Smoker/Non-Smoker Guidelines

Updated: December 3, 2018

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AIG

Preferred Plus Non-Tobacco: No tobacco for 5 years
Preferred Non-Tobacco: No tobacco for 3 years
Standard Plus: No tobacco for 1 year
Standard Non-Tobacco: No tobacco for 1 year

An occasional cigar smoker may qualify for non-tobacco rates. These rates are subject to the following guidelines:

1. Use must be admitted at the time of the application or inquiry and all case data must coincide with the admitted degree of usage.
2. No more than 1 cigar per week may be smoked.
3. No nicotine metabolites may be present in the urinalysis or any other carriers' urinalysis in the last 12 months.
4. No use of tobacco products, other than occasional cigars, for at least 5 years prior to the time of application or inquiry.
5. If APS is necessary, info in the records should validate the degree of smoking reported by the applicant.

**Electronic Cigarettes – smoker rates

If these guidelines are met, the cigar use will be considered a non-factor in the risk evaluation process. This will allow individuals to receive the best rating class if all other criteria are met.

For Protection Advantage VUL and Income Advantage VUL only: Preferred and Standard cigarette smokers can receive Standard non-smoker rates for the first three policy years. If smoker shows evidence of having quit smoking for 12 months, rates will be changed to standard non-smoker permanently.

American National

Preferred Plus Non-Tobacco: No tobacco for 5 years
Preferred Non-Tobacco: No tobacco for 3 years
Standard Plus: No tobacco for 2 years
Standard Non-Tobacco: No tobacco for 1 year

An occasional cigar smoker/smokeless tobacco user may qualify for non-tobacco rates. These rates are subject to the following:

1. No more than twice per month
2. HOS must be negative

AXA

Preferred Elite NT (Term/Perm): No tobacco products for 5 years and must test negative for nicotine.
Preferred NT (Term/Perm): No tobacco products for 3 years and must test negative for nicotine.
Standard Plus (Term/Perm): No tobacco products for 1 year and must test negative for nicotine.

- Occasional Cigar smokers up to 12 per year (1/month) with admitted use and negative urine may qualify for Nonsmoker rates (at whatever rate would otherwise qualify for even preferred rates). Greater than 12/year would be Standard nonsmoker at best.
- Occasional users of pipes, chewing tobacco, nicotine patches, and nicotine gum with negative urine and admitted use would be Standard Nonsmoker at best.
- Applicant must otherwise satisfy all other underwriting criteria for each classification.
- Incentive to Stop Use of Tobacco Products: Tobacco Users will receive non-tobacco-user COI's for the first policy year as an incentive to stop using tobacco products. Tobacco-user COIs apply in policy year two and later, unless the policy owner applies and the insured is approved for non-tobacco-user rates. (Does not apply to Term products).

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Banner Life

All tobacco users are smokers..

Preferred Plus:	No tobacco or nicotine based products for 36 months*
Preferred Nonsmoker:	No tobacco or nicotine based products for 24 months*
Standard Plus & Standard Nonsmoker:	No tobacco or nicotine based products for 12 months*

*Occasional cigar user (up to 12 per year), with negative urine, may qualify for Preferred Plus, Preferred or Standard Plus rates.

**Electronic Cigarettes – smoker rates

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Brighthouse Financial

For all classes, proposed insured's must meet all other criteria guidelines. Pipes and smokeless tobacco with negative urine specimen qualify for nonsmoker rates; however, Standard Plus and Preferred Nonsmoker are the best available classes. Celebratory cigar smokers (4 or less per year) may qualify for Elite class with negative nicotine test.

Elite Plus/Elite/Preferred Plus Nonsmoker:	No tobacco (in any form) or nicotine substitute use, i.e. nicotine patch, gum, or nasal spray, etc.) within 3 years (36 months) of application and urinalysis must be negative for nicotine.
Standard Plus/Preferred Nonsmoker:	No cigarette smoking/use of nicotine substitutes within 24 months of application and urinalysis must be negative for nicotine; alternate forms of tobacco use (cigar, pipe, or smokeless tobacco) currently or in the past and urinalysis negative for nicotine.
Standard Nonsmoker:	No cigarette smoking or use of nicotine substitutes within 12 months of application.

*Electronic Cigarettes – If inhaled doses are in nicotine form, smoker rates apply

Global Atlantic Life

Term Products

Premier:	No tobacco for 60 months
Preferred:	No tobacco for 36 months
Standard Plus:	No tobacco for 12 months
Standard:	No tobacco for 12 months

Permanent Products

Preferred Plus/Premier:	No tobacco for 36 months
Preferred:	No tobacco for 12 months
Standard:	No tobacco for 12 months

1. No more than 4 cigars per month may be smoked.
2. Occasional cigar use must be admitted on the application, including the number and frequency of such use. The LA-23A supplemental questionnaire must be included with term applications upon initial underwriting evaluation.
3. There must be no conflicting nicotine or tobacco use information found on the application, APS, examination, MIB, or inspection.
4. Applicant's urine must test negative for the presence of nicotine.
5. Absolutely no use of other tobacco or nicotine products within the past year. This includes, but is not limited to, cigarettes, pipes, chewing tobacco, snuff, or any nicotine substitutes.
6. Applicant must otherwise qualify for preferred plus, preferred, or standard non-tobacco rates.

*Electronic Cigarettes – Non-nicotine solutions may be a nonsmoker consideration. Nicotine solutions are considered smoker rates.

**The company reserves the right to decline this offer if, in the sole discretion of the underwriter, the occasional cigar use would pose additional mortality risk due to other health conditions of the proposed insured.

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John Hancock, John Hancock (USA), John Hancock NY

Super Preferred:	No tobacco or nicotine use in any form in the last 5 years
Preferred Nonsmoker:	No tobacco or nicotine use in any form in the last 2 years*
Standard Plus Nonsmoker:	No tobacco or nicotine use in any form in the last 12 months**
Standard Nonsmoker:	No cigarettes in the last 12 months***

An occasional celebratory cigar smoker may qualify for Super Preferred or Preferred NS rates subject to the following guidelines:

1. Usage is admitted on the application
2. Cigar use is limited to no more than 12 cigars per year
3. No use of other tobacco or nicotine products (in any form) in the last 5 years (Super Preferred) or 2 years (Preferred NS)
4. Microurinalysis is free of nicotine or its metabolites

*An occasional cigar smoker may qualify for Preferred Nonsmoker of he/she smokes less than one cigar/month and microurinalysis is free of nicotine
**An occasional cigar smoker may qualify for Standard Plus Nonsmoker of he/she smokes no more than 2 cigars/month and microurinalysis is free of nicotine
***Standard Nonsmoker classification also includes individuals who use pipes, cigars, chewing tobacco, nicotine gums, or nicotine patches AND who have not smoked cigarettes in the last 12 months even though the HOS is positive for cotinine as long as the use is admitted on the application.
****Electronic Cigarettes – Smoker rates

Quit Smoking Incentive (available for all JH USA fixed UL and variable UL products, excluding term and traditional whole life.)
Smokers age 20-90 receive standard nonsmoker cost of insurance rates for the first 3 years. A policy owner who then quits smoking for at least 12 months and provides a nonsmoker declaration (plus a microurinalysis for face amounts over $500,000 on individual products, $1,000,000 on Survivorship UL) will continue to be charged standard nonsmoker cost of insurance rates. Should the insured(s) fail to quit smoking, smoker cost of insurance rates will become effective starting in policy year 4 for the life of the insured. A new 7-pay test period starts when a smoker becomes a nonsmoker and is charged nonsmoker cost of insurance charges.

Lincoln Life

Term and Permanent

Preferred Best:	No tobacco or nicotine products in the past 36 months
Preferred:	No tobacco or nicotine products in the past 24 months
Standard NT:	No cigarette usage in the past 12 months; pipe, cigar, chewing tobacco acceptable*

MoneyGuard Series

Preferred:	Non-smokers
Standard:	Smokers

An occasional/ celebratory cigar smoker can qualify for Preferred Plus or Preferred Nonsmoker rates subject to the following guidelines:

1. Usage is admitted on the application
2. Cigar use is limited to 12 cigars or less (Preferred Plus) or 24 cigars or less (Preferred) per year.
3. Applicant's urine must test negative for the presence of nicotine.

*Standard Nontobacco may include use of alternate tobacco (cigar, chewing tobacco, or pipe) even though the HOS is positive for cotinine as long as the use is admitted on the application
**Electronic Cigarettes – Smoker rates
**Chantix users will receive smoker rates

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Minnesota Life

Preferred Select NS: No nicotine use of any form in the past 36 months with negative urine

- Exceptionally will allow – 12 or less cumulative tobacco uses per year with cotinine marker in urine negative

All other nonsmoker rate classes: No tobacco use of any form in the past 12 months with negative urine

- Exceptionally will allow 12-24 cumulative tobacco uses per year with cotinine marker in urine negative
- Tobacco pricing > 24 tobacco uses with positive nicotine markers in urine regardless of admitted usage
- Tobacco uses include cigar, pipe, chew and nicotine surrogates
- E-cig users may qualify for nonsmoker per the following criteria, but offer is assessed one class down (i.e. Preferred Tobacco to Standard nonsmoker). No cigarette/cigars past 10 years, Thiocyanate (tobacco combustion marker) must be negative.

Mutual of Omaha/United of Omaha/Companion Life

For Fully Underwritten Products:

Preferred Plus:	No nicotine use of any form in the past 36 months
Preferred:	No tobacco use of any form in the past 24 months
Standard Plus & Standard Non-Tobacco:	No tobacco use of any form in the past 12 months

To qualify for Preferred and Standard non-tobacco rates the urinalysis test must be completely negative.

- Occasional celebratory cigar smoker, one per month or less may qualify Preferred Plus
- Pipe smokers, regular cigar smokers, tobacco chewers or those who use nicotine substitutes do not qualify for non-tobacco rates
- Electronic Cigarettes – If inhaled doses are in nicotine form, smoker rates apply

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Nationwide

Nontobacco Preferred Plus:	No use within the past 5 years
Nontobacco Preferred:	No use within the past 12 months

An occasional cigar smoker may qualify for Nontobacco Preferred Plus rates subject to the following guidelines:

- Cigar use is limited to no more than 1 cigar per month or 12 per year.
- May qualify for Preferred Nonsmoker rates no more than 1 cigar per week or 5 per month.
- Admitted use and testing must be negative for tobacco use.
- Applicant must otherwise satisfy all other underwriting criteria for the preferred classification.

**Electronic Cigarettes – smoker rates

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North American

Super Preferred Non-Tobacco:	Ages 70 and under: No tobacco or nicotine any form past 3 yrs. Ages 71 and over: No tobacco or nicotine any form in past 5 yrs. *For Addvantage and Custom Guarantee products: All ages: No tobacco or nicotine any form past 5 yrs.
Preferred Non-Tobacco:	Ages 70 and under: No tobacco or nicotine any form past 2 yrs. Ages 71 and over: No tobacco or nicotine any form past 3 yrs. *For Addvantage and Custom Guarantee products: All ages: No tobacco or nicotine any form past 3 yrs.

*Occasional cigar users (max. of 12 per year), with negative urine, may qualify for Super Preferred or Preferred NT, provided all other underwriting criteria has been met. All products and ages.

Principal

Super Preferred:	No tobacco/nicotine last 5 years
Preferred Non-tobacco:	No tobacco/nicotine last 2 years (ages 21-70), last 3 years (ages 71+)
Super Standard Nonsmoker:	No tobacco/nicotine for 1 year (age 20-70) last 3 years (age 71-85)
Tobacco:	Current/past use in prior 12 months of any tobacco including cigarettes, cigars, pipe, chew, or nicotine aids**
Cigar use:	Super preferred - 12 or fewer cigars per year with a negative urinalysis and admission on application. Preferred, Super Standard and Standard non-tobacco - 24 or fewer cigars per year with a negative urinalysis and admission on application.

**Electronic Cigarettes – Smoker rates

Protective/Protective Life and Annuity (NY)

Select Preferred:	No use of any form of tobacco within the last 60 months
Preferred:	No use of any form of tobacco within the last 24 months
Nonsmoker:	No use of any form tobacco over 12 months but less than 24 months
Smoker:	Last tobacco within 12 months

Cigar Usage - Select Preferred and Preferred rate classes can be allowed for incidental cigar use as long as the cigar usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine. Incidental cigar use is defined as follows:

- Select Preferred - 6 cigars or fewer over the past 12 months.
- Preferred - 12 cigars or fewer over the past 12 months.
- For permanent products, the Tobacco class includes persons who have not smoked cigarettes within the last 12 months but have used some other form of tobacco.
- For term products, the Preferred Tobacco (Smoker) class includes persons having used any form of tobacco who would otherwise satisfy preferred underwriting criteria. The Tobacco (Smoker) class is for any tobacco users who do not meet the preferred criteria.

**Electronic Cigarettes – smoker rates

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Prudential

For new products:

Preferred Best:	No tobacco or nicotine use within the last 5 years
Preferred Non-Tobacco:	No tobacco or nicotine use within the last 3 years
Non-Smoker Plus & Non-Smoker:	No cigarettes within the last 12 months*

An occasional celebratory cigar smoker can qualify for the Preferred Best category subject to the following guidelines:

1. Use must be admitted on the application
2. Cigar use is limited to no more than 2 cigars per month
3. Urine specimen must test negative for nicotine
4. No other tobacco or nicotine products used in the last 5 years
5. No contradictory statements regarding tobacco or nicotine use in APS, MIB, other prior exams or applications
6. Otherwise qualifies for Preferred best without requiring an exception or credits

*Individuals who use pipes, cigars, chewing tobacco, nicotine patches, or nicotine gum can get Non-Smoker Plus rates provided they have not smoked cigarettes in the last 12 months even though the HOS is positive for cotinine as long as the use is admitted on the application.

Electronic Cigarette Use: can be considered for non-smoker plus as long as no real cigarettes used in last 12 months and the history of tobacco/nicotine use is admitted up front.
Hookah use: If otherwise qualifies, can be Nonsmoker Plus at best.

Security Mutual

Universal Life/Whole Life:

Preferred Plus Nonsmoker:	No tobacco or nicotine use for 4 years
Preferred Nonsmoker:	No tobacco or nicotine use for 3 years
Standard Nonsmoker:	No tobacco or nicotine use for 1 year

An occasional cigar smoker can qualify for one of the Nonsmoker categories subject to the following guidelines for UL/WL products only:

1. Individuals who smoke no more than 12 cigars per year, admit the use on the application, and have negative cotinine (nicotine metabolite) urine measurements can qualify for the Preferred Plus classification.
2. Individuals who smoke no more than 4 cigars per month, admit the use on the application, and have negative cotinine (nicotine metabolite) urine measurements can qualify for the Preferred or Standard Nonsmoker classification.

Term:

Preferred Plus Nonsmoker:	No tobacco or nicotine use for 5 years
Preferred Nonsmoker:	No tobacco or nicotine use for 3 years
Standard Nonsmoker:	No tobacco or nicotine use for 1 year

An occasional cigar smoker can qualify for one of the Nonsmoker categories subject to the following guidelines for Term products only:

1. Individuals who smoke no more than 12 cigars per year, admit the use on the application, and have negative cotinine (nicotine metabolite) urine measurements can qualify for the Preferred Plus, Preferred Nonsmoker or Standard Nonsmoker classification.
2. Occasional cigar smokers who have a ratable impairment cannot qualify for the Standard Nonsmoker class

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Transamerica

Preferred Plus (Term)/Select (UL):	No tobacco or nicotine use for 60 months
Preferred Nonsmoker:	No tobacco or nicotine use for 24 months
Standard Plus Nonsmoker (Term):	No tobacco or nicotine use for 24 months
Standard Nonsmoker:	No tobacco or nicotine use for 24 months

Incidental Cigar Users criteria:
No more than 12 per year, admitted on app and/or exam, HOS negative for cotinine can qualify for Preferred Plus/Select or any other NS class
**Electronic Cigarettes – Smoker rates

United States Life

See AIG

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