	Table 4 to Decline
Individual Disability	Action			
	Mild symptoms not needing treatment -- No adverse action Mild to moderate symptoms with treatment, or moderate symptoms -- Exclude Severe symptoms or secondary to another disease -- Individual consideration			
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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of first and last attack? 2. Type of treatment?	NS*	NS to Table 2	Table 3 to Table 6
Individual Disability	Action			
	Stable for at least 1 year, with no worse than mild symptoms -- Exclude Fully resolved 1 year or more ago, or with mild arthritis as the only residual -- Exclude Others -- Decline			
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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of diagnosis? 2. Stage of chronic kidney failure? (1-5) 3. Type of treatment?	NS	Table 2 to Table 4	Decline
Individual Disability	Action			
	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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of diagnosis? 2. Type of treatment? 3. What joints are affected? 4. How does it affect function, mobility, and daily life?	NS* to Table 2	Table 2 to Table 3	Table 4 to Decline
Individual Disability	Action			
	All cases -- Decline			
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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of diagnosis? 2. What organ's or body part's have been affected? 3. Type of treatment? 4. When last experienced symptoms?	NS*	NS to Table 4	Decline
Individual Disability	Action			
	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			

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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	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)?	NS to Table 3	Table 4 to Table 8	Decline
Individual Disability	Action			
	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			
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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	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			
	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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Diagnosis? 2. Any other diagnosis of Rheumatoid Arthritis or Lupus?	Sjogren's alone NS (No Waiver)	Table 2 to Table 4 (No Waiver)	Table 4 to Decline (No Waiver)
Individual Disability	Action			
	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 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			
	Dermatitis & Eczema- Occupational related, or severe and uncontrolled symptoms -- Exclude 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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	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?	NS* to Table 4	Table 4 to Table 8	Table 10 to Decline
Individual Disability	Action			
	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 Severe, 2 years of good compliance with treatment -- 50% rating with 5 year benefit period			

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. Strokes do not usually result from current blood pressure elevation but rather gradual damage to small arteries from long- standing hypertension. There are 2 types of stroke: Cerebral Vascular Accident (CVA) which is permanent and Transient Ischemic Attack (TIA) which is temporary.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	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			
	Any episode in the last 5 years -- Decline Single episode, fully resolved from 5 to 10 years ago, no residuals -- 100% rating with a 2 year benefit period 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			
Suicide Attempt:	An attempt at ending one's life.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Number of attempts? 2. Date of last attempt? 3. Drug and/or alcohol abuse?	NS with possible Flat extra (if history 5+ yrs ago)	Table 2 to Table 4 with Flat extra	PP/Decline
Individual Disability	Action			
	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?	NS*	Table 8 to Decline	
Individual Disability	Action			
	Thalassemia minor -- No adverse action Thalassemia major -- Decline Thalassemia intermedia -- Individual consideration, usually decline			
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			
	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.			
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Date of diagnosis? 2. Treatment, past and current? 3. Current platelet count?	NS	Table 4 to Table 6	Decline
Individual Disability	Action			
	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			

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?	NS*	Larger or symptomatic and untreated could be postponed - malignancy must be excluded		
Individual Disability	Action Stable thyroid nodule, no further evaluation recommended -- No adverse action Goiter, described as diffuse or nontoxic, asymptomatic -- No adverse action Goiter described as multinodular or toxic or with symptoms of hyperthyroidism -- Exclude				
Thyroiditis:		Inflammation of the Thyroid gland.			
	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
Life	1. Date of diagnosis? 2. Treatment?	NS*	NS	If present, Postpone	
Individual Disability	Action Diagnosed less than 1 year ago -- Exclude Diagnosed 1 year or more ago, adequate control -- No adverse action				
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 8 NS (No Waiver)	Table 4 (No Waiver)	< Age 8 Postpone (No Waiver)	
Individual Disability	Action Onset in childhood, fully resolved or very minimal symptoms, no co morbid psychiatric conditions -- No adverse action Onset in childhood, mild, moderate or severe symptoms -- Decline Onset in adulthood, no co morbid psychiatric conditions -- Usually 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?	NS	NS	<6 months since last episode Postpone	
Individual Disability	Action 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?	NS*	NS*	Postpone until fully investigated	
Individual Disability	Action Mild tremor, stable for more than 5 years, infrequent use of medication, no occupational concerns -- No adverse action Mild tremor, stable fore more than 5 years, infrequent use of beta blockers only with occupational concerns -- Exclude				
Tuberculosis:		Chronic recurrent infection in the lungs.			
	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
Life	1. Date of diagnosis? 2. Type of treatment? 3. Treatment completion date?	NS*	Under treatment; Postpone		
Individual Disability	Action 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 TB outside the lungs -- Individual consideration				

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?	NS to Table 3	Table 4	Table 10 to Decline	
	Action				
Individual Disability	Mild symptoms, less than 2 years since last attack -- Decline Mild symptoms, no steroid treatment, no anemia, 2 years or more since last attack 2- 5 years -- Exclude, 50% rating, 10 year benefit period Mild symptoms, no steroid treatment, no anemia, >5 years since last attack -- Exclude, 25% rating, 10 year benefit period Moderate symptoms, less than 5 years since last attack -- Decline Moderate symptoms, occasional steroid treatment, isolated past surgery 5 years or more since last attack -- Exclude 25% - 50% rating with a short term benefit period Severe, recurrent symptoms, or frequent use of steroid medication, or hospitalization or multiple surgeries -- Decline Others, including those treated with certain medications -- Individual consideration				
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?	NS*	NS to Table 4	Table 4 to Decline	
Individual Disability	Action Individual Consideration				
Vocal Cord Nodules or Polyps:		Lesion(s) on the vocal cords or the larynx.			
	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
Life	1. Date of Diagnosis? 2. Results of evaluation? 3. Malignancy excluded?	Must be fully evaluated, rating then depends on cause and residual complications			
Individual Disability	Action Fully recovered or present with mild symptoms -- No adverse action Present with moderate to severe symptoms -- Exclude Papilloma or dysplasia, present or in history -- Exclude				
Vocal Cord Paralysis:		An inability to move the muscles of the vocal cords which may impact speech, swallowing and/or breathing.			
	Underwriting Considerations	Mild/Low Grade	Moderate	Severe	
Life	1. Date of Diagnosis? 2. Results of evaluation?	Must be fully evaluated, rating then depends on cause and residual complications			
Individual Disability	Action Present or fully recovered less than 2 years -- Decline Fully recovered, adequate work up 2 years or more -- Exclude				
Von Willebrands Disease:		Bleeding disorder resembling mild hemophilia.			
Life	Action See Bleeding Disorders				
Individual Disability	Action Mild symptoms, little or no prior bleeding issues -- 25% rating with an age 65 benefit period Moderate symptoms, but with a prior surgical history not resulting in any significant bleeding issues -- 25% rating with an age 65 benefit period Moderate symptoms, but without a prior surgical history or with a prior surgery showing significant bleeding -- 50% rating with a 10 year benefit period Severe symptoms or type 3 Von Willebrand disease -- Decline				
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 yrs NS to Table 2	Over 6 months Table 2 to Table 3	> 6 months PP	
Individual Disability	Action Within 2 years of surgery -- Decline Non-smokers 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 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 -- Decline				

Wolff-Parkinson White Syndrome:		Heart rate abnormality.		
Life	Underwriting Considerations	Mild/Low Grade	Moderate	Severe
	1. Any heart disease? 2. Type of symptoms? 3. Type of treatment?	NS	Table 4	Postpone
Individual Disability	Action			
	Incidentally seen on routine EKG, with no symptoms -- No adverse action Diagnosed less than 1 year ago -- Decline Diagnosed 1 year or more ago, well controlled with medication, no surgery done -- 25% rating with age 65 benefit period Surgically treated within the past year -- Decline Surgically treated more than 1 year ago, no symptoms since procedure -- No adverse action			

Non-Medical

Aviation:				
Life	Underwriting Considerations	Low Risk	Intermediate Risk	High Risk
	1. Number of flying hours within last and next 12 months 2. Type of aviation (Commercial, private, or military) 3. Type of aircraft	PNT with possible flat extra Ages 25 to 65 IFR certified w/ at least 300 hrs experience and flying between 25 to 250 hrs/yr with no medical history. Commercial pilots in the U.S./Canada may qualify for best rates s/t medical history.	NS with Flat extra More than 100 hours experience with no medical impairments	Student pilots, No IFR, insufficient hours, significant medical impairment.
Individual Disability	Action			
	Private pilot, not for pay -- No adverse action			

Climbing:				
Life	Underwriting Considerations	Low Risk	Intermediate Risk	High Risk
	1. Type of climbing activity (i.e. rock climbing, ice climbing, trail climbing, etc). 2. Altitude. 3. Frequency.	Trail climbing (trekking/hiking) and artificial Climbing walls/Indoor climbing. Preferred available.	Altitudes 13,000-23,000 ft in North America NS with Flat extra.	Extreme climbing, high altitude climbing, bouldering, free solo climbing. Individual Consideration/Decline.
Individual Disability	Action			
	All cases -- Exclude			

Driving Record:				
Life	Underwriting Considerations	Low Risk	Intermediate Risk	High Risk
	1. Date and type of moving violations 2. Any license suspensions 3. History of DUI/DWI 4. History of accidents	No DUI's in last 5 years and no more than one moving violation in last 3 yrs-elite. No DUI's in last 5 years and no more than 2 driving violations in last 3 years-PPNT. No DUI's in last 3 years and no more than 3 driving violations in the last 3 years-PNT.	3+ driving violations, no DUI's. NS with Flat extra	4+ violations, multiple DUI's. Decline
Individual Disability	Action			
	One or more moving violations -- Usually no adverse action DUI, single episode, within the past year -- Decline DUI, single episode, 1 to 2 years ago -- 50 - 75% rating with short term benefit period DUI, single episode, more than 2 years ago, no alcohol criticism -- No adverse action DUI, multiple episodes -- Decline			

Martial Arts:				
Life	Underwriting Considerations	Low Risk	Intermediate Risk	High Risk
	1. Type of combat sport? 2. Professional or Amateur?	NS*	NS with Flat Extra of \$2.50 to \$5 per thousand No waiver of premium	Decline
Individual Disability	Action			
	Classroom training, no competitive matches -- No adverse action Participation in competitive matches -- Exclude			

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.	Vintage or Sports car racing using regular fuels and speed no greater than 125 mph with no moving violations. Preferred available.	Sprint cars, Sports car racing, Stock cars, Drift racing, Sand/Dune buggy. NS with Flat extra	Drag racing -jet powered fuel, inexperienced driver, multiple avocations, poor safety record, medical impairments. Individual Consideration.
Individual Disability	Action			
	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?	NS*	NS* with Flat Extra of \$2.50 to \$5 per thousand No waiver of premium	Individual Consideration
Individual Disability	Action			
	Diving 100 feet or less -- No adverse action Diving more than 100 feet -- Exclude			

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?	NS* with Flat Extra of \$3 to \$5 per thousand	NS* with Flat Extra of \$7.50 to \$10 per thousand	Decline
Individual Disability	Action			
	All cases -- Exclude			

Tobacco Use:				
	Underwriting Considerations	Low Risk	Intermediate Risk	High Risk
Life	1. Type of tobacco product. 2. Frequency of tobacco use. 3. Type of tobacco delivery device (if any). 4. Date tobacco use discontinued.	Elite-No tobacco use 60 months. PPNT-No tobacco use 48 months. PNT-No tobacco use 24 months. PPNT/PNT avail to cigars users s/t negative urine specimen.	NS-no cigarettes for 12 months. NS rates applies to tobacco products other than cigarettes. (i. e. chewing tobacco, nicotine patches, nicotine gum).	STD (i.e. cigarettes, electronic nicotine delivery devices, hookah) within the past 12 months.
Individual Disability	Action			
	Use of tobacco, or nicotine delivery device, in last 12 months (not including cigars) -- Standard (nicotine) Cigar use once a month or less, current specimen negative for nicotine -- No adverse action (select) Cigar use more than once a month -- Standard (nicotine)			

Financial

Income Replacement	Non-working Spouse	Children	Estate Protection
Age 20-29 (30 X income) Age 30-39 (20 X income) Age 40-49 (15 X income) Age 50-59 (10 X income) Age 60+ (5 X income) Age 81+ Individual consideration	Age < 55-100% of amount inforce 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.