

## Tobacco Guidelines

For purposes of tobacco/non-tobacco classification, the following definitions and restrictions apply:

1. Any use of tobacco or nicotine in any form in the past 12 months disqualifies non-tobacco, except as noted.
2. Limited use of cigars may be acceptable subject to underwriting judgement. "Limited" cigar use is defined as not more than four cigars per month.
3. The applicant must admit to the occasional cigar use on the application, including the number and frequency of use.
4. There must not be any conflicting nicotine or tobacco use information found in the APS, examination, MIB, or inspection.
5. The applicant's urine must test negative for the presence of nicotine (cotinine).
6. No use of other tobacco or nicotine products is permissible within the past year. This includes cigarettes, pipes, chewing tobacco, snuff, or any nicotine substitutes.
7. Tobacco rates will apply for all E-Cigarettes/Vaping use.

**Our intent is to allow those whose limited use of cigars does not contribute to any additional mortality risk to qualify for the best class possible.**

## Nicotine Supplements

If an applicant is free of tobacco use for 12 months, we will consider non-tobacco rates. However, anyone still dependent, or having used within the last 12 months, a nicotine patch, nicotine gum, nicotine nasal spray or other nicotine substitute will not qualify for non-tobacco rates.