

Medical Conditions (continued)

Alcohol

Typical Information Needed	Likely Underwriting Assessment
APS documenting alcohol use and any related medical problems Alcohol Questionnaire Motor Vehicle Report	<i>Ratings depend primarily on applicant's age, time since last use and any co-morbid factors</i> Alcoholism: Favorable features: Over age 30 and >6 years since last consumption – STD Unfavorable features: Continued consumption; alcohol-related medical problems – Decline Excess Alcohol Use: Favorable features: No criticism in APS, no interference with work/lifestyle – STD Unfavorable features: Criticism in APS, interference with work/lifestyle – Mild substandard to decline

Anemia

Typical Information Needed	Likely Underwriting Assessment
APS documenting cause of anemia and treatment performed	Favorable features: Cause determined and treated – STD Unfavorable features: No anemia evaluation – Postpone until evaluated

Aneurysm

Typical Information Needed	Likely Underwriting Assessment
APS documenting location and treatment of the aneurysm	<i>If operated, can consider 6-12 months post-op depending on type of aneurysm</i> Favorable features: Operated or stable on serial studies – STD to mild substandard Unfavorable features: Unoperated, bleeding or enlarging aneurysm – Postpone pending surgery or stable studies

Medical Conditions (continued)

Anxiety (PTSD, Generalized Anxiety Disorder)

Typical Information Needed	Likely Underwriting Assessment
APS documenting prior history, including suicide attempts, current treatment and functional status	<p>Favorable features: Single or infrequent episode, no hospitalizations and low dose maintenance medication – STD (possible preferred)</p> <p>Unfavorable features: More frequent episodes, episodes of depression, hospitalizations – Mild substandard to decline</p>

Arteriosclerosis - Refer to Coronary Artery Disease

Asthma

Typical Information Needed	Likely Underwriting Assessment
APS documenting severity, including medications and hospitalizations	<p>Favorable features: Excellent control, minimal symptoms – Preferred to mild substandard</p> <p>Unfavorable features: Multiple medications (including steroids) and hospitalizations – Moderate substandard to decline</p>

Atrial Fibrillation

Typical Information Needed	Likely Underwriting Assessment
APS documenting severity, including medications and hospitalizations	<p>New finding on insurance exam: Postpone until cardiac work-up</p> <p>Favorable features: Paroxysmal Atrial Fibrillation, Chronic Atrial Fibrillation: Infrequent episodes or controlled with medication – STD to moderate substandard</p> <p>Unfavorable features: Any cardiac disease or defibrillator implantation – Moderate substandard to decline</p>

Medical Conditions (continued)

Cancer: General Comments

Typical Information Needed	Likely Underwriting Assessment
APS from Oncologist with pathology report and details to recent follow-up	<p>Not eligible for preferred</p> <p><i>For all forms of cancer: Consideration for insurance begins once treatment has been completed, assuming the client is well followed</i></p>

Cancer: Abnormal PAP Tests

Typical Information Needed	Likely Underwriting Assessment
APS including all pathology reports, current and prior treatments	<p>Favorable features: Normal results on follow-up – Preferred available</p> <p>Unfavorable features: Lack of follow-up may require postponement for evaluation and treatment</p>

Cancer: Breast, Ovarian

Typical Information Needed	Likely Underwriting Assessment
APS from Oncologist with pathology report, treatment, and details of recent follow-up	<p><i>Varies by type/stage/grade of cancer and types and dates of treatment</i></p> <p>Favorable features: For certain types of breast cancer; low-grade or in-situ disease – Possible STD</p> <p>Unfavorable features: Nodal, metastatic or recurrent disease – Moderate substandard/flat extras to decline</p>

Cancer: Prostate

Typical Information Needed	Likely Underwriting Assessment
APS including current age, tumor stage, type of treatment and serial PSA levels	<p>Favorable features: Low-grade tumor, surgical treatment, excellent follow-up – Standard after period of postponement</p> <p>Unfavorable features: High-grade tumor, observation as only clinical treatment, unstable PSA levels – Postpone to decline</p>

Medical Conditions (continued)

**Cancer:
Prostate
High-Grade
Prostatic
Intraepithelial
Neoplasia (PIN)**

Typical Information Needed	Likely Underwriting Assessment
APS including current age, biopsy history and current PSA levels	<p>Favorable features: PSA <10 – Possible STD or low substandard</p> <p>Unfavorable features: PSA >10, abnormal exam or radiology findings – Postpone for next biopsy</p>

**Cancer:
Solid Organ
(Example: Colon,
Gastric, Hepatic,
Pancreatic)**

Typical Information Needed	Likely Underwriting Assessment
APS documenting type of cancer and extent of disease, treatment and follow-up	<p><i>Cancer treatment is evolving and fluid with new protocols, genetic testing and radical breakthroughs that can change the course or outlook of disease.</i></p> <p><i>All current records are vital to a positive decision.</i></p> <p>Favorable features: Localized disease treated surgically, long duration of follow-up – Possible STD</p> <p>Unfavorable features: Extensive disease, short duration of follow-up, recurrence – Variable duration flat-extras to decline</p>

**Cancer:
Other (Hodgkins
Disease,
Leukemia, etc.)**

Typical Information Needed	Likely Underwriting Assessment
APS documenting type of cancer and extent of disease, treatment and follow-up	<p>Favorable features: Disease in remission, long-duration follow-up – STD to mild substandard</p> <p>Unfavorable features: Recent diagnosis, disease uncontrolled or recurrent – Likely postpone to decline</p>

**Cancer:
Skin Malignant
(Melanoma)**

Typical Information Needed	Likely Underwriting Assessment
APS including risk factors such as family history or dysplastic nevi, date of diagnosis and treatment, extent of tumor and follow-up	<p>Favorable features: In-situ or early stage – STD</p> <p>Unfavorable features: Multiple melanomas or dysplastic nevus syndrome – Likely postpone to decline</p>

Medical Conditions (continued)

**Cancer:
Skin Borderline
Malignancy
(Bowen's Disease,
Dysplastic Nevus,
Lentigo Maligna,
Hutchinson's
Melanotic Freckle)**

Typical Information Needed	Likely Underwriting Assessment
APS documenting type of skin lesion, treatment and follow-up	<p><i>Varies by type, stage, grade of cancer and types and dates of treatment</i></p> <p>Favorable features: Single lesion, good follow-up – STD to preferred</p> <p>Unfavorable features: Multiple or recurrent lesions, limited follow-up – Mild substandard to postpone pending follow-up</p>

**Chronic
Obstructive
Pulmonary
Disease (COPD)
and Emphysema**

Typical Information Needed	Likely Underwriting Assessment
<p>APS documenting severity by pulmonary function testing and history of hospitalizations, treatment and concurrent impairments</p> <p>Any tobacco use</p>	<p><i>The younger the applicant, the higher the rating.</i></p> <p>Favorable features: Mild disease, no concurrent impairments – STD to mild substandard</p> <p>Unfavorable features: Severe disease, tobacco use, oxygen required – Usually decline</p>

**Coronary Artery
Disease (CAD)
(including Angina,
Angioplasty, Stent,
Bypass Surgery,
Heart Attack or
Myocardial
Infarction)**

Typical Information Needed	Likely Underwriting Assessment
APS documenting severity, follow-up cardiac studies, treatment, current symptoms and tobacco use	<p>Not eligible for preferred</p> <p>Favorable features: Older age, mild disease, negative recent cardiac studies – STD to mild substandard</p> <p>Unfavorable features: Younger age, extensive disease, no recent follow-up – Moderate substandard to decline</p>

**Crohn's Disease
or Ulcerative
Colitis**

Typical Information Needed	Likely Underwriting Assessment
APS documenting diagnosis, treatment, complications and follow-up	<p>Favorable features: Limited disease (surgical treatment in ulcerative colitis), no steroids, asymptomatic/stable on follow-up – STD to mild substandard</p> <p>Unfavorable features: Recent major episode, multiple medications including steroids, extra-colonic complications – Moderate substandard to decline</p>

Medical Conditions (continued)

Depression and Bipolar Disorder

Typical Information Needed	Likely Underwriting Assessment
APS documenting frequency and severity of episodes, treatment and follow-up	<p>Favorable features: Mild, infrequent episodes, no or minimal medication – STD to mild substandard</p> <p>Unfavorable features: Frequent, severe episodes including suicide ideation or attempts, poor response to medication – Moderate substandard to decline.</p>

Diabetes

Typical Information Needed	Likely Underwriting Assessment
APS documenting type and duration of diabetes, treatment, complications and follow-up	<p>Not eligible for preferred</p> <p>Favorable features: Controlled with diet or medications, good control of lipids and blood pressure, no kidney or cardiac disease, adult onset, short duration – STD to mild substandard</p> <p>Unfavorable features: Poor diabetes and lipids control, severe obesity, cardiac or renal disease – Moderate/high substandard to decline</p>

Epilepsy/ Seizure Disorder

Typical Information Needed	Likely Underwriting Assessment
APS documenting type and frequency of seizures, treatment and follow-up	<p>Preferred consideration: <i>Remote seizures, off medication or mild suppressive therapy</i></p> <p>Favorable features: Infrequent episodes, good response to treatment, no other neurologic impairment – STD to mild substandard</p> <p>Unfavorable features: Frequent seizures, poor response to medication, other neurologic impairments – Moderate substandard to decline</p>

Gastric Surgery for Obesity

Typical Information Needed	Likely Underwriting Assessment
APS documenting pre-operative and current weight, type of surgery, history of diabetes or cardiac disease and follow-up	<p>Favorable features: Surgery performed >2 years before with stable post-operative weight, no diabetes or cardiac disease – STD to mild substandard</p> <p>Unfavorable features: Recent surgery, weight gain after initial weight loss, cardiac disease or diabetes – Moderate to high substandard</p>

Medical Conditions (continued)

Heart Attack - Refer to Coronary Artery Disease

Heart Valve Disease

Typical Information Needed	Likely Underwriting Assessment
APS documenting affected valve, treatment including surgery and ongoing follow-up	<p>Favorable features: Stable heart function on recent echocardiogram, older age – STD to mild substandard</p> <p>Unfavorable features: Younger age, evidence of progressive valve disease or left ventricular dysfunction – Moderate/high substandard to decline</p>

Hepatitis B and C

Typical Information Needed	Likely Underwriting Assessment
APS documenting type of hepatitis, duration of disease, treatment, and follow-up including current and former alcohol consumption	<p>Favorable features: Evidence of cure with anti-virals, no or limited liver damage – STD to mild substandard</p> <p>Unfavorable features: Ongoing hepatitis, significant liver damage or cirrhosis – Moderate/high substandard to decline</p>

Marijuana (Medical and CBD)

Typical Information Needed	Likely Underwriting Assessment
APS, medical marijuana card or valid prescription, Substance Use Questionnaire	<p>Rating, if needed, will be for the underlying medical impairment</p> <p>Preferred classes available in most favorable cases</p> <p>Frequently smoked (>2/week) - Tobacco rates; otherwise non-tobacco rates</p> <p>CBD: If details favorable preferred classes may be available</p>

Medical Conditions (continued)

Marijuana (Recreational)

Typical Information Needed	Likely Underwriting Assessment
Details of drug use, frequency and mode of use, Substance Use Questionnaire APS at underwriter discretion	Age <= 20: Individual consideration Over age 20: STD to mild substandard depending on frequency of use, medical history, and current social/occupation environment Preferred classes available in most favorable cases Frequently smoked (>2/week) – Tobacco rates; otherwise non-tobacco rates

Pacemaker

Typical Information Needed	Likely Underwriting Assessment
APS documenting age at implantation, co-existing cardiac disease, medical follow-up	Favorable features: No significant cardiac disease – Mild substandard to STD Unfavorable features: Co-existing cardiac disease, defibrillator implantation – Moderate substandard to decline

Parkinson's Disease

Typical Information Needed	Likely Underwriting Assessment
APS documenting date of diagnosis, treatment, extent of disability including cognitive function	Favorable features: Mild disease, good functional status – Mild substandard Unfavorable features: Progressive disease, significant disability – Moderate substandard to decline

Peripheral Artery/ Vascular Disease (Examples: Circulation trouble, blocked arteries in legs)

Typical Information Needed	Likely Underwriting Assessment
APS documenting date of diagnosis, extent of disease, smoking status, treatment and follow-up	Favorable features: Mild disease, no tobacco, active lifestyle – Mild substandard Unfavorable features: Extensive disease, co-morbid diabetes or CAD – Moderate/high substandard to decline

Medical Conditions (continued)

Pulmonary Embolism

Typical Information Needed	Likely Underwriting Assessment
APS documenting cause, associated cardiac disease, frequency of events, treatment and follow-up	<p>Favorable features: Single episode, no cardiac impairment – STD</p> <p>Unfavorable features: Multiple events, cardiac impairment – Moderate/high substandard</p>

Rheumatoid (and Psoriatic) Arthritis

Typical Information Needed	Likely Underwriting Assessment
APS documenting severity, treatment and functional status	<p>Favorable features: Mild disease, fully functional – STD to Preferred</p> <p>Unfavorable features: Extensive disease, reduced function/ambulation, immunosuppressants – Mild/moderate substandard</p>

Sleep Apnea

Typical Information Needed	Likely Underwriting Assessment
APS documenting age, tobacco use, results of sleep studies, treatment and presence of any associated cardiac disease	<p>Favorable features: Fully compliant with treatment, no cardiac impairment – STD</p> <p>Unfavorable features: Severe disease, non-compliant with treatment, associated cardiac disease – Mild/moderate substandard</p>

Stroke or Transient Ischemic Attack (TIA)

Typical Information Needed	Likely Underwriting Assessment
APS documenting date of diagnosis, tobacco use, extent of neurologic deficit, any history of diabetes or cardiac disease, treatment and follow-up	<p>Not eligible for preferred</p> <p>Favorable features: Single TIA, no significant residuals – Mild substandard to STD; Single stroke, no significant residuals – Mild/moderate substandard</p> <p>Unfavorable features: Multiple strokes, significant disability, co-morbid cardiac disease – Moderate/high substandard to decline</p>