



LONG TERM CARE
INSURANCE

Table of Contents

Introduction	2
Multiple vs. Comorbid Medical Conditions	2
Underwriting Process for Individual Applicants	3
Process for Non-English Speaking and Hearing-impaired Applicants	3
Build Guidelines (Male and Female).....	4
The Basics in Assessing Insurability.....	5-6
Activities of Daily Living and Instrumental Activities of Daily Living	
Assistive Devices	
Utilization of Covered Services	
Home Care, Community Care, Facility Care	
Active Power of Attorney	
Functional Limitation and Disability	
Suitability and Medicaid	
How to Use this Guide	7
Index and Hyperlinks	
Required Recovery/Stability Time Frames and Postponement Guidelines	
What If I Cannot Find a Condition or Have Guideline Questions	
Conditions, Scenarios and Guidelines	8
Drugs Treatments of Significance.....	167
Index	169

Introduction

American General Life Insurance Company (American General Life) has provided this Field Underwriting Guide to assist you in determining your client's eligibility for our American General LTCSM (Long Term Care) insurance product.

Our underwriting philosophy at American General Life is to provide long term care insurance protection against unforeseen catastrophic long term care expenses to as many applicants as possible while limiting exposure to unacceptable risk through consistent and prudent underwriting practices that are designed to maintain the integrity of our product pricing.

This manual focuses on the risk of functional disability and cognitive impairment associated with medical conditions and outlines some of the treatments, comorbid conditions and specific scenarios which may affect that risk.

While many older applicants for long term care insurance are "Chronically III," the presence of a chronic illness in and of itself does not necessarily prognosticate functional disability or cognitive impairment. However, the nature of a condition – its treatment and control – and the presence of comorbid conditions may precipitate the risk that an individual will become "Critically III," which increases risk of an adverse affect on their functional ability and cognition.

Our guidelines assist in pointing out those conditions whose nature presents an unacceptable risk for long term care insurance as well as those treatments, control levels and comorbid conditions that intrinsically pose an increased or unacceptable risk.

While the final determination of your client's insurability will be made by the underwriter, knowing some of the comorbid conditions, restrictions and limitations the underwriter must consider will assist you in better prequalifying your client.

Multiple vs. Comorbid Medical Conditions

Often an applicant will have multiple medical conditions. However, these medical conditions may not be considered comorbid medical conditions for underwriting purposes. An individual with both osteoarthritis and diabetes mellitus has 2 conditions they must care for, but these conditions do not necessarily interact to increase the individuals risk for advancing to the point of being "Chronically III, as defined in the policy contract. However, an applicant with both diabetes mellitus and hypertension not only has 2 diseases to manage, but has 2 diseases that together increase the risk of developing other disorders, such as coronary artery disease and stroke, and therefore do increase the risk becoming "Chronically III" as defined by the policy contract.

An applicant's build has a direct effect on many medical conditions outlined in this guide. As a result, there are often tighter restrictions placed on the maximum and minimum builds that we will consider acceptable in these scenarios.

Underwriting Process for Individual Applicants

Criteria	Application	Prescription Profile	Telephonic Health Interview	Face-to-Face Assessment	Medical Records ^{1, 3}	MCAS Cognitive Acuity Screen
Individual Applicants						
Age 59 and younger	Yes – Full	Yes	Yes		For Cause*	For Cause*
Age 60-69	Yes – Full	Yes	Yes		Yes	Yes – Telephonically
Age 70 and older	Yes – Full	Yes		Yes	Yes	Yes – Face-to-Face
Hearing Impaired²						
Age 59 and younger	Yes – Full	Yes			Yes	For Cause*
Age 60-69	Yes – Full	Yes		Yes	Yes ⁶	Yes – Face-to-Face
Age 70 and older	Yes – Full	Yes		Yes	Yes	Yes – Face-to-Face
Non-English Speaking²						
Age 59 and younger	Yes – Full	Yes			Yes	For Cause*
Age 60-69	Yes – Full	Yes			Yes	Yes – Telephonically ⁴
Age 70 and older	Yes – Full	Yes		Yes ⁵	Yes	Yes – Face-to-Face ⁵

* For Cause: While this requirement is not automatically needed, it may be ordered by an underwriter based on information received from other sources.

1. Medical records are ordered only if an applicant has had a physical examination within the past 24 months. If the applicant has not had a complete physical examination within the past 24 months, they will be required to complete a physical examination and routine blood work with their Primary Care Physician, at their expense, before completing the application. American General Life will then request the medical records from their physician when the application is received.
2. Non-English speaking and hearing-impaired applicants are not eligible for LaunchPad processing
3. Medical records will be required on all non-English speaking applicants age 69 and younger on Individual applications.
4. A Cognitive screen will be ordered on non-English speaking applicants ages 60-69 after review of medical records. This will be completed telephonically with an interpreter at American General Life's expense
5. The Face-to-Face Interview WITH Cognitive Screen will be ordered on non-English speaking applicant's age 70 and older after review of medical records. This will be completed with an interpreter at American General Life's expense.
6. Medical records will be ordered after a review of the Face-to-Face Interview and from the best medical source determined by Underwriting.

For Non-English Speaking and Hearing-impaired Applicants

In an effort to accommodate non-English speaking applicants and applicants for whom English is a second language and may have difficulty conversing fluently in English, American General Life will request medical records from the applicant's primary care physician before determining whether a Telephonic Health Interview or a Face-to-Face Assessment is necessary. In many cases, the medical records will fulfill the underwriting requirements. If we do require an interview in person or over the phone, we offer an interpreter service, and we will notify the agent of the requirement. Please be sure to indicate the applicant is non-English speaking and provide their native language and dialect in the application package, and we will see that the appropriate arrangements are made. Please note that the use of an interpreter for the interviews will lengthen the amount of time the interviews take to complete, so please be sure to advise your client accordingly.

Hearing-impaired applicants will not be required to complete a Telephone Interview. For these applicants, who would normally require a Telephone Interview,* we will request medical records from their primary care physician. For applicants who require a Telephone Interview and a Minnesota Cognitive Acuity Screen (MCAS),* we will require a face-to-face assessment with the MCAS be completed.

*Please refer to the Underwriting Process chart above for requirement details.

Build Guidelines

BUILD GUIDELINES - MALE						
Height (Inches)	Height (Feet / Inches)	Decline Weight (Pounds)	Standard Weight (Pounds)	Preferred Weight (Pounds)	Standard Weight (Pounds)	Decline Weight (Pounds)
56	4' 08"	<77	77 - 84	85 - 176	177 - 196	>196
57	4' 09"	<79	79 - 86	87 - 181	182 - 201	>201
58	4' 10"	<81	81 - 88	89 - 186	187 - 206	>206
59	4' 11"	<83	83 - 90	91 - 191	192 - 211	>211
60	5' 00"	<85	85 - 92	93 - 196	197 - 216	>216
61	5' 01"	<87	87 - 94	95 - 200	201 - 221	>221
62	5' 02"	<89	89 - 96	97 - 205	206 - 226	>226
63	5' 03"	<92	92 - 99	100 - 211	212 - 233	>233
64	5' 04"	<94	94 - 102	103 - 217	218 - 239	>239
65	5' 05"	<97	97 - 104	105 - 223	224 - 246	>246
66	5' 06"	<99	99 - 107	108 - 229	230 - 252	>252
67	5' 07"	<102	102 - 110	111 - 235	236 - 259	>259
68	5' 08"	<105	105 - 113	114 - 241	242 - 266	>266
69	5' 09"	<107	107 - 116	117 - 247	248 - 272	>272
70	5' 10"	<111	111 - 119	120 - 254	255 - 281	>281
71	5' 11"	<113	113 - 122	123 - 260	261 - 287	>287
72	6' 00"	<116	116 - 125	126 - 268	269 - 295	>295
73	6' 01"	<119	119 - 128	129 - 274	275 - 302	>302
74	6' 02"	<122	122 - 132	133 - 281	282 - 310	>310
75	6' 03"	<125	125 - 135	136 - 289	290 - 318	>318
76	6' 04"	<129	129 - 139	140 - 298	299 - 328	>328
77	6' 05"	<133	133 - 143	144 - 305	306 - 337	>337
78	6' 06"	<137	137 - 147	148 - 314	315 - 347	>347
79	6' 07"	<140	140 - 151	152 - 323	324 - 356	>356
80	6' 08"	<144	144 - 155	156 - 331	332 - 365	>365
81	6' 09"	<148	148 - 159	160 - 339	340 - 374	>374
82	6' 10"	<152	152 - 163	164 - 347	348 - 383	>383

BUILD GUIDELINES - FEMALE						
Height (Inches)	Height (Feet / Inches)	Decline Weight (Pounds)	Standard Weight (Pounds)	Preferred Weight (Pounds)	Standard Weight (Pounds)	Decline Weight (Pounds)
53	4' 05"	<66	66 - 72	73 - 145	146 - 169	>169
54	4' 06"	<68	68 - 74	75 - 148	149 - 172	>172
55	4' 07"	<70	70 - 76	77 - 151	152 - 175	>175
56	4' 08"	<72	72 - 78	79 - 154	155 - 178	>178
57	4' 09"	<73	73 - 79	80 - 157	158 - 181	>181
58	4' 10"	<75	75 - 81	82 - 160	161 - 184	>184
59	4' 11"	<76	76 - 82	83 - 163	164 - 187	>187
60	5' 00"	<78	78 - 84	85 - 167	168 - 192	>192
61	5' 01"	<80	80 - 86	87 - 171	172 - 197	>197
62	5' 02"	<82	82 - 88	89 - 175	176 - 202	>202
63	5' 03"	<84	84 - 90	91 - 180	181 - 206	>206
64	5' 04"	<86	86 - 92	93 - 184	185 - 211	>211
65	5' 05"	<88	88 - 95	96 - 188	189 - 216	>216
66	5' 06"	<90	90 - 97	98 - 194	195 - 222	>222
67	5' 07"	<92	92 - 99	100 - 198	199 - 227	>227
68	5' 08"	<95	95 - 102	103 - 203	204 - 234	>234
69	5' 09"	<98	98 - 105	106 - 210	210 - 240	>240
70	5' 10"	<100	100 - 108	109 - 216	216 - 246	>246
71	5' 11"	<103	103 - 111	112 - 222	223 - 254	>254
72	6' 00"	<107	107 - 115	116 - 229	230 - 262	>262
73	6' 01"	<110	110 - 118	119 - 236	237 - 270	>270
74	6' 02"	<113	113 - 122	123 - 243	244 - 278	>278
75	6' 03"	<116	116 - 125	126 - 250	241 - 286	>286
76	6' 04"	<120	120 - 129	130 - 257	258 - 294	>294

The Basics in Assessing Insurability

In addition to the uninsurable medical conditions outlined in this guide, there are a number limitations and situations that carry a significant risk for utilization of services covered under our long term care insurance policy. Applicants who indicate a history of the following should not be recommended to submit an application regardless of the individual's functional status. This list is not intended to be all-inclusive.

Activities of Daily Living and Instrumental Activities of Daily Living

Client currently requires, or has required within the past 24 months, assistance in performing any activities of daily living (ADLs – Bathing, Dressing, Eating, Transferring from bed to chair, Toileting and maintaining Continence) OR any 2 instrumental activities of daily living (IADLs – Shopping, Laundry, Meal Preparation, Housekeeping, Arranging Transportation, Managing Finances, Managing Medications and Using the Telephone).

Assistive Devices

Client requires or employs the regular use of an assistive or adaptive device such as a Walker, Wheelchair, Crutches, Cane, Motorized Scooter, Hospital Bed, Oxygen, Hoyer Lift, Bedside Commode or Stair Lift. A single-footed cane may be acceptable if used infrequently, such as for security when traversing unfamiliar or uneven ground, or when walking in inclement weather.

Utilization of Covered Services: Home Care, Community Care and Facility Care

Within the past 24 months, client has used or been advised by a health care professional to use: Home Health Care services, Adult Day Care, or receive care in a Nursing Home, Assisted Living Facility or other Long Term Care Facility.

It is important to distinguish short-term need for assistance or care due to a temporary situation, such as recovery from a joint replacement, from permanent, chronic or long-term need for assistance, such as severe limiting Rheumatoid Arthritis.

Active Power of Attorney

While the presence of an active power of attorney (POA) does not automatically disqualify an applicant for coverage, the reason for the active power of attorney may. If the power of attorney is active because of a functional disability or cognitive impairment, the applicant is uninsurable. During the completion of the application, the proposed insured must be present and be legally able to complete the application. The agent in a power of attorney will not be allowed to complete an application on behalf of the principal.

Functional Limitation and Disability

The phrase “functional limitation and disability” appears throughout this guide as an uninsurable “comorbid condition/restriction/limitation”. The application of this phrase refers to the reduction or inability to perform a standard daily function due to a medical, physical or mental impairment. In underwriting for long term care insurance, determining the significance of functional limitation or disability is based on a comparison of the individual applicant to the standard abilities of individuals within their peer demographics. For example, a comparison of the limitation of a 60-year-old male with osteoarthritis is best compared with the standard abilities of the average 60-year-old male, and the limitation of a 40-year-old female with osteoarthritis is best compared with the standard abilities of the average 40-year-old female.

Suitability and Medicaid

American General Life has guidelines in place regarding the suitability of the sale of our Long Term Care insurance. (Please refer to the Producer Guide for details.) An applicant who does not meet the suitability guidelines or who is eligible for Medicaid may still apply for coverage; however, it is important to include how the premiums for the policy will be funded.* Typically, the funds are provided by a family member or a friend.

*In Washington State, no insurance producer or other representative of an insurer, contractor or other organization selling or offering long term care insurance policies or benefit contracts may knowingly sell a long term care insurance policy or contract to any person who is receiving Medicaid.

How to Use this Guide

This underwriting guide is set primarily, but not strictly, in alphabetical order. Since many conditions are commonly referred to under multiple names and acronyms, the guideline for a disorder may be addressed under a different label for the disorder. Additionally, some disorders have very similar risk criteria and may share a common underwriting guideline. In these instances the reader will see under the specific disorder a cross reference to another label where the guidelines can be found. With this in mind, the index is perhaps the easiest way to begin your navigation through this guide.

Index and Hyperlinks

The index lists all conditions covered within the guideline as well as the page number where the condition and corresponding guideline are listed. For ease of reference, the page number indicated in **bold** font is the location of the actual guideline for that condition. To assist in navigation, when viewing the guidelines electronically, each disorder in the index is set with a hyperlink, which takes the user directly to the appropriate guideline. You will also find comorbid conditions listed to cross-reference within many of the guidelines. These comorbid conditions, if present, should also be reviewed for further potential restrictions or limitations and have also been hyperlinked so you can go directly to the condition without returning to the index.

Required Recovery/Stability Time Frames and Postponement Guidelines

Practically all disorders listed in this guide indicate a minimal period of time that must elapse before submitting an application. It is important to understand how these time frames are applied to each individual condition. In some cases, the required time frame may simply be time elapsed since a specific event; while others may require an additional time period of achieved stability and control status. There may be others still that require a treatment-free time period in order to be considered. In addition to these recovery, stability, and treatment-free time frames, there are those conditions that require documented evidence of status, such as examination or test results, completed within a specific time frame prior to application.

The postponement time frame indicated is not based on the current date, but relevant to the date the condition first attained the required status in the criteria. For example, an applicant whose medical condition has been stable and treatment-free for 3 months must only postpone their application for 3 additional months for conditions that require 6 months of stability to satisfy the required 6-month time frame.

What If I Cannot Find a Condition or Have Guideline Questions?

While it is impossible to include every possible medical condition and scenario within our underwriting guidelines, we have strived to include most common conditions you may come across. However, if you have a client whose condition or situation is not listed or adequately addressed in this guideline, or if you have a question in interpreting our guidelines, please [send us an e-mail](#) with the specifics of the case, and we will return a preliminary opinion within one business day.

Please be sure to include the age of the applicant, all medical conditions, date of diagnosis, and all medications taken and specify the condition for which each medication is prescribed. Please also include any additional information you feel is pertinent for the underwriter to consider when evaluating your client.

Conditions, Scenarios and Guidelines

Ablation Therapy – *Radio-frequency treatment to correct heart rhythm abnormality*
REFER to the specific heart rhythm abnormality for which treatment was given

Abscess – *A localized infection*

Abscess Brain/Cerebral

Recovery from treatment and stable less than 24 months

DECLINE Postpone 24 months

Recovered and stable for the past 24 months without residual affect or deficits and treatment-free confirmed by documented follow-up which includes an MRI, EEG, EMG/ENG or CT scan completed within the past 12 months.

STANDARD

With current treatment, residual deficits, abnormal follow-up workup, MRI, EEG, EMG/ENG, or CT scan completed within the past 12 months

DECLINE

Follow-up or workup planned or in process

DECLINE Postpone until acceptable results established

Abscess Liver/Hepatic

Acute isolated episode; fully recovered and asymptomatic with normal liver function tests, for less than the past 6 months. No comorbid medical conditions/restrictions/limitations.

DECLINE Postpone 6 months

Acute isolated episode; fully recovered and asymptomatic with normal liver function tests for the past 6 months. No comorbid medical conditions/restrictions/limitations.

PREFERRED

Chronic or multiple liver abscesses; fully recovered, asymptomatic and treatment-free with normal liver function tests, for less than the past 12 months. No comorbid medical conditions/restrictions/limitations.

DECLINE Postpone 12 months

Chronic or multiple liver abscesses; fully recovered, asymptomatic and treatment-free with normal liver function tests, for the past 12 months. No comorbid medical conditions/restrictions/limitations.

STANDARD

Acute, chronic or multiple abscesses, symptomatic, under treatment or with comorbid conditions/restrictions/limitations

DECLINE

Comorbid conditions/restrictions/limitations

- Acute hepatitis in the past 12 months – **REFER to hepatitis for further possible restrictions and/or limitations**
- Chronic hepatitis
- Alcoholism with any alcohol use in the past 60 months
- Any indication of excessive alcohol use

- Acute or active cholangitis in the past 12 months
- Any indication of concern for liver disease or disorder

Abscess Lung/Pulmonary

Active or treated within the past 12 months

DECLINE Postpone 12 months

Cured, no treatment and no evidence of residual pulmonary compromise within the past 12 months. Negative follow-up evaluation completed. No comorbid conditions

PREFERRED

Follow-up evaluation not completed, planned, or in process.

DECLINE Postpone until work-up completed and results established

Not considered cured, with evidence of residual pulmonary compromise or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations

- Respiratory status unstable
- Any oxygen use
- Abnormal pulmonary function tests
 - **Pulmonary Function Tests (all must be acceptable):**
 - Forced vital capacity (FVC) greater than 60%
 - Forced expiratory volume in 1 second (Fev1) 50% or greater
 - Fev1/FVC equal to 0.6 (60%) or greater
 - Blood oxygen saturation (O² SAT) 90% or greater
- Any surgery planned or recommended and not completed
- Dyspnea on exertion
- Any functional limitation or disability
- Chronic antibiotic treatment for any condition in the past 24 months
- Oral or parenteral steroid use for any condition in the past 12 months
- **WITH ACTIVE** underlying medical condition indicated below – **DECLINE**

Tuberculosis	Bronchiectasis
Aspergillosis	Histoplasmosis
Asthma	Congestive Heart Failure
Current tracheostomy	Cor Pulmonale
Chronic obstructive pulmonary disease (COPD)	
- **IF ABOVE medical conditions are not active, REFER to specific condition(s) for possible further restrictions and/or limitations.**

Achilles Tendonitis – *Inflammation of the Achilles tendon*

Self-managed, with no functional limitation or disability. No surgery planned or recommended.

PREFERRED

Self-managed status post surgical intervention with complete recovery. No functional limitation or disability

PREFERRED

With indication of functional limitation, disability or surgery planned or recommended

DECLINE

Acoustic Neuroma and Schwannoma – *Benign (noncancerous) tumor on the eighth cranial nerve*

Successful complete surgical removal or radiation treatment within the past 6 months
With full recovery, no neurological residuals other than hearing loss, no residual neuroma or Schwannoma present.

DECLINE Postpone 6 months

Successful complete surgical removal or radiation treatment completed more than 6 months ago, with full recovery, no neurological residuals other than hearing loss, no residual neuroma or Schwannoma present, as documented by completed follow-up.

STANDARD

Successful complete surgical removal or radiation treatment completed more than 24 months ago, with full recovery, no neurological residuals other than hearing loss, no residual neuroma or Schwannoma present, as documented by follow-up completed within the past 6 months.

PREFERRED

Successful complete surgical removal or radiation treatment completed more than 6 months ago with full recovery, no neurological residuals other than hearing loss, and follow-up evaluation pending, planned or recommended and not completed.

POSTPONE until follow-up completed.

Neuroma or Schwannoma present or partial Neuroma or Schwannoma remaining post treatment, history of recurrent Neuroma or Schwannoma, or any ongoing neurological residuals other than hearing loss.

DECLINE

Acromegaly – *A chronic metabolic disorder that results in gradual enlargement of body tissue including the bones of the face, jaw, hands, feet and skull*

DECLINE

Actinic Keratosis – *A pre-malignant lesion of the skin*

PREFERRED

Activities of Daily Living (ADLs) – *Any mental or physical limitations in performing ADLs such as eating, transferring, bathing, dressing, toileting, continence.*

Any deficits or limitations.

DECLINE

Acquired Immune Deficiency Syndrome (AIDS) – *The final stage of Human Immunodeficiency Virus (HIV)*

DECLINE

AIDS Related Complex (ARC) – *ARC is a condition in which antibody tests are positive for HIV. Patients with ARC show the mild symptoms of HIV infection*

DECLINE

Adams-Stokes Attack, Stokes-Adams Attack (Cardiogenic Syncope) – *A transient condition caused by a heart rhythm disorder in which there is a slow or absent pulse resulting in syncope, with or without convulsions*

New onset, initiation of medical **treatment** or successful pacemaker implant within the past 6 months

DECLINE Postpone 6 months

Medically treated with 3 or less medications **or** successful pacemaker implant with no symptoms for the past 6 months, no comorbid medical conditions

STANDARD

Medically treated on 3 or less medications **or** successful pacemaker implant with no symptoms for the past 6 six months, with comorbid conditions/restriction/limitations

REFER to comorbid conditions/restrictions and limitations

Symptomatic, with any complications, or less than well controlled.

DECLINE

Comorbid conditions/restrictions/limitations:

- Anticoagulant medication prescribed in the past 12 months
- Treated with 4 or more medications concurrently
- Ongoing treatment with medications required post pacemaker implant
- Any functional limitation or disability
- Cardiomyopathy with an ejection fraction measured at less than 40%
- Any work-up or surgery planned or recommended and not completed
- Any of the following conditions unstable in the past 24 months

DECLINE Postpone 24 months

Diabetes mellitus

Myocardial infarction

Congestive heart failure

Hyperthyroidism

Cardiac valve disease/valvular heart disease

Chronic obstructive pulmonary disease

- **If stability period on the above conditions has been met, REFER to specific medical condition for further possible restrictions and/or limitations.**

Addison's Disease (Primary and Secondary) – *An endocrine or hormonal disorder that occurs when the adrenal glands do not produce enough of the hormone Cortisol or Aldosterone*

Primary Addison's Disease

New onset, uncontrolled or symptomatic in the past 12 months

DECLINE Postpone 12 months

Stable, well controlled under treatment, no symptoms or complications for the past 12 months.

STANDARD

Secondary Addison's Disease

New onset, symptomatic underlying condition poorly controlled.

DECLINE Postpone minimum of 12 months. REFER to underlying condition for further possible restrictions and/or limitations.

Stable, no complications or symptoms for the past 12 months and underlying causative condition has met required stability/waiting period.

STANDARD – REFER to condition for further possible restrictions and/or limitations.

Alcoholic Liver Disease – *The damage to the liver resulting from chronic alcohol ingestion (fatty liver disease, hepatitis, cirrhosis)*

DECLINE

Alcoholism, Alcohol/Drug Abuse, Illicit Drug Use – *Dependence on alcohol consumption or drugs to an extent that adversely affects health as well as social and work-related functioning*

Alcoholism and/or substance abuse – Illicit drug use with no history or evidence of mental illness, sober (in recovery) and abstinent less than 24 months with normal blood/urine studies and history of no more than 1 in-patient hospitalization or out-patient treatment program (other than ongoing counseling). No evidence of mental illness, complications or comorbid conditions/restrictions/limitations

DECLINE Postpone until sober (in recovery) and abstinent for the past 24 months

Alcoholism and/or substance abuse – Illicit drug use with no history or evidence of mental illness, sober (in recovery) and abstinent for the past 24 months with normal blood/urine studies and history of no more than 1 in-patient hospitalization or out-patient treatment program (other than ongoing counseling). No evidence of mental illness, complications or comorbid conditions/restrictions/limitations.

STANDARD

Alcoholism and/or substance abuse – Illicit drug use with history or evidence of mental illness, sober (in recovery) and abstinent less than 36 months with normal blood/urine studies and history of no more than 1 in-patient hospitalization or out-patient treatment program (other than ongoing counseling). No complications or comorbid conditions/restrictions/limitations.

DECLINE Postpone until sober (in recovery) or abstinent for the past 36 months. REFER to specific mental illness for further possible restrictions and/or limitations.

Alcoholism and/or substance abuse – Illicit drug use with history or evidence of mental illness, sober (in recovery) and abstinent for the past 36 months with normal blood/urine studies and history of no more than 1 in-patient hospitalization or out-patient treatment program (other than ongoing counseling). No complications or comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period and no optional Waiver of Elimination Period for Home and Community Care Benefits Rider. REFER to specific mental illness for further possible restrictions and/or limitations.

Alcoholism and/or substance abuse – Illicit drug use with any comorbid conditions/restrictions/limitations

DECLINE

Comorbid conditions/restrictions/limitations:

- Ongoing alcohol consumption, substance abuse/use, or Illicit drug use
- History of multiple hospitalizations, detox admissions, out-patient treatment programs or related emergency room (ER) visits
- Indications of binge drinking (more than 2 standard drinks* in a day, or excessive alcohol consumption (more than 10 standard drinks* in a week) or substance abuse in the absence of a formal diagnosis.

*United States standard drinks of alcoholic beverages contain equivalent amounts of alcohol. A **standard drink** consists of:

- A 12-ounce bottle or can of regular beer
- A 5-ounce glass of regular (dinner) wine
- A 1½ ounce drink of 80 proof (40%) distilled spirits or liquor (either straight or in a mixed drink)
- Abnormal blood/urine studies

- Under treatment with medication
- Evidence of liver abnormalities or other health issues related to alcohol, substance or illicit drug use
- History of multiple (more than 1) related felony offenses

Alzheimer's Disease – *A progressive disease of the brain causing memory impairment*
DECLINE

Amaurosis Fugax – *Temporary loss of vision in one eye due to interruption of blood flow to the retina*
REFER to Transient Ischemic Attack

Amnesia, Transient Global – *Memory disorder seen in middle-aged and elderly persons; characterized by an episode of amnesia and bewilderment that lasts for several hours; person is otherwise alert and intellectually active*
REFER to Transient Global Amnesia

Amputation/Missing or Deformed Limb
 Amputation or deformed **single** limb due to **trauma** within the past 12 months
DECLINE Postpone 12 months

Amputation or deformity of **single** limb due to **trauma**, or **single** missing or deformed limb due to **congenital birth defect**, no limitations, non-disabling, fully adapted to prosthesis, limited use of ambulatory assistive devices (i.e., when not wearing prosthesis) for more than 12 months
STANDARD

Amputation or deformity of **single** limb due to **trauma**, or **single** missing or deformed limb due to **congenital birth defect**, no limitations, non-disabling with regular use of a single prong cane or single crutch for more than 12 months
STANDARD with a 90-day elimination period, \$400,000 lifetime maximum benefit, no optional benefit riders.

Amputation or deformity of **multiple** limbs due to trauma, or multiple missing or deformed limbs due to congenital birth defect or any amputation due to **disease**, presence of stump ulcer, history of recurring stump ulcers, or chronic narcotic use.
DECLINE

Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's Disease) – *A degenerative neurological disorder marked by progressive muscle weakness and atrophy*
DECLINE

Anemia(s) – *Anemia is a condition characterized by abnormally low levels of healthy red blood cells or hemoglobin (the component of red blood cells that delivers oxygen to tissues throughout the body)*

Aplastic or Hypoplastic Anemia
 New diagnosis or symptoms or blood count unstable within the past 12 months with firm diagnosis of underlying cause (**REFER to specific disorder for further possible limitations and/or restrictions**).
DECLINE Postpone 12 months

Asymptomatic, treatment-free (other than over-the-counter supplements) and stable normal blood counts over the past 12 months with documented firm diagnosis of underlying cause that has met required recovery requirements and is insurable (**REFER to specific disorder for further possible limitations and/or restrictions**). No comorbid conditions/restrictions/limitations

STANDARD

With no firm diagnosis of underlying cause, asymptomatic, treatment-free (other than over-the-counter supplements) and stable normal blood counts within the past 24 months. No comorbid conditions/restrictions/limitations

DECLINE Postpone 24 months

With no firm diagnosis of underlying cause, asymptomatic, treatment-free (other than over-the-counter supplements) and stable normal blood counts over the past 24 months. No comorbid conditions/restrictions/limitations

STANDARD with a 90-day elimination period and no optional Waiver of Elimination Period for Home and Community Care Benefits Rider.

Symptomatic, under treatment (other than over-the-counter supplements), abnormal blood count, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Bone marrow transplant or stem cell transplant in the past 48 months
- Neuropathy, active or symptomatic, in the past 12 months
- Non-operative transfusion in the past 12 months
- Transfusion or transplant planned or recommended
- Diagnostic work-up planned, in process or recommended and not completed
- Progressive weight loss (more than 15% over the past 12 months)
- Extreme fatigue, syncope or other sequelae related to anemia in the past 24 months
- Active hepatitis or renal failure in the past 24 months
- Suspicion of, or active, cancer or preleukemic state
- Alcoholism (still drinking or currently in recovery for less than 60 months)
- Related hospitalization or emergency room (ER) visit in the past 24 months
- Any functional limitation or disability

Auto Immune Anemia

DECLINE

Anemia of Chronic Disease

New diagnosis or symptoms or blood count unstable within the past 6 months with firm diagnosis of underlying cause (**REFER to specific disorder for further possible limitations and/or restrictions**).

DECLINE Postpone 6 months

Asymptomatic, treatment-free (other than over-the-counter supplements) and stable normal blood counts for the past 6 months with documented firm diagnosis of underlying cause that has met required recovery requirements and is insurable (**REFER to specific disorder for further possible limitations and/or restrictions**). No comorbid conditions/restrictions/limitations.

STANDARD

Asymptomatic, treatment-free (other than over-the-counter supplements) and stable normal blood counts for less than the past 12 months **with no firm diagnosis of underlying cause**. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Asymptomatic, treatment-free (other than over-the-counter supplements) and stable normal blood counts for the past 12 months with no firm diagnosis of underlying cause. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period and no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Symptomatic, under treatment (other than over-the-counter supplements), abnormal blood count, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations.

- Neuropathy, active or symptomatic, in the past 12 months
- Non-operative transfusion in the past 12 months
- Transfusion or transplant planned or recommended
- Diagnostic work-up planned, in process or recommended, and not completed
- Progressive weight loss (more than 15% over the past 12 months)
- Extreme fatigue, syncope or other sequelae related to anemia in the past 24 months
- Active hepatitis or renal failure in the past 24 months
- Suspicion of, or active, cancer or preleukemic state
- Alcoholism (still drinking or currently in recovery for less than 60 months)
- Related hospitalization or emergency room (ER) visit in the past 24 months
- Any functional limitation or disability

Sickle Cell Anemia

DECLINE

Iron Deficiency Anemia, Microcytic Anemia

New diagnosis or symptoms or blood count unstable in the past 3 months with firm diagnosis of underlying cause (**REFER to specific disorder for further possible limitations and/or restrictions**).

DECLINE Postpone 3 months

Asymptomatic, treatment-free (other than iron supplements) and stable normal blood counts for the past 3 months documented as mild with no underlying medical condition or causative factor determined after complete evaluation. No comorbid conditions/restrictions/limitations.

PREFERRED

Asymptomatic, treatment-free (other than iron supplements) and stable normal blood counts for the past 3 months with documented firm diagnosis of underlying cause that has met its required recovery requirements and is insurable (**REFER to specific disorder for further possible limitations and/or restrictions**). No comorbid conditions/restrictions/limitations.

STANDARD

Abnormal or unstable blood counts, symptomatic or uncontrolled underlying medical condition, or other causative factor.

DECLINE

Comorbid conditions/restrictions/limitations:

- Neuropathy, active or symptomatic, in the past 12 months
- Non-operative transfusion in the past 12 months
- Transfusion or transplant planned or recommended
- Diagnostic work-up planned, in process or recommended, and not completed
- Progressive weight loss (more than 15% over the past 12 months)
- Extreme fatigue, syncope or other sequelae related to anemia in the past 24 months
- Active hepatitis or renal failure in the past 24 months
- Alcoholism (still drinking or currently in recovery for less than 60 months)
- Related hospitalization or emergency room (ER) visit in the past 24 months
- Any functional limitation or disability.

Megoblastic Anemia, B12 Deficiency, Folic Acid Deficiency and Pernicious Anemia

New diagnosis or symptoms or blood count unstable in the past 3 months with firm diagnosis of underlying cause (**REFER to specific disorder for further possible limitations and/or restrictions**).

DECLINE Postpone 3 months

Asymptomatic, treatment-free (other than dietary supplements or B12 injection), and stable normal blood counts for the past 3 months, documented as mild with no underlying medical condition or causative factor determined after complete evaluation. No comorbid conditions/restrictions/limitations.

PREFERRED

Asymptomatic, treatment-free (other than dietary supplements or B12 injection), and stable normal blood counts for the past 3 months, with documented firm diagnosis of underlying cause that has met required recovery requirements and is insurable (**REFER to specific disorder for further possible limitations and/or restrictions**). No comorbid conditions/restrictions/limitations.

STANDARD

Abnormal or unstable blood counts, symptomatic or uncontrolled underlying medical condition, or other causative factor.

DECLINE**Comorbid conditions/restrictions/limitations:**

- Neuropathy, active or symptomatic, in the past 12 months
- Non-operative transfusion in the past 12 months
- Transfusion or transplant planned or recommended
- Diagnostic work-up planned, in process or recommended, and not completed
- Progressive weight loss (more than 15% over the past 12 months)
- Extreme fatigue, syncope or other sequelae related to anemia in the past 24 months
- Active hepatitis or renal failure in the past 24 months
- Alcoholism (still drinking or currently in recovery for less than 60 months)
- Related hospitalization or emergency room (ER) visit in the past 24 months
- Any functional limitation or disability

Aneurysm Abdominal Aortic – *Abnormal dilation of a blood vessel. The abdominal aorta is a large blood vessel that supplies blood to your abdomen, the pelvis and legs.*

Still present, new diagnosis in the past 12 months, measured at 5 cm. or less. No comorbid medical conditions.

DECLINE Postpone 12 months

Still present, diagnosed with a measurement of 5 cm. or less. Stable and with no increase in size over the past 12 months confirmed by follow up evaluation within the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Surgically repaired with complete recovery within the past 3 months, no complications, no comorbid conditions/restrictions/limitations.

DECLINE Postpone 3 months

Surgically repaired, no complications with complete recovery more than 3 months ago. No comorbid conditions/restrictions/limitations.

STANDARD

Present measured at more than 5 cm., or with documented increase in size, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Hypertension/high blood pressure with average blood pressure exceeding 145 systolic or 90 diastolic over past 12 months
- Smoking within the past 24 months
- Follow-up or status of aneurysm size pending, not completed in the past 6 months, or recommended and not completed
- Surgery planned or recommended and not completed
- Inoperable aneurysm due to type, location or medical risks
- Any functional limitation or disability
- Any related hospitalization or emergency room (ER) visit in the past 12 months

Aneurysm Thoracic – *A thoracic aortic aneurysm is a widening (bulging) of part of the wall of the aorta, the body's largest artery*

Still present or new diagnosis within the past 12 months, with measurement of 5 cm. or less. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Still present, diagnosed as measuring 5 cm. or less, stable with no increase in size over the past 12 months confirmed by follow-up evaluation within the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Surgically repaired with complete recovery and no complications within the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Surgically repaired with complete recovery and no complications over the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Present measured at more than 5 cm., or documented increase in size, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Hypertension/high blood pressure with average blood pressure exceeding 145 systolic or 90 diastolic over past 12 months
- Smoking within the past 24 months
- Follow-up or status of aneurysm size pending, not completed in the past 6 months, or recommended and not completed
- Surgery planned or recommended and not completed
- Inoperable aneurysm due to type, location or medical risks
- Any functional limitation or disability
- Any related hospitalization or emergency room (ER) visit in the past 12 months

Aneurysm Cerebral – *An aneurysm is an abnormal widening or ballooning of a section of a blood vessel. When an aneurysm occurs in the brain, it is called a cerebral aneurysm*

Surgically repaired with complete recovery and no complications within the past 24 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Surgically repaired with complete recovery and no complications for the past 24 months. No comorbid conditions/restrictions/limitations.

STANDARD

Present, not surgically repaired or with comorbid conditions/restrictions/limitations.

DECLINE**Comorbid conditions/restrictions/limitations.**

- Hypertension/high blood pressure with average blood pressure exceeding 145 systolic or 90 diastolic over past 12 months
- Smoking within the past 24 months
- Follow-up not completed in the past 6 months, or recommended and not completed
- Additional surgery planned or recommended and not completed
- Any neurological difficulties, evidence of bleed or cerebral vascular accident
- Any functional limitation or disability
- Any related hospitalization or emergency room (ER) visit in the past 12 months
- Any additional abnormalities noted on EEG, MRI or CT scan

Angina – *Chest pain caused by a lack of oxygen reaching the heart muscle*

Angina, Angioplasty, Coronary Artery Stent and Bypass, Coronary Artery Disease, Arteriosclerosis, Atherosclerosis, Myocardial Infarction

New onset or diagnosis or recurrent symptoms within the past 3 months, now stable, well controlled and medically managed. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 3 months

New onset or diagnosis or recurrent symptoms now stable, well controlled and medically managed for the past 3 months. No comorbid conditions/restrictions/limitations.

STANDARD

New onset or diagnosis or recurrent symptoms now stable, well controlled status post angioplasty, coronary stent, or bypass within the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

New onset or diagnosis or recurrent symptoms status post angioplasty, coronary stent, or bypass stable, well controlled for the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Progressive or with recurring disease or symptoms or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Type II diabetes mellitus*, not well controlled with average A1c levels greater than 7.5 for past 24 months and/or with a level greater than 7.5 in the past 6 months
- Type I diabetes mellitus – DECLINE
- Hypertension*/high blood pressure with average blood pressure readings exceeding 145 systolic or 90 diastolic for past 12 months
- Chronic Obstructive Pulmonary Disease (COPD)* with pulmonary function tests (PFT) indicating moderate to severe disease (REFER to COPD for PFT values)
- Atrial arrhythmia* in the past 12 months
- History of multiple myocardial infarctions (3 or more lifetime)
- Obesity, build falls outside **Preferred Build** parameters (REFER to build chart)
- Smoking within the past 24 months – DECLINE
- Moderate to severe peripheral vascular disease* or carotid artery disease*
- Congestive heart failure within 24 months
- Any history of cerebral vascular accident, transient ischemic attack or evidence of cerebral vascular disease
- Cardiomyopathy* with an ejection fraction measured at less than 40%
- Multiple (3 or more) coronary revascularization surgeries

*REFER to specific disorder for further possible limitations and/or restrictions.

Angiophacomatosis (von Hippel-Lindau's Disease) – *A rare, genetic disease that causes tumors and cysts to grow in your body*

DECLINE

Angioplasty, Coronary Artery Stent and Bypass – *Surgical procedures to open or circumvent narrowed or blocked blood vessels of the heart.*

REFER TO ANGINA

Ankylosing Spondylitis or Spondylosis – *A form of arthritis that primarily affects the spine. It causes inflammation of the spinal joints (vertebrae) that can lead to severe, chronic pain and discomfort. In the most advanced cases, this inflammation can lead to new bone formation on the spine, causing the spine to fuse in a fixed, immobile position.*

New onset, initiation of treatment, change in treatment, or increase in symptoms or treated with physical therapy or steroids within the past 12 months.

DECLINE Postpone 12 months

Asymptomatic, no limitations, medically managed and controlled with non-steroidal anti-inflammatories, no use of assistive devices or physical therapy over the past 12 months.

STANDARD

Symptomatic or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Any mobility limitations due to reduced range of motion
- Any functional limitation or disability
- Medically managed with steroids, oral or injected
- Active rehab program or ongoing physical/occupational therapy
- Any use of assistive devices to aid in ambulation
- History of moderate or severe osteoporosis*
- Moderately severe osteoarthritis* of the spine, hips, knees and ankles
- Compression fractures of the spine
- Rheumatoid arthritis

***REFER to specific disorder for further possible limitations and/or restrictions.**

Antiphospholipid Syndrome – *A disorder in which your immune system mistakenly produces antibodies to certain proteins in your blood. This disorder can cause clotting within your arteries or veins.*

DECLINE

Anxiety – *Excessive worry. A feeling of apprehensive or fear that lingers.*

New onset, diagnosis, initiation of medical management or change in treatment within the past 3 months

DECLINE Postpone 3 months

Diagnosed as situational with occasional use of anti-anxiety medication during triggering situations, or chronic anxiety not under treatment. Stable and well controlled over the past 3 months.

PREFERRED

Situational or chronic anxiety, stable over the past 3 months, with regular use of anti-anxiety medication. No indication of clinical depression, alcoholism or substance abuse/drug dependency.

STANDARD

Unstable or increasing symptoms or requiring multiple medication changes (3 or more in the past 24 months) or multiple hospitalizations (3 or more) or hospitalization within the past 36 months or diagnosed as severe or with features of psychosis, alcoholism or substance abuse/dependency.

DECLINE

Treated with anti-depressant medication or more than one anti-anxiety medication, or associated with clinical depression.

REFER to Depression

Arnold Chiari Malformation – *A rare malformation of the brain characterized by abnormalities in the area where the brain and spinal cord meet that cause part of the cerebellum to protrude through the bottom of the skull (foramen magnum) into the spinal canal.*

DECLINE

Arrhythmia, Cardiac – *A variation in the normal rhythm of the heart beat.*

REFER to the Specific Type of Arrhythmia

Arteriosclerosis, Obliterans – *Progressive plaque formation within the arteries to the extent that the vessels are entirely blocked.*

REFER to Peripheral Vascular Disease

Arteriosclerotic Heart Disease, Arteriosclerosis, Atherosclerosis

Coronary Artery Disease – *A narrowing of the small blood vessels that supply blood and oxygen to the heart.*

REFER to Angina

Arteriovenous, Malformation, AVM, AV Malformation – *A birth defect in which there is an abnormal connection between the arteries and veins in the brain.*

Successfully repaired within the past 24 months, no residual affect/lesion no other indication of cerebral vascular disease, cerebral vascular accident (CVA), stroke, amaurosis fugax or Transient Ischemic Attack (TIA)

DECLINE Postpone 24 months

Successfully repaired, no residual affect/lesion over the past 24 months. No indication of cerebral vascular disease, cerebral vascular accident (CVA), stroke, amaurosis fugax or Transient Ischemic Attack (TIA)

STANDARD

Still present, with residual lesion or with any indication of cerebral vascular disease indication of cerebral vascular disease cerebral vascular accident (CVA), stroke, amaurosis fugax or Transient Ischemic Attack (TIA)

DECLINE

Arteritis, Giant Cell, Temporal – *An inflammatory condition affecting the medium-sized blood vessels that supply the head, eyes, and optic nerves.*

Resolved, treatment-free for less than the past 12 months. No visual effects or evidence of aortic aneurysm.

DECLINE Postpone 12 months

Resolved, symptom- and treatment-free for the past 12 months. No residual visual effects or evidence of aortic aneurysm documented by imaging test.

STANDARD

Stable, symptom-free, well maintained on steroids 5 mg. or less daily or 7.5 mg. or less every other day for less than 24 months, no residual visual effect, no evidence of aortic aneurysm documented by imaging test within the past 12 months.

DECLINE Postpone 24 months.

Stable, symptom-free, well maintained on steroids 5 mg. or less daily or 7.5 mg. or less every other day for over the past 24 months. No residual visual effect, no evidence of aortic aneurysm documented by imaging test.

STANDARD with a 90-day elimination period, \$400,000 lifetime maximum benefit, no optional benefit riders.

Ongoing symptoms, or treated with steroids more than 5 mg. daily or 7.5 mg. every other day or with residual visual effect or presence of aortic aneurysm.

DECLINE

Arthritis, Degenerative Joint Disease, Osteoarthritis – *Abnormal wearing of the cartilage that covers and acts as a cushion inside joints and destruction or decrease of synovial fluid that lubricates those joints.*

Mild asymptomatic or minimally symptomatic, no prescription medication(s) over the past 24 months, occasional use of over-the-counter, non-steroidal anti-inflammatory medication, no history of physical therapy or steroid treatment. No comorbid conditions/restrictions/limitations.

PREFERRED

Mild, asymptomatic or minimally symptomatic treated with prescription or regular use of non-prescription non-steroidal anti-inflammatory medication. No history of physical therapy or steroid treatment in the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Mild, asymptomatic or minimally symptomatic treated with prescription or regular use of non-prescription non-steroidal anti-inflammatory medication. No history of physical therapy or steroid treatment in the past 6 months. Occasional use of a single-footed cane on uneven or unfamiliar ground, otherwise no comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$400,000 lifetime maximum benefit, no optional benefit riders.

Mild, asymptomatic or minimally symptomatic, treated with physical therapy or steroid injection in the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

With joint replacement(s) (partial or total) and complete recovery within the past 3 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 3 months

With joint replacement(s) (partial or total) and complete recovery with no residual deficits, for the past 3 months, no comorbid conditions/restrictions/limitations.

STANDARD

Moderate to severely symptomatic, regular or recurring use of physical therapy or steroid injections (more than 2 per year), or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Moderate to severe osteoporosis* – **DECLINE**
- Spinal compression deformity/ fracture – **DECLINE**
- Radiculopathy current or symptomatic in the past 12 months.
- Rheumatoid arthritis* with chronic inflammation or joint deformity
- Any functional limitation or disability
- The use of assistive devices to aid in ambulation (excludes occasional use of a single-footed cane on uneven or unfamiliar ground)
- Any surgery planned or recommended and not completed
- Requiring regular oral steroid medication please REFER to Rheumatoid Arthritis*
- Regular narcotic use or narcotic use within the past 12 months

***REFER to specific condition for further possible restrictions and/or limitations**

Arthritis, Rheumatoid – *A chronic, progressive and disabling auto-immune disease characterized by inflammation of the lining, or synovium, of the joints.*

REFER to Rheumatoid Arthritis

Asbestiosis – *Breathing disorder caused by inhaling asbestos fibers.*

REFER to Chronic Obstructive Pulmonary Disease (COPD)

Ascites – *Excess fluid in the space between the tissues lining the abdomen and abdominal organs (the peritoneal cavity) and is typically caused by liver disease.*

DECLINE

Aseptic Necrosis

REFER to Avascular Necrosis

Asthma Extrinsic (Allergen Induced) or Intrinsic (Non-allergen Induced) – *A chronic condition involving the respiratory system in which the airways occasionally constrict, become inflamed, and are lined with excessive amounts of mucus, often in response to one or more triggers*

Recent diagnosis, exacerbation or unstable respiratory status treated with medication within the past 3 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 3 months

Recent diagnosis, exacerbation or unstable respiratory status treated with medication or status post hospitalization within the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Extrinsic asthma (allergen induced) well controlled for the past 3 months with short-term or periodic treatment, no hospitalizations, normal pulmonary function studies. No comorbid conditions/restriction/limitations.

PREFERRED

Extrinsic asthma (allergen induced) requiring single hospitalization, well controlled for the past 6 months with short-term or periodic treatment, normal pulmonary function studies. No comorbid conditions/restriction/limitations.

PREFERRED

Intrinsic asthma (non-allergen induced) well controlled on non-steroidal medication for the past 3 months with normal pulmonary function studies. No hospitalization in the past 6 months. No comorbid conditions/restriction/limitations.

STANDARD

Intrinsic asthma (non-allergen induced) well controlled on low-dose oral steroid maintenance (5 mg. or less daily or 7.5 mg. or less every other day, or single steroid taper for the past 3 months) with normal pulmonary function studies. No hospitalization in the past 6 months. No comorbid conditions/restriction/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Intrinsic asthma (non-allergen induced) requiring single hospitalization, well controlled for the past 6 months on non-steroidal medication with normal pulmonary function studies. No comorbid conditions/restriction/limitations.

STANDARD

Intrinsic asthma (non-allergen induced) requiring single hospitalization, well controlled for the past 6 months on low dose oral steroid maintenance (5 mg. or less daily or 7.5 mg. or less every other day, or single steroid taper) with normal pulmonary function studies. No comorbid conditions/restriction/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Extrinsic or intrinsic asthma with comorbid conditions/restriction/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Recurring exacerbations, 3 or more episodes, in the past 12 months
- Multiple hospitalizations, 3 or more, in the past 24 months
- Chronic steroid use of more than 5 mg per day or 7.5 mg every other day
- More than 2 steroid tapers in the past 12 months
- Chronic antibiotic treatment
- Recurring nebulizer use, more than 3 times per year
- Nebulizer use in the past 3 months
- Any history of oxygen use
- Respiratory therapy within the past 24 months
- Pulmonary function tests outside acceptable range (all must be within acceptable range):
 - Forced vital capacity (FVC) measured at 60% or higher
 - Forced expiratory volume in one second (Fev1) measured at 50% or higher
 - Fev1/FVC ratio greater than 0.6 or 60%
 - Blood oxygen saturization (O² SAT) level of 90% or higher
- Smoking within the past 24 months
- History of chronic obstructive pulmonary disease or pulmonary fibrosis
- Episode of Congestive Heart Failure within the past 36 months
- History of cardiomyopathy
- Chronic shortness of breath
- Any functional limitation or disability

Ataxia – *A neurological sign and symptom consisting of gross lack of coordination of muscle movements*

DECLINE

Atrial Fibrillation/Atrial Flutter – *A heart rhythm disorder (arrhythmia). It usually involves a rapid heart rate, in which the upper heart chambers (atria) are stimulated to contract in a very disorganized and abnormal manner*

New onset/diagnosis or reoccurrence, successfully cardioverted, currently asymptomatic and in normal sinus rhythm for less than the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Successfully cardioverted, currently asymptomatic and in normal sinus rhythm for the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Chronic/present atrial fibrillation, well controlled and asymptomatic with ventricular response between 60 and 90 beats per minute, under treatment with 1-3 medications including chronic anticoagulation therapy for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Chronic/present atrial fibrillation, well controlled and asymptomatic with ventricular response between 60 and 90 beats per minute, under treatment with 1-3 medications including chronic anticoagulation therapy for the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$400,000 lifetime maximum benefit, no optional benefit riders

Symptomatic or uncontrolled chronic/present atrial fibrillation, or with morbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Ventricular response rate less than 60 or greater than 90 beats per minute
- Not on anti-coagulation therapy
- History of 4 or more electro-cardioversions in the past 60 months
- Evidence of underlying cardiac disease as cause
- History of Cerebral Vascular Accident (CVA), stroke, Transient Ischemic Attack (TIA), amaurosis fugax, or Cerebral Vascular Disease
- Smoking within the past 36 months
- Moderate to severe Peripheral Vascular Disease* or Carotid Artery Disease*
- Poorly controlled **Type II** diabetes mellitus*
- Any **Type I** diabetes mellitus
- Hypertension/high blood pressure* with blood pressure readings averaging higher than 145 systolic or 90 diastolic over the past 12 months
- Moderate to severe Coronary Artery Disease* or history of bypass, angioplasty or stent in the past 36 months
- History of myocardial infarction in the past 24 months
- Presence of two or more of the following conditions:
 - Peripheral vascular disease
 - Carotid artery disease
 - Coronary artery disease
 - Left ventricular hypertrophy
 - Hypertension/high blood pressure
 - Diabetes mellitus
- Indication of cardiomyopathy or an ejection fraction measured at 40% or less
- Moderately severe to severe Chronic Obstructive Pulmonary Disease* (COPD)

***REFER to specific condition for further possible restrictions and/or limitations.**

Autism, Autism Spectrum Disorder (ASD) – *A range of complex neurodevelopment disorders, characterized by social impairments, communication difficulties, and restricted, repetitive, and stereotyped patterns of behavior.*

DECLINE

AV Block, Atrial Ventricular Block, Heart Block – *Impairment of the normal conduction of impulses between the atria and the ventricles.*

New diagnosis or change in treatment on a 1st or 2nd degree heart block only, asymptomatic and well controlled for less than the past 6 months. No surgery planned or recommended no other underlying cardiac disease.

DECLINE Postpone 6 months

1st or 2nd degree heart block, asymptomatic and well controlled for the past 6 months. No surgery planned or recommended no other underlying cardiac disease.

STANDARD

Any degree heart block status post pacemaker implant with complete recovery within the past 6 months, no other underlying cardiac conditions.

DECLINE Postpone 6 months. REFER to Pacemaker Implant for further possible restrictions and/or limitations.

Any degree heart block status post pacemaker implant with complete recovery for the past 6 months, no other underlying cardiac conditions.

STANDARD. REFER to Pacemaker Implant for further possible restrictions and/or limitations.

Greater than 2nd degree heart block without pacemaker inserted or any heart block with surgery planned or recommended and not completed.

DECLINE

With other underlying cardiac conditions present – **REFER to the specific condition for further possible restrictions and/or limitations.**

Atrial Premature Contractions

REFER to Premature Atrial Contractions

Attention Deficit Hyperactivity Disorder (ADHD)/Attention Deficit Disorder (ADD) –

Attention deficit hyperactivity disorder (ADHD) is a biological, brain-based condition that is characterized by poor attention and distractibility and/or hyperactive and impulsive behaviors.

New diagnosis of ADHD/ADD treated and well controlled for less than the past 3 months with normal cognitive and social function and no comorbid conditions/restrictions/limitations.

DECLINE Postpone 3 months

Treated and well controlled for the past 3 months with normal cognitive or social function and no comorbid conditions/restrictions/limitations.

STANDARD

With history of **clinical depression*** or **anxiety*** treated and well controlled for less than the past 6 months with normal cognitive and social function and no other comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

***REFER to specific conditions for further possible restrictions and/or limitations**

With history of **clinical depression*** or **anxiety*** treated and well controlled for the past 6 months with normal cognitive and social function and no other comorbid conditions/restrictions/limitations.

STANDARD

***REFER to specific conditions for further possible restrictions and/or limitations**

With **bipolar disorder*** or **manic depression*** treated and well controlled for less than the past 12 months with normal cognitive and social function and no other comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

***REFER to specific conditions for further possible restrictions and/or limitations**

With **bipolar disorder*** or **manic depression*** treated and well controlled for the past 12 months with normal cognitive and social function and no other comorbid conditions/restrictions/limitations

STANDARD with a 90-day elimination period, \$400,000 lifetime maximum benefit, no optional benefit riders

***REFER to specific conditions for further possible restrictions and/or limitations**

Poorly controlled, needing chronic medication adjustments, with cognitive and/or social dysfunction or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- History of alcoholism or substance abuse, sober (in recovery) for less than 60 months
- Any functional limitation or disability or increasing social isolation or dysfunction
- Any indication or history of psychosis or delusional thinking
- Treatment with more than 2 FDA-approved medications
- Use of any anti-psychotic medication in the past 12 months
- Multiple hospitalizations (3 or more) related to any mental or nervous disorders
- Any related hospitalization or emergency room (ER) visit in the past 12 months
- Psychiatric or neurological work-up pending, planned or recommended and not completed

Autonomic Insufficiency (Shy-Drager Syndrome) – A degenerative neurological disorder that affects your brain and other parts of your central nervous system. It causes a drop in blood pressure when standing up, bladder dysfunction and other Parkinson's-like symptoms, such as slowness of movement, muscle rigidity and poor balance.

DECLINE

Autonomic Neuropathy (Excluding Impotence) – A type of peripheral neuropathy that affects involuntary body functions, including heart rate, blood pressure, perspiration, digestion and other processes.

DECLINE

Avascular/Aseptic Necrosis – A disease resulting from the temporary or permanent loss of the blood supply to the bones

Surgical repair complete recovery within the past 6 months, no comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Surgical repair complete recovery more than 6 months ago, no comorbid conditions/restrictions/limitations.

STANDARD

Not recovered with any comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Any functional limitation or disability
- History of rheumatoid arthritis
- History of any connective tissue disease
- History of peripheral vascular disease
- History of osteoporosis
- Any use of adaptive or assistive devices

Azotemia (Uremia) – *An excess of the nitrogenous end products of protein and amino acid metabolism in the blood typically a sign and symptom of chronic renal failure*

DECLINE

B12 Deficiency

REFER to Anemia, B12

Bariatric Surgery – *Refers to the various surgical procedures performed to treat obesity by modification of the gastrointestinal tract to reduce nutrient intake and/or absorption*

REFER to Gastric Banding/Bypass

Barrett's Esophagus, Barrett's Metaplasia – *Abnormal change in the cells of the lower end of the esophagus thought to be caused by damage from chronic acid exposure, or reflux esophagitis*

Well managed for more than 24 months with no indication of, concern for, or diagnosis of esophageal carcinoma. No history of esophageal stricture.

PREFERRED

Well managed for less than 24 months with a complete evaluation confirming no indication of, concern for, or diagnosis of esophageal carcinoma. No history of esophageal stricture.

STANDARD

Pending results of/or diagnostic work-up planned or with ongoing chronic symptoms.

DECLINE until evaluation complete and symptoms resolve or well managed

With history of esophageal stricture or diagnosis of esophageal cancer

REFER to Esophageal Stricture or REFER to Cancer, Esophageal

Basal Cell Skin Cancer – *A slow-growing malignant neoplasm that arises from the basal layer of the skin*

Removed with regular dermatologic follow-up

PREFERRED

Bell's Palsy, Brachial Palsy – *A temporary weakness or paralysis of the muscles on one side of the face.*

New onset without firm diagnosis, currently symptom-free for less than the past 6 months

DECLINE Postpone 6 months or until results of complete work-up available

Confirmed diagnosis from evaluation, stable with resolution of symptoms for the past 6 months
PREFERRED

Unconfirmed diagnosis with complete resolution of symptoms for the past 6 months and a negative neurological evaluation
STANDARD

Unconfirmed diagnosis with complete resolution of symptoms for the past 12 months and a negative neurological evaluation
PREFERRED

With progressive or debilitating symptoms or abnormal neurological evaluation, MRI, CT scan, EEG or PET scan
DECLINE

Benign Prostatic Hypertrophy, BPH, Prostatitis – *Increase in size or Inflammation of the prostate.*

New onset or symptoms unstable within the past 3 months
DECLINE Postpone 3 months

Ongoing history with stable symptoms for the past 3 months, confirmed diagnosis with normal urological evaluation and stable/acceptable PSA levels; no biopsy or surgical intervention planned or recommended. No comorbid conditions/restrictions/limitations.
PREFERRED

With history of pyelonephritis, hydronephrosis or abnormal kidney function tests within the past 6 months
DECLINE Postpone 6 months

With history of pyelonephritis, hydronephrosis or abnormal kidney function tests resolved with normal kidney function tests for the past 6 months
PREFERRED

Status post surgical intervention with resolution of symptoms in the past 6 months
DECLINE Postpone 6 months

Status post surgical intervention with resolution of symptoms for the past 6 months
PREFERRED

With no urological evaluation of condition completed or urological follow-up evaluation of condition completed in the past 18 months
DECLINE Postpone pending normal results of urological evaluation.

Surgery or biopsy planned or recommended
DECLINE Pending completion of surgery recovery period and confirmed normal biopsy results.

With comorbid conditions/restrictions/limitations
REFER to specified decision

Comorbid conditions/restrictions/limitations:

- With rising PSA levels – **DECLINE**
- Acceptable stable PSA levels
 - Greater than 6.0 with no prostatic biopsy in the past 12 months – **DECLINE**
 - Greater than 6.0 with confirmed negative Prostatic biopsy in the past 12 months. Stable symptoms well controlled – **PREFERRED**
- Abnormal renal function tests current or within the past 6 months – **DECLINE**
- Any suspicion or evidence of malignancy – **DECLINE**
- Requiring catheterization in the past 24 months – **DECLINE**
- Mild occasional urge or stress urinary incontinence self maintained – **STANDARD**.
- Incontinence requiring supervision or assistance – **DECLINE**
- Any related hospitalization or emergency room (ER) visit in the past 6 months – **DECLINE**
- Any functional limitation or disability – **DECLINE**

Binswanger's Disease, Subcortical Leukoencephalopathy – *A rare form of multi-infarct dementia caused by damage to white brain matter.*

DECLINE

Bipolar Disorder, Manic Depression, Major Depressive Disorder – *A category of mood disorders defined by the presence of one or more episodes of abnormally elevated mood, clinically referred to as mania.*

New onset/diagnosis, active symptoms, medication change, treatment, non-compliance, or illness interfering with function and/or daily activities in the past 48 months

DECLINE Postpone 48 months

Stable under treatment with acceptable medications (2 or less prescription medications) and no interference with function and/or daily activities for the past 48 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period and no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Unstable or with comorbid conditions/restrictions/limitations

DECLINE

Comorbid conditions/restrictions/limitations:

- Multiple hospitalizations (3 or more lifetime or 2 within the past 5 years)
- Suspicion or evidence of organic or structural etiology
- Symptoms of memory loss, forgetfulness or suspicion of cognitive impairment
- Any diagnosis or indication of psychosis or psychotic features
- History of alcoholism or drug abuse
- Active power of attorney in the past 5 years
- Any functional limitation or disability
- Treated with 3 or more medications
- Treatment with anti-psychotic medication in the past 24 months
- Treated with monoamine oxidase inhibitors (MAO inhibitors)
- Treated with cerebral vasodilators
- Use of any dementia medications
- Symptoms of mania, psychosis, suicide attempt or ideation

Bladder Infection

PREFERRED

Bladder Dysfunction (Hypotonic, Flaccid, Spastic or Neurogenic Bladder or Stress/Urge Incontinence)

New onset, cause unknown, workup planned and underway. No comorbid conditions/restrictions/limitations.

DECLINE Until type or cause is determined, then REFER to cause or follow the guidelines as outlined below

Firm diagnosis as stress or urge incontinence, symptoms stable and well controlled for the past 6 months. Infrequent incontinence (not averaging more than once per week) self maintained, no catheter use. No comorbid conditions/restrictions/limitations.

PREFERRED

Firm diagnosis as hypotonic, flaccid, spastic or neurogenic bladder, symptoms stable and well controlled for the past 12 months. Infrequent incontinence (less than weekly) self maintained, no catheter use. No comorbid conditions/restrictions/limitations.

STANDARD

Not stable or well controlled, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Episodes of incontinence averaging more than once per week
- Treated with 3 or more medications
- Any ongoing catheter use or catheterization required within the past 12 months
- Active pyelonephritis, hydronephrosis in the past 12 months
- Incontinence requiring assistance or supervision
- Surgery planned or recommended and not completed
- Abnormal kidney function tests (REFER to kidney insufficiency)
- Any indication of or suspicion for cancer

Bladder, Prolapsed

Well maintained without need for surgery or with fully recovery from surgery if completed. No surgery planned or recommended.

PREFERRED

With surgery planned or recommended.

DECLINE Postpone until fully recovered from surgery

Blindness, Complete Visual Loss

Blindness due to injury/trauma or congenital defect, with onset in the past 24 months, now completely independent

DECLINE Postpone 24 months

Blindness due to injury/trauma or congenital defect, completely adjusted and independent, no limitations or need for assistance in performing ADLs for the past 24 months (with the exception of visual assistance devices used to maintain independence). No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit, no optional benefit riders

Complete blindness due to disease or with comorbid conditions/restrictions/limitations

DECLINE

Comorbid conditions/restrictions/limitations: REFER to Blindness, Partial Visual Loss/Impairment (below)

Blindness, Partial Visual Loss/Impairment

Permanent partial bilateral (both eyes) visual impairment secondary to accident, trauma or congenital defect with onset in the past 12 months, now completely independent

DECLINE Postpone 12 months

Permanent partial bilateral visual impairment secondary to accident, trauma or congenital defect non-progressive, well adjusted and lives independently with no limitations, no disability, no need for assistance in ADLs or IADLs for the past 12 months (with exception of a visual assistance devices used to maintain independence). No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$400,000 lifetime maximum benefit, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Unilateral (one eye) blindness or visual impairment secondary to accident, trauma or congenital defect or disease; non-progressive, well adjusted and lives independently with no limitations, no disability and no need for assistance in ADLs or IADLs. No comorbid conditions/restrictions/limitations.

STANDARD (If caused by disease REFER to disease for further possible restrictions and/or limitations)

Blindness/vision loss or impairment with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Caused by central artery occlusion in the past 48 months
- Caused by central vein occlusion within 12 months
- Any indication of progressive visual loss, disability of functional status
- Any work-up in process, planned or recommended and not completed
- Any surgery planned or recommended and not completed
- Cause undetermined
- Secondary to diabetic or hypertensive retinopathy
- Any related hospitalization or emergency room (ER) visit in the past 12 months
- Failure to obtain low vision training
- Indication of increasing or severe social isolation

Bone Marrow Transplant – *The transplantation of blood stem cells derived from the bone marrow*

REFER to the specific condition for which treatment was performed

Bradycardia (Sinus) – *An abnormally low heart rate of less than 60 beats per minute*

New onset/diagnosis within the past 3 months.

DECLINE Postpone 3 months

Asymptomatic, **treatment-free** for the past 3 months. No cardiac conditions, no episodes of syncope or near syncope, regular cardiac evaluations. No comorbid conditions/restrictions/limitations.

PREFERRED

Asymptomatic **under treatment** for the past 3 months. Regular cardiac evaluations, no episodes of syncope or near syncope. No comorbid conditions/restrictions/limitations.
PREFERRED

Asymptomatic status post pacemaker implant within the past 3 months, regular cardiac evaluations. No comorbid conditions/restrictions/limitations.
DECLINE Postpone 3 months

Asymptomatic status post pacemaker implant more than 3 months ago with regular cardiac evaluations. No comorbid conditions/restrictions/limitations.
STANDARD

Symptomatic or recurring episodes of syncope despite treatment, or with comorbid conditions/restrictions/limitations.
DECLINE

Comorbid conditions/restrictions/limitations:

- Work-up or surgery planned or recommended but not completed
- Cardiomyopathy
- History of Cerebral Vascular Accident (CVA), stroke, Transient Ischemic Attack (TIA), amaurosis fugax or Cerebral Vascular Disease
- Moderate to severe Peripheral Vascular Disease* or Carotid Artery Disease*
- Poorly controlled diabetes mellitus*
- Hypertension/high blood pressure* with average blood pressure readings exceeding 145 systolic or 90 diastolic over the past 12 months
- Moderate to severe Coronary Artery Disease*
- History of myocardial infarction in the past 24 months
- Congestive heart failure* in the past 24 months
- Indication of cardiomyopathy or an ejection fraction measured at 40% or less

***REFER to specific condition for further possible restrictions and/or limitations**

Brain Impairment (Atrophy/Trauma) – *Any abnormality to the structure of the brain*
DECLINE

Brain Tumor (Benign)
REFER to Tumors, Brain

Bronchiectasis – *A lung disease that usually results from an infection or other condition that injures the walls of the airways in your lungs.*

New onset, diagnosis, recent pulmonary flare, infection requiring hospitalization, or initiation or change of treatment in the past 6 months. No comorbid conditions/restriction/limitations.

DECLINE Postpone 6 months

Mild asymptomatic medically managed for the past 6 months with stable, acceptable, pulmonary function test results (REFER to pulmonary function tests**). No comorbid conditions/restrictions/limitations.

STANDARD

Symptomatic, unacceptable baseline or worsening pulmonary function tests (REFER to pulmonary function tests**), or with comorbid conditions/restriction/limitations.

DECLINE

****Pulmonary Function Tests (all must be within acceptable range):**

- Forced vital capacity (FVC) measured at 60% or higher
- Forced expiratory volume in 1 second (Fev1) measured at 50% or higher
- Fev1/FVC ratio greater than 0.6 or 60%
- Blood oxygen saturation (O² SAT) level of 90% or higher

Comorbid conditions/restrictions/limitations:

- Use of oxygen (O²) or chronic home nebulizer use
- Chronic oral steroid use greater than 5 mg. per day or 7.5 mg. every other day
- Congestive Heart Failure* (CHF) within the past 24 months
- Chronic asthma* (REFER to **Asthma** for details)
- Chronic Obstructive Pulmonary Disease (COPD)
- Current lung abscess
- Underweight build falls outside preferred build parameters (REFER to build guidelines)
- Moderate or severe kyphosis* or scoliosis* or any severity if restricting lung function
- Smoking within the past 36 months
- **Osteoporosis* if Bronchiectasis is treated with steroids**

*REFER to specific condition for further possible restrictions and/or limitations.

Bronchitis Acute – *An inflammation of the main air passages (bronchi) to your lungs*

Episode of bronchitis fully recovered with no underlying pulmonary disorder.

PREFERRED

Currently experiencing symptoms or under treatment

DECLINE Postpone until fully recovered

Episode of bronchitis fully recovered with history of underlying pulmonary disorder.

REFER to specific Pulmonary Disorder

Bronchitis Chronic (Chronic Bronchitis)

REFER to Chronic Obstructive Pulmonary Disease (COPD)

Buerger's Disease (Thromboangiitis Obliterans) – *An inflammation of the arteries, veins and nerves in the legs, principally, leading to restricted blood flow*

DECLINE

Bulimia – *A serious eating disorder that is characterized by compulsive overeating usually followed by self-induced purging*

DECLINE

Bursitis – *Inflammation of a bursa*

PREFERRED

Cancer – *Refers to any one of a large number of diseases characterized by the development of abnormal cells that divide uncontrollably and have the ability to infiltrate and destroy normal body tissue.*

Cancer, Biliary

REFER to Cancer, Pancreatic and Biliary Tract

Cancer, Bladder, Bladder Cancer, Carcinoma of the Bladder

Stage A, Stage 0, in-situ, Stage I, Stage (T is, a, or 1); N0; M0. New diagnosis, asymptomatic and treatment-free for less than the past 3 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 3 months

Stage A, Stage 0, in-situ, Stage I, Stage (T is, a, or 1); N0; M0. Asymptomatic and treatment-free for the past 3 months, with negative follow-up cystoscopy completed post treatment. **Non-smoker for for the past 36 months.** No comorbid conditions/restrictions/limitations.

STANDARD

Stage A, Stage 0, in-situ, Stage I, Stage (T is, a, or 1); N0; M0. Asymptomatic and treatment-free for the past 3 months but not for the past 12 months with negative follow-up cystoscopy completed post treatment. **Current smoker or stopped within the past 36 months.** No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in the state; otherwise DECLINE Postpone 12 months**

Stage A, Stage 0, in-situ, Stage I, Stage (T is, a, or 1); N0; M0. Asymptomatic and treatment-free for the past 12 months with negative follow-up cystoscopy completed in the past 6 months.

Current smoker or stopped within the past 36 months. No comorbid conditions/restrictions/limitations.

STANDARD

Stage B1, B1 Stage II(a) B1 Stage T2(a). Asymptomatic and treatment-free for less than the past 12 months, non-recurrent, **non-smoker for the past 36 months.** Negative cystoscopy completed within the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Stage B1, B1 Stage II(a) B1 Stage T2(a). Asymptomatic and treatment-free for the past 12 months, non-recurrent, **non-smoker for the past 36 months.** Negative cystoscopy completed within the past 6 months of application. No comorbid conditions/restrictions/limitations.

STANDARD

Stage B1, B1 Stage II(a) B1 Stage T2(a). Asymptomatic and treatment-free for the past 12 months, but not for the past 24 months, non-recurrent, **current smoker or stopped within the past 36 months.** Negative cystoscopy completed within the past 6 months of application. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in the state; otherwise DECLINE Postpone 24 months**

Stage B1, B1 Stage II(a) B1 Stage T2(a). Asymptomatic and treatment-free for the past 24 months, non-recurrent, **current smoker or stopped within the past 36 months.** Negative cystoscopy completed within the past 6 months of application. No comorbid conditions/restrictions/limitations.

STANDARD

Recurrent Stage B1 all subsets. Asymptomatic and treatment-free for the past 12 months, but not for the past 24 months, **non-smoker for the past 36 months**, negative cystoscopy completed within 6 months of application. No comorbid conditions/restrictions/limitations. **STANDARD with a 180-day elimination period***, **no optional Waiver of Elimination Period for Home and Community Care Benefits Rider**
***If available in the state; otherwise DECLINE Postpone 24 months**

Recurrent Stage B1 all subsets. Asymptomatic and treatment-free for the past 24 months, **non-smoker for the past 36 months**, negative cystoscopy completed within 6 months of application. No comorbid conditions/restrictions/limitations.
STANDARD

Stage B2, Stage IIb, Stage T2(b), N0; M0. Asymptomatic and treatment-free for less than the past 12 months, non-recurrent, **non-smoker for the past 36 months**, negative cystoscopy completed within 6 months of application. No comorbid conditions/restrictions/limitations.
DECLINE Postpone 12 months

Stage B2, Stage IIb, Stage T2(b), N0; M0. Asymptomatic and treatment-free for the past 12 months, non-recurrent, **non-smoker for the past 36 months**, negative cystoscopy completed within 6 months of application. No comorbid conditions/restrictions/limitations.
STANDARD with a 180-day elimination period*, **no optional Waiver of Elimination Period for Home and Community Care Benefits Rider**
***If available in the state; otherwise DECLINE Postpone 24 months**

Stage B2, Stage IIb, Stage T2(b), N0; M0. Asymptomatic and treatment-free for the past 24 months, non-recurrent, **non-smoker for the past 36 months**, negative cystoscopy completed within 6 months of application. No comorbid conditions/restrictions/limitations.
STANDARD

Stage B2, Stage IIb, Stage T2(b), N0; M0. Asymptomatic and treatment-free for the past 24 months, non-recurrent, **current smoker or stopped within the past 36 months**, negative cystoscopy completed within 6 months of application. No comorbid conditions/restrictions/limitations.
STANDARD with a 180-day elimination period*, **no optional benefit riders, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit**
***If available in state; otherwise DECLINE Postpone 36 months**

Stage B2, Stage IIb, Stage T2(b), N0; M0. Asymptomatic and treatment-free for the past 36 months, non-recurrent, **current smoker or stopped within the past 36 months**, negative cystoscopy completed within 6 months of application. No comorbid conditions/restrictions/limitations.
STANDARD with a 90-day elimination period, no optional benefit riders, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit

Recurrent Stage B2 all subsets. Asymptomatic and treatment-free for the past 24 months, but not for the past 36 months, **non-smoker for the past 36 months**, negative cystoscopy completed within 6 months of application. No comorbid conditions/restrictions/limitations.
STANDARD with a 180-day elimination period*, **no optional benefit riders, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit**
***If available in state; otherwise DECLINE Postpone 36 months**

Recurrent Stage B2 all subsets. Asymptomatic and treatment-free for the past 36 months, **non-smoker for the past 36 months**, negative cystoscopy completed within 6 months of application. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional benefit riders, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit

Stage C, Stage III(a), Stage T3(a); N0; M0. No evidence of spread to other locations. Asymptomatic and treatment-free for less than the past 24 months, non-recurrent, **non-smoker for the past 36 months**, negative cystoscopy completed within 6 months of application. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Stage C, Stage III(a), Stage T3(a); N0; M0. No evidence of invasion into the perivesicular fat or spread to other locations. Asymptomatic and treatment-free for the past 24 months, non-recurrent, **non-smoker for the past 36 months**. Negative cystoscopy within 6 months of application. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no optional benefit riders, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit

***If available in state; otherwise DECLINE Postpone 36 months**

Stage C, Stage III(a), Stage T3(a); N0; M0. No evidence of invasion to the perivesicular fat or spread to other locations. Asymptomatic and treatment-free for the past 36 months, non-recurrent, **non-smoker for the past 36 months**. Negative cystoscopy within 6 months of application. No comorbid conditions/restrictions/limitations.

STANDARD 90-day elimination period, no optional benefit riders, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit

Stage C, Stage III(a), Stage T3(a); N0; M0. Recurrent, or with neoplasm that has grown through bladder and invaded perivesicular fat or have spread to other locations or **smoker in the past 36 months**.

DECLINE

Stage D, D2/Stage IIIb, T3(b); N (any); M (any); Stage IV. Any stage or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Diagnostic work-up pending in process, or planned and not completed
- Follow-up with negative cystoscopy not completed within stated guideline
- Any recurrent cancer or stage C cancer and **smoker within 36 months**
- Progressive unexplained weight loss (more than 15% in the past 24 months)
- Active uterocutaneous fistula in the past 24 months
- Residual complications from treatment
- Recurrent urinary tract infection in the past 24 months
- Indwelling catheter, condom catheter or self-catheterization in the past 24 months
- New or unstable ileal conduit in the past 24 months
- Any functional limitation or disability
- Abnormal kidney function tests:
 - Albumin less than 3.0, HEMATOCRIT (HCT) less than 30%, HEMOGLOBIN (HGB) less than 10 gm/dl
 - Creatinine less than 2.0 or steady increase in the past 24 months.
 - Creatinine clearance less than 50ml/mm

Cancer, Brain
DECLINE

Cancer, Breast, Carcinoma of the Breast, Breast Cancer

Stage 0 (Tis, N0; M0). In situ, first primary occurrence, not recurrent, post surgical intervention and completion of all adjuvant chemo or radiation therapy. No comorbid conditions/restrictions/limitations.

STANDARD

Stage I (T1, N0; M0). Non-inflammatory, not recurrent, first primary occurrence, disease- and treatment-free for less than the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage I (T1, N0; M0). Non-inflammatory, not recurrent, **first primary occurrence**, disease- and treatment-free for the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Stage 0 and I (Tis-T1, N0; M0). Non-inflammatory, **new second primary occurrence**, disease- and treatment-free for less than the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Stage 0 and I (T-is-T1, N0; M0). Non-inflammatory, **new second primary occurrence**, disease- and treatment-free for the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Paget's Disease of the Nipple and Stage 0 and 1, (Tis-T1; N0; M0). Recurrent, non-inflammatory, disease- and treatment-free for less than the past 24 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Paget's Disease of the Nipple and Stage 0-1, (Tis-T1; N0; M0). Recurrent, non-inflammatory, disease- and treatment-free for the past 24 months. No comorbid conditions/restrictions/limitations.

STANDARD

Stage IIA and IIB, (T1-T2; N0-N1; M0). Non-inflammatory, **first primary occurrence**, disease- and treatment-free for less than the past 12 months.

DECLINE Postpone 12 months

Stage IIA and IIB, (T1-T2; N0-N1; M0). Non-inflammatory, **first primary occurrence**, disease- and treatment-free for the past 12 months, but not for the past 24 months, with full evaluation within 6 months of application. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period,* no optional Waiver of Elimination Period for Home and Community Care Benefits Rider.

***If available in state; otherwise DECLINE Postpone 24 months**

Stage IIA and IIB, (T1-T2; N0-N1; M0). Non-inflammatory, **first primary occurrence**, disease- and treatment-free for the past 24 months with full evaluation within 6 months of application. No comorbid conditions/restrictions/limitations.

STANDARD

Stage IIA and IIB, (T1-T2; N0-N1; M0). Non-inflammatory, new or **second primary occurrence**, disease- and treatment-free for less than the past 24 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Stage IIA and IIB, (T1-T2; N0-N1; M0). New or **second primary occurrence**, disease- and treatment-free for the past 24 months, but less than the past 48 months, with full evaluation completed within 6 months of application. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage IIA and IIB, (T1-T2; N0-N1; M0). New or **second primary occurrence**, disease- and treatment-free for the past 48 months, with full evaluation completed within 6 months of application. No comorbid conditions/restrictions/limitations.

STANDARD

Stage IIA and IIB, (T1-T2; N0-N1; M0). Recurrent, non-inflammatory, disease- and treatment-free for less than the past 36 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 36 months

Stage IIA and IIB, (T1-T2; N0-N1; M0). Recurrent, non-inflammatory, disease- and treatment-free for the past 36 months, but less than the past 60 months, with full evaluation completed within 6 months of application. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period,* no optional Waiver of Elimination Period for Home and Community Care Benefits Rider.

***If available in state; otherwise DECLINE 60 months**

Stage IIA and IIB, (T1-T2; N0-N1; M0). Recurrent, non-inflammatory, disease- and treatment-free for the past 60 months, with full evaluation completed within 6 months of application. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage III A and B. First primary occurrence, disease- and treatment-free for less than the past 24 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Stage III A and B. First primary occurrence, disease- and treatment-free for the past 24 months, but not for the past 48 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit, no optional benefit riders.

***If available in the state; otherwise DECLINE 48 months**

Stage III A and B. First primary occurrence, disease- and treatment-free for the past 48 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit, no optional benefit riders

Stage IIIC; Stage IV; Recurrent Stage III A and B or any stage with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Any evidence or concern of distant nodal or organ metastasis
- Use of oral narcotics within the past 12 months
- Diagnostic work-up in process, planned or recommended
- Surgery planned, recommended or discussed
- Follow-up evaluation not completed within stated guideline
- Progressive unexplained weight loss (more than 15% in the past 24 months)
- Any functional limitation or disability
- Abnormal kidney function tests:
 - Albumin level less than 3.0
 - Hemocrit (HCT) level less than 30%
 - Hemoglobin (Hgb) level less than 10 gm/dl
 - Creatinine level greater than 2.0 or steady increase in the past 24 months
 - Creatinine clearance less than 50ml/mm

Cancer, Cervical, Endometrial, Uterine (Carcinoma of the Cervix, Endometrium and Uterus)

Stage 0 (Tis – in situ). Disease- and treatment-free, fully recovered from surgery.

STANDARD

Stage IA, IB and IC. Disease- and treatment-free, status post hysterectomy and fully recovered from surgery. No comorbid conditions/restriction/limitations.

STANDARD

Stage IA, IB and IC. Disease- and treatment-free, status post radiation, radium and/or chemo as therapy for less than the past 12 months, **No surgical intervention**, No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Stage IA, IB and IC. Disease- and treatment-free, status post radiation, radium and/or chemo as therapy for the past 12 months, but not for the past 24 months. **No surgical intervention.** No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in the state; otherwise DECLINE Postpone 24 months**

Stage IA, IB and IC. Disease- and treatment-free, status post radiation, radium and or chemo as therapy, for the past 24 months. **No surgical intervention.** No comorbid conditions/restrictions/limitations.

STANDARD

Stage IIA and IIB. Disease- and treatment-free, status post hysterectomy, fully recovered from surgery within the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Stage IIA and IIB. Disease- and treatment-free, status post hysterectomy, fully recovered from surgery for the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

Stage IIA and IIB. Disease- and treatment-free, status post radiation, radium and/or chemo therapy for less than the past 24 months. **No surgical intervention.** No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Stage IIA and IIB. Disease- and treatment-free, status post radiation, radium and/or chemo therapy for the past 24 months, but not for the past 36 months. **No surgical intervention.** No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period,* no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state; otherwise DECLINE Postpone 36 months**

Disease- and treatment-free, status post radiation, radium and/or chemo therapy more than 36 months ago. **No surgical intervention.** No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage IIIA, IIIB. Disease- and treatment-free for less than the past 36 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 36 months

Stage IIIA, IIIB. Disease- and treatment-free for the past 36 months, but not for the past 48 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider.

***If available in state; otherwise DECLINE Postpone 48 months**

Stage IIIA, IIIB. Disease- and treatment-free for the past 48 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage IIIC, IV. Recurrent or evidence of, or concern for, metastasis, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/limitations/restrictions:

- Progressive weight loss (more than 15% over the past 24 months)
- Diagnostic work-up in process, planned, or recommended and not completed
- Surgery planned or recommended and not completed
- Complete follow-up evaluation not completed
 - Within 6 months of application, if treatment ended less than 60 months ago
 - Within 12 months of application if treatment ended more than 60 months ago
- Any functional limitation or disability
- Narcotic use for pain within the past 12 months
- CEA value not within normal limits

Cancer, Colon/Rectal (Carcinoma of the Colon or Rectum)

Stage 0 or in-situ (Tis, N0, M0). Removed and fully recovered from surgery and all adjuvant treatment completed. No further surgery planned, or recommended and not completed. No colostomy or ileostomy. No comorbid conditions/restrictions/limitations.

STANDARD

Stage I; Dukes A; Astler-Coller A or B1; (T1, N0, M0, or T2, N0, M0). Disease- and treatment-free and fully recovered from surgery, if completed, for less than the past 6 months. No colostomy or ileostomy, no further surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Stage I, Dukes A, Astler-Coller A or B1, (T1, N0, M0, or T2, N0, M0). Disease- and treatment-free and fully recovered from surgery, if completed, for the past 6 months. No colostomy or ileostomy, no further surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

STANDARD

Stage II A, Dukes B, Astler-Coller B2, (T3, N0, M0). Single occurrence; disease- and treatment-free, and fully recovered from surgery, if completed, for less than the past 6 months documented by full evaluation completed within 3 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No colostomy or ileostomy, no further surgery or recommended and not completed. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Stage II A, Dukes B, Astler-Coller B2, (T3, N0, M0). Single occurrence; disease- and treatment-free, and fully recovered from surgery, if completed, for the past 6 months, but not for the past 12 months, documented by full evaluation completed within 3 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No colostomy or ileostomy. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period,* no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state; otherwise DECLINE Postpone 12 months**

Stage II A, Dukes B, Astler-Coller B2, (T3, N0, M0). Single occurrence; disease- and treatment-free, and fully recovered from surgery, if completed, for the past 12 months, but not for the past 24 months, documented by full evaluation completed within 6 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No colostomy or ileostomy present. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage II A, Dukes B, Astler-Coller B2, (T3, N0, M0). Single occurrence; disease- and treatment-free, and fully recovered from surgery, if completed, for the past 24 months, documented by full evaluation completed within 6 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No colostomy or ileostomy present. No comorbid conditions/restrictions/limitations.

STANDARD

Stage II A, Dukes B, Astler-Coller B2, (T3, N0, M0). Recurrent; disease- and treatment-free, and fully recovered from surgery, if completed, for less than the past 24 months, documented by full evaluation completed within 6 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Stage II A, Dukes B, Astler-Coller B2, (T3, N0, M0). Recurrent; disease- and treatment-free, and fully recovered from surgery, if completed, for the past 24 months but not for the past 48 months, documented by full evaluation completed within 6 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No colostomy or ileostomy present. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state; otherwise DECLINE Postpone 48 months**

Stage II A, Dukes B, Astler-Coller B2, (T3, N0, M0). Recurrent; disease- and treatment-free, and fully recovered from surgery, if completed, for the past 48 months, documented by full evaluation completed within 6 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No colostomy or ileostomy present. No comorbid conditions/restrictions/limitations.

Standard with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage II B, Dukes B, Astler-Coller B3 (T4, N0, M0). Single episode; disease- and treatment-free, and fully recovered from surgery, if completed, for less than the past 12 months, documented by full evaluation completed within 6 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No further surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Stage IIB, Dukes B, Astler-Coller B3 (T4, N0, M0). Single episode; disease- and treatment-free, and fully recovered from surgery, if completed, for the past 12 months but for less than the past 24 months, documented by full evaluation completed within 6 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No colostomy or ileostomy present. No further surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state; otherwise DECLINE Postpone 48 months**

Stage IIB, Dukes B, Astler-Coller B3 (T4, N0, M0). Single episode; disease- and treatment-free, and fully recovered from surgery, if completed, for the past 24 months, documented by full evaluation completed within 6 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No colostomy or ileostomy present. No further surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

STANDARD

Stage IIB, Dukes B, Astler-Coller B3 (T4, N0, M0). Recurrent; disease- and treatment-free, and fully recovered from surgery, if completed, for the past 60 months, documented by full evaluation completed within 12 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No further surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 60 months

Stage IIB, Dukes B, Astler-Coller B3 (T4, N0, M0). Recurrent; disease- and treatment-free, and fully recovered from surgery, if completed, for the past 60 months, documented by full evaluation completed within 12 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No colostomy or ileostomy present. No further surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

Standard with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage IIIA, Dukes C, Astler-Coller C1, (T1-2, N1, M0). Single episode; disease- and treatment-free, and fully recovered from surgery, if completed, for less than the past 24 months, documented by full evaluation completed within 6 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No further surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Stage IIIA, Dukes C, Astler-Coller C1, (T1-2, N1, M0). Single episode; disease- and treatment-free, and fully recovered from surgery, if completed, for the past 24 months but not for the past 36 months, documented by full evaluation completed within 6 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No colostomy or ileostomy present. No further surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period,* no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state; otherwise DECLINE Postpone 36 months**

Stage IIIA, Dukes C, Astler-Coller C1, (T1-2, N1, M0). Single episode; disease- and treatment-free, and fully recovered from surgery, if completed, for the past 36 months, documented by full evaluation completed within 6 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No colostomy or ileostomy present. No further surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage IIIB, Dukes C, Astler-Coller, C2-3, (T3, N1, M0/T4, N1, M0). Single episode; disease- and treatment-free, and fully recovered from surgery, if completed, for less than the past 36 months, documented by full evaluation completed within 6 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No further surgery, planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 36 months

Stage IIIB, Dukes C, Astler-Coller, C2-3, (T3, N1, M0/T4, N1, M0). Single episode; disease- and treatment-free, and fully recovered from surgery, if completed, for the past 36 months, but for less than the past 48 months, documented by full evaluation completed within 6 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No colostomy or ileostomy present. No further surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state; otherwise decline Postpone 48 months**

Stage IIIB, Dukes C, Astler-Coller, C2-3, (T3, N1, M0/T4, N1, M0). Single episode; disease- and treatment-free, and fully recovered from surgery, if completed, for the past 48 months, documented by full evaluation completed within 6 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No colostomy or ileostomy present. No further

surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$400,000 lifetime maximum benefit, no optional benefit riders

Stage III (all subsets). Single episode; disease- and treatment-free, and fully recovered from surgery, if completed for the past 60 months, documented by full evaluation completed within 12 months of application that includes stool guaiacs, colonoscopy and CEA (if appropriate). No colostomy or ileostomy present, no further surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

STANDARD

Any STAGE cancer with colostomy or ileostomy surgery. Minimum recovery period will be no less than 12 months; AND if still present, are additionally restricted to the following maximum benefits:

- \$4,000 monthly maximum benefit
- \$400,000 lifetime maximum benefit
- No optional benefit riders

Recurrent Stage III A and B; Stage IIIC; Stage IV; or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Any suspicion or evidence of metastatic disease
- Multiple recurrences (3 or more) any stage
- Progressive weight loss (more than 15% over the past 24 months)
- Any indication of bowel habit changes or blood in stool
- Abdominal pain that has been fully elevated
- Follow-up evaluation not completed as outlined in the guidelines
- Any work-up or surgery, pending, planned or recommended and not completed
- Any functional limitation or disability
- Related hospitalization or emergency room (ER) use in the past 12 months
- CEA level abnormal in the past 6 months
- Use of narcotics in the past 12 months
- New or unstable colostomy in the past 12 months
- Active enterocutaneous fistula in the past 12 months
- Active irritable bowel disease (IBD) in the past 12 months

Cancer, Endometrial

REFER to Cancer, Cervical

Cancer, Esophageal (Carcinoma of the Esophagus)

Any stage; disease- and treatment-free for less than the past 36 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 36 months

Any stage; disease- and treatment-free for the past 36 months, but not for the past 48 months. No complications from treatment. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no optional Waiver of Elimination Period of Home and Community Care Benefits Rider

***If available in state; otherwise, DECLINE Postpone 48 months**

Any stage; disease- and treatment-free for the past 48 months. No complications from treatment. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Any stage with complications from treatment or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid condition/restrictions/limitations;

- Any indication of or concern for metastasis
- Progressive weight loss (more than 15% over the past 24 months)
- Active gastrointestinal (GI) bleed in the past 24 months
- Active peptic ulcer disease, esophagitis or gastroenteric fistula in the past 12 months
- Alcohol consumption in the past 48 months
- Tobacco use in the past 48 months
- Feeding tube or parenteral nutrition (TPN) in the past 24 months
- Liquid diet for less than 24 months
- Narcotic use in the past 12 months
- Any functional limitation or disability
- Abnormal kidney or liver function
- Any work-up treatment or surgery planned or recommended and not completed

Cancer of the Head and Neck

Stage 0 (in-situ); disease- and treatment-free for less than the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Stage 0 (in-situ); disease- and treatment-free for the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Stage I; disease- and treatment-free for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Stage I; disease- and treatment-free for the past 12 months, but for less than the past 24 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage I; disease- and treatment-free for the past 24 months. No comorbid conditions/restrictions/limitations.

STANDARD

Stage II; disease- and treatment-free for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Stage II; disease- and treatment-free for the past 12 months, but for less than the past 24 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state; otherwise DECLINE Postpone 24 months**

Stage II; disease- and treatment-free for the past 24 months, but for less than the past 36 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage II; disease- and treatment-free for the past 36 months. No comorbid conditions/restrictions/limitations.

STANDARD

Stage III, Stage IV, recurrent or any indication or concern for metastases or with comorbid condition.

DECLINE

Comorbid condition/limitations/restrictions:

- New or unstable laryngectomy, laryngeal reconstruction or tracheostomy in the past 24 months
- Progressive weight loss (more than 15% over the past 24 months)
- Moderate to severe, symptomatic or unstable chronic obstructive pulmonary disease (COPD)
- Tobacco use within the past 48 months
- Tube feeding or parenteral nutrition (TPN) in the past 24 months
- Liquid diet for within the past 24 months
- Use of narcotics within the past 12 months for related pain
- Any functional limitation or disability

Cancer, Internal – Not Otherwise Specified (NOS)

Note: These guidelines are designed to be broad guidelines for any internal cancer not specifically addressed in this underwriting guide. Subtle differences in specific grading and staging criteria for each cancer type may not be addressed here. Therefore, the final underwriting decision may ultimately be different than listed below.

Stage 0 or in situ; disease- and treatment-free, complete recovery, no complications or morbid conditions/restrictions/limitations.

STANDARD

Grade A, Stage I; disease- and treatment-free complete recovery for less than the past 12 months. No complications or comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state, otherwise DECLINE Postpone 12 months**

Grade A, Stage I; disease- and treatment-free, complete recovery for the past 12 months. No complications or morbid conditions/restrictions/limitations.

STANDARD

Grade B, Stage II; disease- and treatment-free, complete recovery for less than the past 12 months. No complications or morbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Grade B, Stage II; disease- and treatment-free, complete recovery for the past 12 months, but for less than the past 24 months. No complication or comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state otherwise, DECLINE Postpone 24 months**

Grade B, Stage II; disease- and treatment-free, complete recovery for the past 24 months. No complications or comorbid conditions/restrictions/limitations.

STANDARD

Grade C, Stage III; disease- and treatment-free, complete recovery for less than the past 24 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Grade C, Stage III; disease- and treatment-free, complete recovery for the past 24 months, but for less than the past 36 months. No complications or comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state; otherwise DECLINE Postpone 36 months**

Grade C, Stage III; disease- and treatment-free, complete recovery for the past 36 months. No complications or comorbid conditions/restrictions/limitations.

STANDARD

Grade D, Stage IV; recurrent with complications or comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/limitations/restrictions:

- Follow-up, work-up or surgery, pending, planned or recommended and not completed
- Progressive weight loss (more than 15% over the past 24 months)
- Any functional limitation or disability
- Use of narcotics within the past 12 months
- Abnormal or unstable blood tests
- Abnormal or rising tumor markers
- Related hospitalization or emergency room (ER) use in the past 24 months
- Any ongoing complications of treatment that requires recurring care of a medical professional

Cancer, Kidney/Renal (Renal Carcinoma)

Stage I (T1a-1b, N0, M0), non-smoker in the past 24 months. Single occurrence, treatment-free and fully recovered from surgery, if completed, for less than the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Smoker in the past 24 months – DECLINE Postpone 12 months

Stage I (T1a-1b, N0, M0), non-smoker in the past 24 months. Single occurrence, treatment-free and fully recovered from surgery, if completed, for the past 6 months, but less than the past 12 months, normal kidney function tests. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage I (T1a-1b, N0, M0), non-smoker in the past 24 months. Single occurrence, treatment-free and fully recovered from surgery, if completed, for the past 12 months, normal kidney function tests. No comorbid conditions/restrictions/limitations.

STANDARD

Stage I (T1a-1b, N0, M0), smoker within the past 24 months. Single occurrence, treatment-free and fully recovered from surgery, if completed, for the past 12 months, but less than the past 24 months, normal kidney function tests. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no optional benefit riders

***If available in the state; otherwise DECLINE Postpone 24 months**

Stage I (T1a-1b, N0, M0), smoker within the past 24 months. Single occurrence, treatment-free and fully recovered from surgery, if completed, for the past 24 months, normal kidney function tests. No comorbid conditions/restrictions/limitations.

STANDARD with 90-day elimination period, no Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage II (T2, N0, M0), non-smoker in the past 24 months. Single occurrence, treatment-free and fully recovered from surgery, if completed, less than the past 12 months, No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Smoker in the past 24 months – DECLINE Postpone 24 months

Stage II (T2, N0, M0), non-smoker in the past 24 months. Single occurrence, treatment-free and fully recovered from surgery, if completed, for the past 12 months, but less than the past 24 months. Normal kidney function tests and full evaluation completed within 6 months of application. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state; otherwise DECLINE postpone 24 months**

Stage II (T2, N0, M0), non-smoker in the past 24 months. Single occurrence, treatment-free and fully recovered from surgery, if completed, for the past months. Normal kidney function tests, full evaluation completed within 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Stage II (T2, N0, M0), smoker in the past 24 months. Single occurrence, treatment-free and fully recovered from surgery, if completed, for the past 24 months, but less than the past 36 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state; otherwise DECLINE Postpone 36 months**

Stage II (T2, N0, M0), smoker in the past 24 months. Single occurrence, treatment-free and fully recovered from surgery, if completed, for the past 36 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver Elimination Period for Home and Community Care Benefits Rider

Stage IIIA (T3a, T3c, N0, M0), non-smoker in the past 24 months. Single occurrence, treatment-free and fully recovered from surgery, if completed, for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Stage IIIA (T3a, T3c, N0, M0), non-smoker in the past 24 months. Single occurrence, treatment-free and fully recovered from surgery, if completed, for the past 12 months, but for less than the past 24 months.

STANDARD with a 180-day elimination period*, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in the state; otherwise DECLINE Postpone 24 months**

Stage IIIA (T3a, T3c, N0, M0), non-smoker in the past 24 months. Single occurrence, treatment-free and fully recovered from surgery, if completed, for the past 24 months, but for less than the past 36 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage IIIA (T3a, T3c, N0, M0), non-smoker in the past 24 months, Single occurrence, treatment-free and fully recovered from surgery, if completed, for more than 36 months. No comorbid conditions/restrictions/limitations.

STANDARD

Stage IIIA (T3a, T3c, N0, M0), smoker in the past 24 months, Single occurrence, treatment-free and fully recovered from surgery, if completed, for less than the past 36 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 36 months

Stage IIIA (T3a, T3c, N0, M0), smoker in the past 24 months, Single occurrence, treatment-free and fully recovered from surgery, if completed, for the past 36 months but for less than the past 48 months. No comorbid conditions/restrictions/limitations

STANDARD with a 180-day elimination period*, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit, no optional benefit riders

***If available in state; otherwise DECLINE postpone 48 months**

Stage IIIA (T3a, T3c, N0, M0), smoker in the past 24 months, Single occurrence, treatment-free and fully recovered from surgery, if completed, for the past 48 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit, no optional benefit riders

Stage IIIB (T1a, T3c, N1, M0), non-smoker in the past 24 months, Single occurrence, treatment-free and fully recovered from surgery, if completed, for less than the past 24 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Stage IIIB (T1a, T3c, N1, M0), non-smoker in the past 24 months, Single occurrence, treatment-free and fully recovered from surgery, if completed, for the past 24 months, but less than the past 48 months. No comorbid conditions/restrictions/limitations.

Standard with a 180-day elimination period,* no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state otherwise DECLINE postpone 48 months**

Stage IIIB (T1a, T3c, N1, M1), non-smoker in the past 24 months, Single occurrence, treatment-free and fully recovered from surgery, if completed, for the past 48 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage IIIB (T1a, T3c, N1, M1), and Smoker in the past 24 months, Stage IV or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Indwelling catheter, condom catheter or self-catheter in the past 24 months
- Any indication or concern for metastasis
- Recurrent or in multiple locations
- Abnormal kidney/renal function tests
- Positive urine cytology
- Indication of urethral cancer
- Progressive weight loss (more than 15% over the past 12 months)
- Any functional limitation or disability
- Chronic pain with narcotic use
- Any surgery planned, discussed or recommended and not completed
- Diagnostic work-up pending, planned or recommended and not completed

Cancer, Liver/Hepatic (Carcinoma of the Liver)

DECLINE

Cancer, Lung (Carcinoma of the Lung)

Stage 0 (Tis, N0, M0), disease- and treatment-free for less than the past 12 months. **Non-smoker for the past 36 months**, no significant pulmonary compromise (REFER to Pulmonary Function Tests**). No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Stage 0 (Tis, N0, M0), disease- and treatment-free for the past 12 months. **Non-smoker for the past 36 months**, no significant pulmonary compromise (REFER to Pulmonary Function Tests**). No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no Waiver of Elimination Period for Home and Community Care Benefits Rider.

Stage IA (T1, N0, M0), disease- and treatment-free for less than the past 24 months. **Non-smoker for the past 36 months**. No significant pulmonary compromise (REFER to Pulmonary Function Tests**). No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Stage IA (T1, N0, M0), disease- and treatment-free for the past 24 months, but less than the past 36 months, **non-smoker for the past 36 months**. No significant pulmonary compromise (REFER to Pulmonary Function Tests**). No comorbid conditions/restrictions/limitations.

STANDARD with a 180-elimination period,* no Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state; otherwise DECLINE Postpone 36 months**

Stage IA (T1, N0, M0), disease- and treatment-free for the past 36 months. **Non-smoker for the past 36 months**. No significant pulmonary compromise (REFER to Pulmonary Function Tests**). No comorbid conditions/restrictions/limitations.
STANDARD with a 90-day elimination period, no Waiver of Elimination Period for Home and Community Care Benefits Rider.

Stage IB (T2, N0, M0), disease- and treatment-free for less than the past 36 months. **Non-smoker for the past 36 months**. No significant pulmonary compromise (REFER to Pulmonary Function Tests**). No comorbid conditions/restrictions/limitations.
DECLINE Postpone 36 months

Stage IB (T2, N0, M0), disease- and treatment-free for the past 36 months, but less than the past 48 months. **Non-smoker for the past 36 months**. No significant pulmonary compromise (REFER to Pulmonary Function Tests**). No comorbid conditions/restrictions/limitations.
STANDARD with a 180-day elimination period, no Waiver of Elimination Period for Home and Community Care Benefits Rider.

Stage IB (T2, N0, M0), disease- and treatment-free for the past 48 months. **Non-smoker for the past 48 months**. No significant pulmonary compromise (REFER to Pulmonary Function Tests**). No comorbid conditions/restrictions/limitations.
STANDARD with a 90-day elimination period, no Waiver of Elimination Period for Home and Community Care Benefits Rider.

Stage II, III, IV, Recurrent or with comorbid conditions/restrictions/limitations.
DECLINE

****Pulmonary Function Tests (all must be acceptable):**

- Forced vital capacity (FVC) measured at 60% or higher
- Forced expiratory volume in 1 second (Fev1) measured at 50% or higher
- Fev1/FVC ratio greater than 0.6 or 60%
- Blood oxygen saturization (O² SAT) level of 90% or higher

Comorbid conditions/restrictions/limitations:

- Smoking within the past 36 months or since diagnosis was made
- Moderate to severe or symptomatic chronic obstructive pulmonary disease (COPD), or pulmonary fibrosis
- Second primary tumor
- Any evidence of concern for nodal involvement or metastasis
- Progressive weight loss (more than 15% over the past 24 months)
- Any oxygen use
- Any work-up planned, pending or recommended and not completed
- Use of daily steroids, chemotherapy or oral narcotics
- Any functional limitation or disability
- If tracheostomy performed a minimum stability period of 24 months is required regardless of stage
- Requiring frequent aspiration
- Evidence of dyspnea (shortness of breath) on exertion
- Surgery recommended, planned or discussed

Cancer, Ovarian (Carcinoma of the Ovaries)

Stage IA and 1B – Disease- and treatment-free for less than the past 12 months, single primary occurrence. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Stage IA and IB – Disease- and treatment-free for the past 12 months but less than the past 24 months.

Single primary occurrence. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period,* no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state; otherwise DECLINE Postpone 24 months**

Stage IA and IB – disease- and treatment-free for the past 24 months, No comorbid conditions/restrictions/limitations.

STANDARD

Stage IC, II, III or IV – recurrent or metastatic cancer or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Diagnostic work-up planned, in process or recommended and not completed
- Any indication of or concern of metastasis
- Any surgery planned or recommended and not completed
- Progressive weight loss (more than 15% over the past 24 months)
- Any functional limitation or disability

Cancer, Pancreatic/Biliary Tract (Carcinoma of the Pancreas and Biliary Tract)

Stage 0 (Tis, N0, M0) – disease- and treatment-free for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months.

Stage 0 (Tis, N0, M0) – disease and treatment-free for the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

Stage IA and Stage IB (T1 or T2, N0 M0) – disease and treatment-free for less than the past 24 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Stage IA and Stage IB (T1 or T2, N0 M0) – disease and treatment-free for the past 24 months but less than the past 48 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*. No optional Waiver of Elimination Period for Home and Community Care Benefits Rider. *if available in State otherwise, DECLINE Postpone 48 months.

Stage IA and Stage IB (T1 or T2, N0 M0) – disease- and treatment-free for the past 48 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period. no Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage IIA (T3, N0 M0) – disease- and treatment-free for less than the past 48 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 48 months

Stage IIA (T3, N0 M0) – disease- and treatment-free for the past 48 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage IIB, III, IV – recurrent cancer or any evidence of, or concern for, metastatic disease, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Progressive weight loss (more than 15% over the past 24 months)
- Active irritable bowel disease or peptic ulcer disease in the past 12 months
- Any functional limitation or disability
- Any related hospitalization or emergency room (ER) use in the past 24 months
- Abnormal kidney or liver function tests
- Ongoing narcotic use for pain

Cancer, Prostate (Carcinoma of the Prostate)

Stage I and II, Duke Stage A and B (T1-2) – disease- and treatment-free for less than the past 6 months. Post treatment PSA level less than 1.0 and not rising. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Stage I and II, Duke Stage A and B (T1-2) – disease- and treatment-free for the past 6 months. Post treatment PSA level less than 1.0 and steady not rising on consecutive tests. No comorbid conditions/restrictions/limitations.
STANDARD

Stage I and II, Dukes Stage A and B (T1-2) – Gleason score of 7 or less, untreated, watchful waiting for the past 24 months, PSA level less than 10 and has not risen more than 2 points per year since diagnosis. No symptoms. No comorbid conditions/restrictions/limitations.

Applicant under Age 65 – DECLINE

Applicant Age 65 and older – STANDARD with a 180-elimination period,* no Waiver of Elimination Period for Home and Community Care Benefits Rider.

***If available in state; otherwise DECLINE**

Stage I or II disease – RECURRENT with onset of recurrence at age 61 to 67. Disease- and treatment-free for less than the past 24 months. Post treatment PSA level less than 1.0 and not rising. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Stage I or II disease – RECURRENT with onset of recurrence at age 61 and older. Disease- and treatment-free for the past 24 months Post treatment PSA level less than 1.0 and not rising. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period,* \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit, no optional benefit riders

***If available in state; otherwise DECLINE.**

Stage I or II disease – RECURRENT with onset of recurrence at age 68 or older; treated with hormone ablation therapy, or androgen therapy for the past 12 months or orchiectomy more than 12 months ago. Post radiation therapy only for first occurrence (**no history of prostatectomy**). PSA level maintained at less than 1.0 and steady (no indication of rising on 2 consecutive tests). Normal bone scans since recurrence and completed within the past 24 months.

STANDARD with a 180-day elimination period,* \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit, no optional benefit riders

***If available in state; otherwise DECLINE**

Stage III, Dukes Stage C (T3) – any Gleason score, non-recurrent, disease- and treatment-free for less than the past 24 months. PSA level at less than 1.0 and steady (no indication of rising). No symptoms. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Stage III, Dukes Stage C T3 – Gleason score of 6 or less, non-recurrent, disease- and treatment-free for the past 24 months. PSA level less than 1.0, and steady with no indication of rising. No comorbid conditions/restrictions/limitations.

STANDARD with 90-day elimination period, no Waiver of Elimination Period for Home and Community Care Rider

Stage III, Dukes Stage C T3 – Gleason score of 7 or higher, non-recurrent, disease- and treatment-free for the past 24 months, but less than the past 48 months. PSA level less than 1.0 and steady with no indication of rising. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period,* \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit, no optional benefit riders

***If available in state; otherwise DECLINE Postpone 48 months**

Stage III, Dukes Stage C T3 – Gleason score of 7 or higher, non-recurrent, disease- and treatment-free for the past 48 months. PSA level less than 1.0 and steady with no indication of rising. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit, no optional benefit riders

Stage III, Dukes Stage C T3 – Gleason score of 5 or less, RECURRENT with onset of recurrence at age 68 or older; treated with hormone ablation therapy, or androgen therapy for the past 12 months or orchiectomy more than 12 months ago. Post radiation therapy only for first occurrence (**no history of prostatectomy**). PSA level less than 1.0 and steady with no indication of rising. Normal bone scans since recurrence and completed within the past 24 months.

STANDARD with a 180-elimination period,* \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit, no optional benefit riders

***If available in state; otherwise DECLINE**

**Stage IV, Dukes D, T4; or with comorbid conditions/restrictions/limitations.
DECLINE**

Comorbid conditions/restrictions/limitations:

- Any indication of or concern for or history of metastasis
- Recurrent Stage I or II with PSA level greater 1.0, or with rising PSA level
- Recurrent Stage III, Gleason scores greater than 5.0, or PSA level greater than 1.0, or with rising PSA level
- Recurrent disease occurring under age 61 regardless of treatment stage
- Recurrent disease treated with hormone ablation therapy, or androgen therapy and occurring under age 68
- Recurrent disease treated with chemotherapy
- PSA level greater than 1.0, or with rising PSA level post completion of treatment
- Use of chronic paid medication
- Any functional limitation or disability
- Need for self or routine catheterizations
- Indwelling Catheter
- Progressive weight loss, more than 15% in the past 24 months
- Follow-up evaluation not completed in required time frame, pending, planned or recommended and not completed
- Surgery planned or recommended and not completed

Cancer, Rectal

REFER to Cancer, Colon

Cancer, Skin (Basal Cell)

REFER to Basal Cell Carcinoma

Cancer, Skin (Malignant Melanoma)

REFER to Melanoma, Malignant

Cancer, Stomach (Carcinoma of the Stomach)

Stage 0 – disease- and treatment-free for less than the past 24 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Stage 0 – disease- and treatment-free for the past 24 months, but less than the past 36 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Stage 0 – disease- and treatment-free for the past 36 months. No comorbid conditions/restrictions/limitations.

STANDARD

Stage I – disease- and treatment-free for less than the past 24 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Stage I – disease- and treatment-free for the past 24 months, but less than the past 36 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period,* no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state; otherwise, DECLINE Postpone 36 months**

Stage I – disease- and treatment-free for the past 36 months. No comorbid conditions/restrictions/limitations.

STANDARD

Stage II, III, IV – recurrent, metastatic or suspicion of metastases, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid condition/limitations/restrictions:

- Progressive weight loss (more than 15% over the past 24 months)
- Active peptic ulcer disease, esophagitis gastroenteric fistula within the past 12 months
- History of alcoholism or alcohol use in the past 60 months
- Related hospitalization or emergency room (ER) use within the past 24 months
- Parenteral nutrition (TPM) or tube feeding within the past 24 months
- Use of narcotics within the past 6 months
- Any functional limitation or disability
- Abnormal kidney or liver function tests
- Any work-up or surgery planned or recommended and not completed

Cancer, Testicular (Carcinoma of the Testicle)

NOTE: In addition to staging class, testicular cancer can be segregated into 2 specific cell types – seminoma and non-seminoma – which affect overall prognosis. If cell type is unknown, please use most conservative guideline for stage type.

Stage 0 and Stage I (A and B) seminoma and non-seminoma cell types (Tis – T4, N0, M0, S0) – disease- and treatment-free with full recovery from treatment. No comorbid conditions/restrictions/limitations.

STANDARD

Seminoma cell type only Stage IIA – IIB – disease- and treatment-free with full recovery from surgery for less than the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Seminoma cell type only Stage IIA – IIB – disease- and treatment-free with full recovery from surgery for the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Non-seminoma stage Is S(1), Stage IIB, IIC, and IIIA; and Seminoma Stage IIC, IIIA, IIIB, III, No indication of any metastatic spread (T-any, N-any, M0) (S1-2) – disease- and treatment-free for less than the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Non-seminoma stage Is S(1), Stage IIB, IIC, and IIIA; and Seminoma Stage IIC, IIIA, IIIB, III, No indication of any metastatic spread (T-any, N-any, M0) (S1-2) – disease- and treatment-free for the past 6 months but less than the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period,* no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state; otherwise DECLINE Postpone 12 months**

Non-seminoma stage Is, S(1), Stage IIB, IIC, and IIIA; and Seminoma Stage IIC, IIIA, IIIB, III, No indication of any metastatic spread (T-any, N-any, M0) (S1-2) – disease- and treatment-free for the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

Non-seminoma Stage Is (S2), IIC (S2), IIIB – disease- and treatment-free for less than the past 24 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Non-seminoma Stage Is (S2), IIC (S2), IIIB – disease- and treatment-free for the past 24 months, but less than the past 36 months. No indication of metastatic spread, No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period,* no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

***If available in state; otherwise DECLINE Postpone 36 months**

Non-seminoma Stage Is (S2), IIC (S2), IIIB – disease- and treatment-free for the past 36 months, no indication or concern for metastasis. No comorbid conditions/restrictions/limitations.

STANDARD

Non-seminoma stage Is (S3), IIC (S3), IIIC, and all seminoma stage IIIC with metastatic spread – recurrent cancer or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/limitations/restrictions:

- Progressive weight loss (more than 15% over the past 24 months)
- Any followup, workup, or surgery, pending, planned or recommended and not completed
- Any rising, or erratic serum markers:
 - LDH – lactate dehydrogenase
 - HCG – human chorionic gonadotropin
 - AFP – alpha fetoprotein
- Any functional limitation or disability

Cancer, Uterine (Carcinoma of the Uterus)**REFER to Cancer, Cervical****Cardiomyopathy (Congestive, Dilated)** – *"Heart muscle disease," is the deterioration of the function of the myocardium (i.e., the actual heart muscle) for any reason*

Diagnosis of dilated/congestive cardiomyopathy mild, and asymptomatic for less than the past 24 months with a highly active lifestyle, minimal prescription medication and documented as stable Cardiac Class I-II. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Diagnosis of dilated/congestive cardiomyopathy mild and asymptomatic for the past 24 months with a highly active lifestyle, minimal prescription medication and documented as stable Cardiac Class I-II. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider**Cardiomyopathy (Restrictive, Non-Dilated, Hypertrophic)**

Diagnosis restrictive (non-dilated) or hypertrophic cardiomyopathy, mild and asymptomatic for less than the past 36 months with a highly active lifestyle, minimal prescription medications and documented as stable cardiac class I-II. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 36 months

Diagnosis restrictive (non-dilated) or hypertrophic cardiomyopathy, mild and asymptomatic for the past 36 months with a highly active lifestyle, minimal prescription medications and documented as stable cardiac class I-II. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-elimination period,* \$400,000 lifetime maximum benefit, no optional benefit riders***If available in state; otherwise DECLINE**

Symptomatic, diagnosed as greater than mild or as alcoholic cardiomyopathy or with comorbid conditions/restrictions/limitations.

DECLINE**Comorbid conditions/restrictions/limitations:**

- Diagnosed as moderate to severe or severe cardiomyopathy
- Evidence of severe cardiomegaly
- Congestive heart failure completely resolved for less than the past 36 months
- Cardiac Class III-IV
- Any indication of decreasing cardiac function
- Any functional limitation or disability
- Smoking within the past 24 months
- Hypertension with average blood pressure readings exceeding 140 systolic or 90 diastolic
- Diabetes mellitus
- Moderate to severe coronary artery disease
- Myocardial infarction in the past 12 months or history of more than one myocardial infarction
- Poor ventricular function with ejection fraction measured at less than 40%
- Diffuse cardiac hypokinesis (abnormally diminished heart muscle movement)
- Pacemaker implant within the past 36 months
- History of alcoholism with recovery for less than the past 60 months

- Regular excessive alcohol consumption (more than 10 standard drinks* in a week) or binge drinking (more than 2 standard drinks* in a day) within the past 24 months (REFER to Alcoholism for details regarding standard drink criteria)
- Valvular heart disease
- EKG indicating a left bundle branch block or atrial fibrillation or flutter within the past 12 months
- Ventricular tachycardia within the past 24 months
- Any history of peripheral or cerebral vascular disease, cerebral vascular accident (CVA), stroke, transient ischemic attack (TIA), amaurosis fugax or carotid bruit
- Pulmonary hypertension
- Abnormal kidney function tests

Carotid Artery Disease/Carotid Stenosis/Carotid Atherosclerosis – *A disease that affects the vessels leading to the head and brain (cerebrovascular disease)*

Incidental finding, diagnosed as mild or with 25% or less stenosis, hemodynamically insignificant, asymptomatic, treatment-free for less than the past 6 months at a least 6 months since diagnosis with no comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Incidental finding, diagnosed as mild or with 25% or less stenosis, hemodynamically insignificant, asymptomatic, treatment-free for the past 6. No comorbid conditions/restrictions/limitations.

STANDARD

Diagnosed as mild to moderate or with between 25% and 50% stenosis, asymptomatic and stable for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Diagnosed as mild to moderate or with between 25% and 50% stenosis, asymptomatic and stable for the past 12 months as confirmed by follow-up testing, with or without medication. No comorbid conditions/restrictions/limitations.

STANDARD

New diagnosis of moderate to severe or with between 51% and 70% stenosis. Established by routine diagnostic testing **within the past 12 months** with follow-up test confirming no evidence of progression. Asymptomatic and medically managed with anti-coagulants (**required since diagnosis**). No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Diagnosis of moderate to severe or with between 51% and 70% stenosis. Established by routine diagnostic testing more more than 12 months ago with follow-up test confirming no evidence of progression. Asymptomatic, medically managed with anti-coagulants (**required since diagnosis**). No comorbid conditions/restrictions/limitations.

STANDARD with a 180-elimination period,* \$250,000 lifetime maximum benefit, no optional benefit riders

***If available in state; otherwise DECLINE**

Residual mild to moderate or with less than 50% stenosis, status post endarterectomy completed within the past 12 months. Asymptomatic with follow-up test confirming no evidence of progression and no history previous surgical intervention on same artery. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Residual mild to moderate or with less than 50% stenosis, status post endarterectomy completed more than 12 months ago. Asymptomatic with follow-up test confirming no evidence of progression and no history previous surgical intervention on same artery. No comorbid conditions/restrictions/limitations.

STANDARD

Carotid artery stenosis diagnosed as mild or with less than 25% stenosis and listed as non-hemodynamically significant with history of single stroke, cerebral vascular accident (CVA), amaurosis fugax, or transient ischemic attack (TIA) – REFER to Stroke/Cerebral Vascular Accident (CVA), amaurosis fugax, transient ischemic attack (TIA) guidelines for further restrictions and limitations.

Carotid artery disease diagnosed as severe or with greater than 70%, stenosis, or symptomatic, or recurrent, or progressive, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restriction/limitations:

- Carotid stenosis indicated as more than mild or with more than 25 % stenosis or with any hemodynamic significance or with history of stroke, cerebral vascular accident (CVA), transient ischemic attack (TIA), or amaurosis fugax
- More than 1 endarterectomy on the same artery
- Endarterectomy performed on more than 2 arteries
- Diabetes mellitus
- Peripheral vascular disease
- Smoker within the past 36 months
- Any use of anti-dementia or cerebral vasodilator medications
- Diagnostic testing pending, planned or not completed
- Follow-up diagnostic testing to determine progression not completed
- Any surgery, planned or recommended and not completed
- Hypertension* with average blood pressures exceeding 145 systolic or 85 diastolic over past 12 months or exceeding 160 systolic or 90 diastolic on last medical examination.
- Chronic or recurring atrial fibrillation*
- Moderate to severe valvular heart disease*
- Myocardial infarction* within the past 24 months (heart attack)
- Congestive heart failure* within the past 24 months
- Angina* within the past 24 months
- Arterial thrombosis or embolism within the past 36 months
- Poorly controlled lipids (cholesterol, HDL/LDL ratio, triglycerides)

***REFER to specific disorder for further possible restrictions and/or limitations**

Carotid Bruit – *An abnormal sound. It's heard when using a stethoscope to listen to blood flow in the carotid artery.*

With normal testing indicating no evidence of **Carotid Artery Disease**.

PREFERRED

With testing indicating evidence of **Carotid Artery Disease**.

REFER to Carotid Artery Disease

Carpal Tunnel Syndrome (CTS) – *Condition in which the median nerve is compressed at the wrist, leading to pain, paresthesias, and muscle weakness in the forearm and hand*
No functional limitations or disability and fully recovered from surgery, if completed.

PREFERRED

With functional limitations or disability, or with surgery planned or recommended and not completed.

DECLINE

Cataracts – *A clouding that develops in the crystalline lens of the eye or in its envelope*
Present with no visual impairment that interferes with routine ADLs or IADLs.

PREFERRED

Surgery successfully completed with no current visual impairment.

PREFERRED

Surgery planned with visual impairment that interferes with routine ADLs or IADLs.

DECLINE Postpone until surgery successfully completed

With bilateral visual impairment post surgery or inoperable or with evidence of progressive vision loss.

REFER to Visual Loss

Catheter, Urinary

Note: if related to an underlying condition, REFER to condition for further possible restrictions and/or limitations.

Short-term or occasional use for urinary retention/urethral restriction 4 or less times per year).
No comorbid conditions / restriction / limitation

STANDARD

Long-term or chronic use or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Underlying neurological disorder, if listed, for guidelines. If specific disorder not listed
DECLINE
- Recurring need for urinary catheterization (more than 4 times per year) or with neurological cause
- Indwelling urinary catheter use
- History of recurring urinary tract infections
- Hospitalization or emergency room (ER) visits related to disorder or catheter use within the past 24 months

Cerebral Palsy – *A medical condition caused by a permanent brain injury that occurs before, during, or shortly after birth*

DECLINE

Cerebral Vascular Accident (CVA), Cerebral Infarction, Emboli, Thrombosis, Stroke, Cerebral Hemorrhage Cerebrovascular Accident – *Destruction of brain tissue as a result of intracerebral hemorrhage (bleed) or infarction from a thrombosis (blood clot)*

History of a **single embolic** or **thrombotic** event with complete recovery for less than the past 60 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 60 months

History of a **single embolic** or **thrombotic** event with complete recovery for the past 60 months. No evidence of neurological or cognitive deficit. Underlying cause definitively determined and corrected and/or resolved. No use of an assistive or adaptive devices and no comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$250,000 lifetime maximum benefit, no optional benefit riders

History of any **hemorrhagic** event, more than one embolic event, any evidence of neurological or cognitive deficit, any use of an assistive or adaptive device or presence of comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Prior or subsequent transient ischemic attack
- Any indication of smoking after the event
- Hypertension with average blood pressure exceeding 139 systolic or 89 diastolic over the past 12 months, or greater than 150 systolic or 85 diastolic on last medical evaluation
- Any carotid artery stenosis/disease where blockage has been measured at more than 25%
- Chronic atrial fibrillation or atrial flutter, treated or untreated
- Valvular heart disease
- Myocardial infarction, heart attack since event
- Congestive heart failure since event
- Coronary artery disease/angina
- Arterial emboli or thrombosis
- Obesity (build falls outside preferred build parameters; REFER to build guidelines)
- Diabetes or any other disorder associated with abnormally elevated blood sugar
- Any peripheral vascular disease
- Any cerebrovascular disease
- Any indication cerebral or cortical atrophy
- Any functional limitation or disability

Charcot Joint (Neurogenic Arthropathy) – *Progressive degenerative disease of the joints caused by nerve damage resulting in the loss of ability to feel pain in the joint and instability of the joint*

DECLINE

Charcot-Marie Tooth Disease – *An inherited disorder of nerves that is characterized by loss of muscle tissue and touch sensation*

DECLINE

CHF

REFER to Congestive Heart Failure

Cholecystectomy – *Surgical removal of the gallbladder*

PREFERRED

Cholecystitis – *The presence of gallstones in the gallbladder*

PREFERRED

Cholelithiasis – *The presence of gallstones in the gallbladder*

PREFERRED

Chromosomal Abnormalities – *An error in chromosome number that arose during the development of an egg or a sperm cell*

DECLINE

Chronic Fatigue Syndrome – *A disorder characterized by debilitating fatigue and several associated physical, constitutional and neuropsychological complaints*

New diagnosis, initiation of or change in treatment, onset or increase of symptoms within the past 12 months.

DECLINE Postpone 12 months

Asymptomatic or mild, well controlled symptoms, medically managed with non-steroidal anti-inflammatories (NSAIDS), stable and active lifestyle. No comorbid conditions and no restrictions or limitations.

STANDARD

Asymptomatic or mild well controlled symptoms, medically managed with non-steroidal anti-inflammatories (NSAIDS), active lifestyle **with one of the following mild and well controlled comorbid conditions:** depression, anxiety, fibromyalgia, osteoarthritis. No restrictions or limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider, \$400,000 lifetime maximum benefit

Symptomatic, or with 2 or more comorbid conditions* or uninsurable comorbid conditions/restrictions/limitations.

DECLINE

Uninsurable comorbid conditions/restrictions/limitations:

- Any functional limitation or disability
- Any use of adaptive devices
- More than one of the following conditions, or condition not well controlled or not considered mild:
 - Depression*
 - Anxiety*
 - Fibromyalgia*
 - Osteoarthritis*
- Any peripheral nerve dysfunction
- Any rheumatoid or psoriatic arthritis
- Obesity (build falls outside acceptable guidelines; REFER to build guidelines)
- Under treatment with steroids

***REFER to specific conditions for further possible restrictions and/or limitations**

Chronic Obstructive Lung Disease**REFER to Chronic Obstructive Pulmonary Disease**

Chronic Obstructive Pulmonary Disease (COPD), Chronic Bronchitis, Chronic Obstructive Bronchitis, Emphysema, Chronic Obstructive Lung Disease – *A disease state characterized by airflow limitation that is not fully reversible*

New diagnosis, exacerbation, hospitalization, initiation of treatment or respiratory infection within the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Diagnosed as mild to moderate with recent pulmonary function tests. Currently asymptomatic, no exacerbations, hospitalization, initiation of or increase in medications, or respiratory infections for the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Symptomatic or with comorbid conditions/restrictions/limitations.

DECLINE**Pulmonary Function Tests (all must be acceptable):**

- Forced vital capacity (FVC) measured at 60% or higher
- Forced expiratory volume in one second (Fev1) measured at 50% or higher
- Fev1/FVC ratio greater than 0.6 or 60%
- Blood oxygen saturation (O² SAT) level of 90% or higher

Comorbid conditions/restrictions/limitations:

- Pulmonary function tests not completed within the past 18 months
- Work-up or surgery, pending, planned or recommended and not completed
- Smoking within the past 36 months
- Build falls outside the preferred build guidelines (REFER to build guidelines)
- Progressive weight loss (more than 15% over the past 12 months)
- Multiple hospitalizations (4 or more within the past 12 months) related to pulmonary condition(s)
- History of:
 - Congestive heart failure (CHF) within the past 24 months
 - Lung abscess
 - Asbestosis with effusion
 - Asthma
 - Bronchiectasis
 - Moderately severe kyphosis or scoliosis
 - Cor pulmonale
 - Lung reduction surgery or other respiratory surgery
- Use of nebulizer, respirator or oxygen within the past 24 months
- Multiple medications (4 or more)
- Treated with oral steroids, more than 5 mg. per day or 7.5 mg every other day
- Multiple steroid bursts or tapers (more than 2 in the past 12 months)

Chronic Venous Insufficiency**REFER to Varicose Veins**

Cirrhosis of the Liver – *A chronic liver disease where the liver is scarred and no longer functions properly***DECLINE**

Cirrhosis, Primary Biliary – *An inflammation of the bile ducts, leading to obstruction of bile flow and damage to the liver cells. Thought to be caused by autoimmune reaction.*

Confirmed diagnosis, asymptomatic, under treatment or with abnormal liver enzymes or hepatic panel within the past 60 months.

DECLINE Postpone 60 months

Stable, asymptomatic, no treatment, normal liver enzymes and hepatic panel for the past 60 months. No comorbid conditions/restrictions/limitations.

STANDARD

Symptomatic or under treatment, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Hepatitis
- Diabetes
- Pancreatitis
- Abnormal liver function tests or hepatic panel
- Alcoholism with alcohol use within the past 60 months or any indication of excessive alcohol use
- Osteoporosis
- Multiple fractures
- Use of liquid diet within the past 60 months
- Liver transplant
- Inflammatory bowel disease
- Progressive weight loss (more than 15% over the past 12 months)

Claudication – *Pain or a tired feeling in your legs that is usually caused by atherosclerosis or hardening of the arteries*

REFER to Peripheral Vascular Disease

Colitis, Non-Ulcerative/Inflammatory Bowel Disease

REFER to Crohn's Disease

Colitis, Ulcerative – *A disease that causes ulcers in the lining of the rectum and colon*

New diagnosis, onset or recurrence of symptoms within the past 6 months.

DECLINE Postpone 6 months

Stable for the past 6 months as documented by routine follow-up since acute flare with acceptable mild symptoms: occasional episodes of diarrhea, cramping, constipation (less than 4 times per year) controlled with oral medications, such as Sulfasalazine, Azulfadine, anti-diarrheal, laxative or oral steroids (5 mg. or less per day or 7.5 mg. or less every other day). No history of surgery, no surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

STANDARD

Stable status post surgical intervention, fully recovered, asymptomatic and treatment-free for less than the past 24 months.

DECLINE Postpone 24 months

Stable status post surgical intervention, fully recovered, asymptomatic and treatment-free for the past 24 months. No complications fully functional with independent management and care of

cont'd

ostomy or mild, occasional residual incontinence. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$400,000 lifetime maximum benefit, no optional benefit riders

Unstable, symptomatic or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Chronically recurring mild symptoms (4 or more times per year)
- Unstable or ongoing moderately severe symptoms
- Multiple acute flares more than 2 per year
- Unstable ostomy, or more than mild or frequent residual incontinence
- Use of Imuran, Remicade or other tumor necrosing factor (TNF) inhibitor, oral steroids (more than 5 mg. daily or 7.5 mg. every other day), corticosteroid enemas or narcotics, within the past 12 months
- Surgery planned or recommended and not completed
- Progressive weight loss (more than 15% over the past 12 months)
- GI fistula, ulcerative proctitis within the past 12 months
- Any need for total parenteral nutrition (TPN)
- Any functional limitation or disability
- Any related hospitalization or emergency room (ER) use in the past 12 months

Collagen Vascular Disease (Connective Tissue Disease) – *Any disease that has the connective tissues of the body as a primary target of pathology*

DECLINE

Colostomy/Ileostomy – *A surgical procedure that involves connecting a part of the colon or the end of the small bowel onto the anterior abdominal wall, leaving an opening on the abdomen called a stoma*

REFER to the condition for which procedure was performed

Common Variable Immune Deficiency – *A disorder characterized by low levels of antibodies and an increased susceptibility to infections*

DECLINE

Complex Regional Pain Syndrome, Reflex Symptomatic Dystrophy – *A chronic pain condition that is believed to be the result of dysfunction in the central or peripheral nervous systems*

New onset, or symptomatic within the past 24 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Stable, asymptomatic or mildly symptomatic treated with sympathetic nerve block treatment or single non-narcotic medication for the past 24 months. No comorbid conditions/restrictions/limitations.

STANDARD

Stable, asymptomatic status post sympathectomy, for less than the past 48 months with no other treatment. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 48 months

Stable and asymptomatic status post sympathectomy for the past 48 months, no other current treatment. No comorbid conditions/restrictions/limitations.

STANDARD

Unstable or progressive symptoms or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Diabetes
- Osteopenia or osteoporosis
- Sympathectomy planned or recommended and not completed
- Any functional limitation or disability
- Any use of assistive devices, tens unit or spinal cord stimulator
- Treatment with multiple medications or narcotic pain reliever
- Multiple sympathetic nerve blocks (3 or more)
- Any symptoms post sympathectomy

Compression Fractures – *The bone tissue in the vertebra collapses*

REFER to Fractures or Osteoporosis, if diagnosed

Confusion, Delirium, Memory Loss

Note: If related to specific condition or disorder or treatment for a disorder, REFER to underlying disorder.

Single episode of unknown etiology or cause within the past 12 months, with normal neuropsychological evaluation completed. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Single episode of unknown etiology or cause, now asymptomatic and resolved for more than 12 months with normal neuropsychological evaluation completed. No treatment or recommended follow-up. No comorbid conditions/restrictions/limitations.

STANDARD

Current symptoms, more than one episode or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- With medical history of:
 - Alcoholism or substance abuse with recovery for less than 60 months
 - Bipolar illness
 - Manic depression
 - Psychosis
 - Organic etiology
- Any functional limitation or disability
- Any indication of progression, or recurrence
- Under any form of treatment
- Unknown etiology or cause and no neuropsychological evaluation completed
- Any indication or concern of underlying dementia
- Neuropsychological evaluation pending, planned or not completed; including MRI or CT scan
- Abnormal neuropsychological evaluation, MRI or CT scan

Concussion

REFER to Head Injury

Congestive Heart Failure (CHF) – *Any structural or functional cardiac disorder that impairs the ability of the heart to fill with blood or pump a sufficient amount of blood through the body*

New onset of single episode, symptomatic or under treatment within the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Single event, asymptomatic and treatment-free for the past 12 months, no comorbid conditions/restrictions/limitations.

STANDARD

Recurring event, symptomatic or under treatment within the past 36 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 36 months

Recurring event, asymptomatic and treatment-free for the past 36 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$400,000 lifetime maximum benefit, no optional benefit riders

Chronic or recurring events (more than 2 in the past 60 months); currently symptomatic or under treatment or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Unstable underlying condition within required recovery period (REFER to specific disorder for further possible restrictions and/or limitations)
- Diabetes with any A1c level indicating less than good control (A1c greater than 7.0) or with medication change in the past 12 months
- Hypertension with average blood pressure reading exceeding 140 systolic or 89 diastolic over the past 12 months
- Cardiac Class II or III by history
- Pacemaker/defibrillator implant
- Valvular heart disease indicated as moderate to severe (Grade III or higher heart murmur)
- Coronary artery disease indicated as moderate to severe or with history of more than one myocardial infarction.
- History of myocardial infarction, or myocarditis within the past 36 months
- Cardiomyopathy with a cardiac ejection fraction measured at less than 40%
- History of alcoholism still drinking or in recovery for less than 60 months
- Smoking within the past 36 months
- Any history of cerebral vascular accident (CVA), stroke, transient ischemic attack (TIA), aneurysm, or cerebral vascular disease
- Pulmonary hypertension
- Chronic obstructive pulmonary disease
- Any functional limitation or disability

Connective Tissue Disease (Collagen Vascular Disease) – *Any disease that has the connective tissues of the body as a primary target of pathology*

DECLINE

COPD

REFER to Chronic Obstructive Pulmonary Disease

Cor Pulmonale – *Failure of the right side of the heart caused by prolonged high blood pressure in the pulmonary artery and right ventricle of the heart*
DECLINE

Corneal Dystrophy – *A slowly progressing disease that usually affects both eyes*
 New diagnosis within the past 6 months. No comorbid conditions/restrictions/limitations.
DECLINE Postpone 6 months

Diagnosed more than 6 months ago; no indication of significant progression, with minimal visual impairment. No comorbid conditions/restrictions/limitations.
STANDARD

Diagnosed with visual impairment, no indication of progression within the past 24 months. No comorbid conditions/restrictions/limitations.
DECLINE Postpone 24 months

Diagnosed with visual impairment, no indication of progression for the past 24 months. No comorbid conditions/restrictions/limitations.
REFER to Blindness

With indications of rapid progression or comorbid conditions/restrictions/limitations.
DECLINE

Comorbid conditions/restrictions/limitations:

- Any unstable or diminishing functional status or disability
- Corneal Transplant in the past 6 months
- Neurological work-up planned, in process or recommended
- Use of assisted device other than those required to maintain independence in instrumental activities of daily living (IADLs)
- Any assistance in activities of daily living (ADLs) or more than 2 instrumental activities of daily living (IADLs)
- Any surgery planned or recommended and not completed
- Failure to obtain low vision training
- Increasing or severe social isolation

Corneal Transplant – *Procedure where a damaged or diseased cornea is replaced by donated corneal tissue*
 Successful surgery no visual impairment.
PREFERRED

Surgery planned or recommended and not completed.
DECLINE

Visual impairment post surgery.
REFER to Blindness, Vision Loss

Coronary Artery Disease (CAD) – *Narrowing of the small blood vessels that supply blood and oxygen to the heart. CHD is also called coronary artery disease*
REFER to Angina

Coronary Arteriosclerosis – *Narrowing of the small blood vessels that supply blood and oxygen to the heart. CHD is also called coronary artery disease.*
REFER to Angina

Coronary Artery Bypass Graft – *Detour or "bypass" around the blocked part of a coronary artery*
REFER to Angina

Coronary Angioplasty – *A medical procedure to open narrowed or blocked blood vessels of the heart*
REFER to Angina

Coronary Stent Placement – *A tiny tube placed into an artery, blood vessel to hold the structure open*
REFER to Angina

CREST Syndrome – *An acronym for a form of progressive systemic sclerosis in which there is relatively limited involvement of the skin, prominence of calcinosis, Raynaud's phenomenon, esophageal dysfunction and telangiectasia*
DECLINE

Creutzfeldt-Jakob Syndrome – *Rare fatal disease of the central nervous system. It destroys brain tissue, making it spongy and causing progressive loss of mental functioning and motor control.*
DECLINE

Crohn's Disease, Inflammatory Bowel Disease, Regional Enteritis – *A chronic, episodic, inflammatory bowel disease (IBD) and is generally classified as an autoimmune disease*
 New diagnosis, onset or flare managed with oral medication no history of surgery now stable and asymptomatic for less than the past 12 months.
DECLINE Postpone 12 months

Stable and asymptomatic for the past 12 months, managed with oral anti-inflammatory medications including low dose oral steroids (5 mg. or less per day or 7.5 mg. or less every other day). No history of surgery. No comorbid conditions/restrictions/limitations.
STANDARD

Stable and asymptomatic status post surgery within the past 24 months
DECLINE Postpone 24 months

Stable and asymptomatic status post surgery for the past 24 months untreated or treated with oral anti-inflammatory medications including low dose oral steroids (5 mg. or less per day or 7.5 mg. or less every other day). No history of surgery. No comorbid conditions/restrictions/limitations.
STANDARD

Stable status post surgical intervention, no complications fully functional with independent management and care of ostomy or residual incontinence, otherwise asymptomatic treatment-free for the past 24 months. No comorbid conditions/restrictions/limitations.
STANDARD with a 90-day elimination period, \$400,000 lifetime maximum benefit, no optional benefit riders

Unstable with chronic symptoms or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- History of multiple surgeries (3 or more)
- Diagnostic work-up pending, planned or recommended and not completed
- Surgery planned or recommended and not completed
- Progressive weight loss (more than 15% over the past 12 months)
- Treated with Embrel, Humira; Remicade, Imuran, 6-MP, or oral steroids (more than 5mg. per day or 7.5 mg every other day)
- TNF inhibitors or narcotics within the past 24 months
- Treated with more than 3 medications simultaneously within the past 24 months
- History of intestinal angina
- Treated with IV steroids or corticosteroid enema within the past 24 months
- Treated with oral narcotics in the past 12 months
- Any functional limitation or disability

Cushing's Disease, Primary Cushing's/Adrenal Cortical Hyperfunction – *An endocrine disorder caused by high levels of cortisol in the blood from a variety of causes. Cushing's disease is the name physicians' use when Cushing's syndrome is caused by a tumor in the pituitary gland*

Diagnosed or with symptoms within the past 12 months. Etiology determined as benign pituitary adenoma, benign adrenal tumor, or nodular hyperplasia resolved after surgery or radiation therapy. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Stable, symptom-free for the past 12 months, status post radiation, or surgical removal of benign tumors. Controlled adrenal cortisol levels with replacement oral steroids (Prednisone – 5.0 mg. or less daily or 7.5 mg. or less every other day). No comorbid conditions/restrictions/limitations.

STANDARD – REFER to Addison's disease for further possible restrictions and/or limitations

Cushing's disease secondary to adrenal carcinoma status post surgical removal of adrenal gland.

REFER to Internal Cancer and Addison's Disease for guidelines

Unstable or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Osteoporosis* with bone mineral density T score of -3.0 or worse or with any compression fractures or current use of steroids
- Diabetes mellitus* with A1c levels of 7.0 or higher in the past 12 months and current use of steroids
- Hypertension* with any blood pressure readings exceeding 145 systolic or 95 diastolic over the past 12 months
- Skin ulcerations* within the past 24 months
- Abnormal kidney function tests
- Oral steroids (Prednisone – greater than 5 mg. per day or 7.5 mg. every other day)
- Under treatment with medications to suppress steroidogenesis or adrenal hormone production
- Surgery planned or recommended and not completed

***REFER to comorbid diseases for further possible restrictions and/or limitations**

Cushing's Syndrome – Secondary Cushing's – *Cushing's syndrome can be caused by the body making too much cortisol or it can be caused by taking too much cortisone-like drugs*
 New onset, diagnosis or symptoms within the past 12 months with controlled underlying condition.* No comorbid conditions/restrictions/limitations.**

DECLINE Postpone 12 months

Asymptomatic, treatment-free or treated with low dose oral steroids (5 mg. or less per day or 7.5 mg. or less every other day) with evidence of well controlled underlying condition* for the past 12 months but less than the past 24 months. No comorbid conditions/restrictions/limitations.**

STANDARD with a 90-day elimination period and no Waiver of Elimination Period for Home and Community Care Benefits Rider

Asymptomatic, treatment-free or treated with low dose oral steroids (5 mg. or less per day or 7.5 mg. or less every other day) with evidence of well controlled underlying condition* for the past 24 months. No comorbid conditions/restrictions/limitations.**

STANDARD

***REFER to underlying condition for further possible restrictions and/or limitations**

****REFER to Cushing's Disease for comorbid conditions/restrictions/limitations**

CVA

REFER to Cerebral Vascular Accident

Cyst, Benign – *A closed sac having a distinct membrane and division on the nearby tissue. It may contain air, fluids, or semi-solid material.*

PREFERRED

Cystectomy, Bladder – *The surgical removal of all or part of the bladder to treat bladder cancer*

REFER to Cancer, Bladder

Cystic Fibrosis – *An inherited disease of the mucus and sweat glands. It affects mostly your lungs, pancreas, liver, intestines, sinuses and sex organs.*

DECLINE

Cystitis – *Inflammation of the urinary bladder*

PREFERRED

Cystocele – *A bladder hernia that protrudes into the vagina*

PREFERRED

DDD

REFER to Degenerative Disk Disease

Deep Vein Thrombosis, Venous Thrombosis, Phlebitis, Thrombophlebitis – *The formation of a blood clot in a vein or deep vein*

New onset of single isolated episode within the past 6 months, with no sequelae. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Single episode more than 6 months ago no sequelae or post-phlebotic syndrome. Well maintained with or without anti-coagulation therapy. No vascular surgery completed, planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

STANDARD

Recurrent episode less than 24 months since last episode, no sequelae. Well controlled on long-term anti-coagulant therapy. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Recurrent episode more than 24 months from last episode, no sequelae or post-phlebotic syndrome. Well maintained with or without anti-coagulation therapy. No vascular surgery completed, planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$400,000 lifetime maximum benefit and no optional benefit riders

Recurrent episode more than 60 months from last episode no sequelae or post-phlebotic syndrome. Well maintained with or without long term anti-coagulation therapy. No vascular surgery completed, planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

STANDARD

Multiple episodes (3 or more), status post vascular surgery (vena cava or Greenfield filter placement) or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Surgery planned or recommended and not completed
- Active peripheral vascular disease
- Smoking within the past 24 months
- Underlying thrombotic disorders
- Obesity (build falls outside acceptable guidelines – REFER to build guidelines)
- Polycythemia vera
- Hypercoagulability
- Stasis ulcers/cellulitis
- Dependant edema
- Any functional limitation or disability

Defibrillator Implant (Internal Cardioverter Defibrillator/ICD) – *A small device that treats abnormal heart rhythms called arrhythmias*

REFER to specific disorder for which procedure was completed

Degenerative Arthritis

REFER to Arthritis

Degenerative Disk Disease, Herniated Disk, Disk Protrusion, Diskopathy – *The deterioration of the disc between the vertebrae*

New onset, recent diagnosis or flare of symptoms within the past 3 months; treated conservatively with non-steroidal anti-inflammatory medication; no indication of Rupture or spinal deformity. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 3 months

Recent onset, recent diagnosis or flare of symptom more than 3 months ago treated conservatively with non-steroidal anti-inflammatory medication; no indication of rupture or spinal deformity. No comorbid conditions/restrictions/limitations

STANDARD

Asymptomatic and treatment-free for the past 36 months; with no indication of disk rupture, spinal deformity. No past, planned or recommended surgery. No comorbid conditions/restrictions/limitations.

PREFERRED

With **Ruptured Disk** and/or treated by surgical intervention or epidural steroid injection with complete recovery, symptomatic or under treatment within the past 6 months. No additional spinal deformity, no disability or functional limitation. No prior surgical or epidural injection treatment. No further planned or recommended surgery. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

With **Ruptured Disk** and/or treated by surgical intervention or epidural steroid injection complete recovery, asymptomatic and treatment-free for the past 6 months. No additional spinal deformity, no disability or functional limitation. No prior surgical or epidural injection treatment. No further planned or recommended surgery. No comorbid conditions/restrictions/limitations.

STANDARD

With minimal or occasional symptoms, successfully managed with non-steroidal anti-inflammatory medication for less than the past 12 months. No functional limitation or disability. No prior, planned or recommended surgery. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

With minimal and occasional symptoms, successfully managed with non-steroidal anti-inflammatory medication for the past 12 months. No functional limitation or disability. No prior, planned or recommended surgery. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period and no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Symptomatic with moderate to severe, or daily symptoms, or not successfully managed minimal and occasional symptoms, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/limitations/restrictions:

- Moderate to severe osteoporosis*
- Obesity (build falls outside acceptable build parameters – **REFER to build chart**)
- Moderate to severe spinal stenosis*
- With severe spinal deformity* (spinal curvature)
- With severe degenerative **arthritis*** of the spine
- Any functional limitation or disability
- Multiple surgeries (3 or more lifetime or 2 surgeries in the past 10 years)
- Multiple epidural steroid injections (, 4 or more lifetime, or 2 or more in the past 5 years)
- Use of narcotics or opioid analgesics currently or within the past months
- Multiple compression fractures or indication of cord compression
- Osteomyelitis within the past 24 months
- Active neuropathy
- Use of an assistive device, back brace or TENS unit

***REFER to specific disorder for guidelines and further possible restrictions and/or limitations**

Degenerative Joint Disease

REFER to Arthritis

Delirium – *A more or less temporary disorder of the mental faculties*

REFER to Confusion

Dementia – *The progressive decline in cognitive function due to damage or disease in the brain*

DECLINE

Demyelinating Disease – *Disease of the nervous system in which the myelin sheath of neurons is damaged*

DECLINE

Depression, Depressive Illness – *A serious medical condition that affects thoughts, feelings, and the ability to function*

Depression situational (Reactive depression, Situational depression)

New onset documented as situational or reactive, diagnosis made within the past 6 months. Stable well controlled under treatment with tricyclic or tetracyclic anti-depressants or Benzodiazepines. No past psychiatric history with active lifestyle. No comorbid conditions/restrictions/limitations.

STANDARD

Documented situational or reactive, diagnosis stable, well controlled without medications for the past 6 months No past psychiatric history with active lifestyle. No comorbid conditions/restrictions/limitations.

PREFERRED

Depressive illness or chronic depression

Diagnosed as mild to moderate. New onset, diagnosis or change in medication or treatment plan within the past 6 months. Active lifestyle. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Depressive illness or chronic depression

Diagnosed as mild to moderate, well controlled and stable on medication for the past months. Treated with Benzodiazapines, Tricyclic or Tetracyclic anti-depressants (less than 4 total medications), no hospitalizations, with an active lifestyle. No comorbid conditions/restrictions/limitations.

STANDARD

Diagnosed as mild to moderate, or requiring hospitalization within the past 24 months, currently well controlled and stable on medication. Treated with Benzodiazapines, Tricyclic or Tetracyclic anti depressants (less than 4 total medications). No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Diagnosed as mild to moderate, requiring hospitalization more than 24 months ago, currently well controlled and stable on medication. Treated with Benzodiazapines, Tricyclic or Tetracyclic anti-depressants (less than 4 total medications) with an active lifestyle. No comorbid conditions/restrictions/limitations.

STANDARD

Diagnosed as mild to moderate, requiring single isolated electro-convulsive therapy (ECT) treatment within the past 60 months, well controlled and stable on medication since ECT treatment. Treated with Benzodiazapines, Tricyclic or Tetracyclic anti-depressants (less than 4 total medications). No comorbid conditions/restrictions/limitations.

DECLINE Postpone 60 months

Diagnosed as mild to moderate, requiring single isolated electro-convulsive therapy (ECT) treatment more than 60 months ago, well controlled and stable on medication since ECT treatment. Treated with Benzodiazapines, Tricyclic or Tetracyclic anti-depressants (less than 4 total medications) with an active lifestyle. No comorbid conditions/restrictions/limitations. **STANDARD with a 90-day elimination period, \$400,000 lifetime maximum benefit, no optional benefit riders**

**Diagnosed as Major Depression/Manic Depression
REFER to bipolar disorder**

Diagnosed as severe, not well controlled or unstable or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbids / Restrictions / Limitations

- Multiple hospitalizations 3 or more lifetime or 2 within the past 5 years.
- Suspicion or evidence of organic etiology.
- Symptoms of memory loss, forgetfulness, or suspicion of cognitive impairment.
- Psychosis.
- History of Alcoholism or drug abuse and in recovery for less than the past 5 years.
- Active power of attorney in the past 5 years.
- Any functional limitation or disability.
- Treated with 4 or more medications total.
- Treatment with Anti-psychotic medication in the past 24 months.
- Treated with Monoamine oxidase inhibitors (MAO inhibitors).
- Treated with Cerebral vasodilators.
- Use of any dementia medications.
- Symptoms of mania, psychosis, suicide attempt or ideation.

Dermatomyositis – *A connective-tissue disease that is characterized by inflammation of the muscles and the skin*

DECLINE

Detached Retina – *Occurs when the retina, the light-sensitive inner lining of the back of the eye, becomes separated from the underlying tissue*

Successfully corrected, monocular, or with no significant visual impairment

PREFERRED

With visual impairment

REFER to Blindness/Vision Loss

Diabetes Mellitus (Metabolic Syndrome, Hyperglycemia, Glucose Intolerance, Pre-Diabetes) – *A disease in which the body doesn't produce or properly use insulin*

Type 1 diabetes and type 2 diabetes treated with insulin. New onset, uncontrolled or change in treatment regimen within the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Control requirements for Type 1 and Type 2 diabetes treated with insulin. (All apply)

- Achieve and maintain hemoglobin A1c level at less than 8% for the past 12 months with recent A1c level completed within 120 days of application
- Daily insulin dose less than 100 units over the past 12 months for **type 1 diabetes**
- Daily insulin dose less than 50 units over the past 12 months for **type 2 diabetes treated with insulin**
- No hypoglycemic episodes in the past 3 months and no more than 4 episodes in the past 12 months
- No hospitalizations or emergency room (ER) visits related to hypoglycemia or hyperglycemia in the past 12 months
- No evidence of onset or progression of visual or neuropathic symptoms in the past 12 months
- No addition of oral hypoglycemic or significant increase of insulin dose (more than 25%) during the past 12 months

Controlled Type 1 diabetes and Type 2 diabetes treated with insulin Well controlled over the past 12 months. No evidence of end organ damage and No Comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$250,000 lifetime maximum benefit, no optional benefit riders.

Type 2 diabetes not treated with insulin. New onset, uncontrolled or change in treatment regimen within the past 6 months with No Comorbid conditions/restrictions/limitations

DECLINE Postpone 6 months

Control requirements for Type 2 diabetes not treated with insulin

- Achieve and maintain hemoglobin Alc level at less than 8% for over the past 6 months with recent Alc level completed within 120 days of application.
- No hypoglycemic episodes in the past 3 months and no more than 4 episodes in the past 12 months.
- No hospitalizations or emergency room (ER) visits related to hypoglycemia or hyperglycemia in the past 6 months
- No evidence of onset or progression of visual or neuropathic symptoms in the past 12 months.
- No addition of oral hypoglycemics or significant increase in medication dosage (more than 25%) during the past 6 months.

Type 2 diabetes not treated with insulin. Well controlled over the past 6 months. No evidence of end organ damage and No Comorbid conditions/restrictions/limitations. **Includes metabolic syndrome, hyperglycemia, glucose intolerance and pre-diabetes.**

STANDARD

Uncontrolled diabetes of any type or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Any evidence of peripheral vascular disease or carotid artery disease
- Diagnosis of or symptoms of coronary artery disease,* heart disease* including Valvular Heart disease* occurring **after** diagnosis of diabetes
- Any progression of coronary artery disease or heart disease including valvular heart disease occurring **after** diagnosis of diabetes
- Any history of stroke, cerebral vascular accident (CVA), transient ischemic attack (TIA), or amaurosis fugax
- Chronic atrial fibrillation* or flutter* or any episode of atrial fibrillation or flutter occurring **after** diagnosis of diabetes
- Cardiomyopathy
- Congestive Heart Failure* diagnosed or treated within the past 24 months or any history of recurring episodes
- Smoking within the past 36 months
- Any history of non-traumatic amputation (due to disease)
- Nephropathy or any renal/kidney disease or dysfunction or abnormal kidney function tests including albuminuria and Proteinuria
- Any indication of end organ damage
- History or indication of autonomic dysfunction, Autonomic neuropathy or neuropathic symptoms
- Gastroparesis
- Any history of skin or foot ulcer
- Retinopathy which has not been treated with laser therapy or retinopathy with associated visual impairment
- Moderate to severe, or progressive peripheral neuropathy*
- Mild peripheral neuropathy* diagnosed within the past 24 months or with current symptoms
- Hypertension* with average blood pressure readings greater than 145 systolic or 85 diastolic for the past 12 months, or reading higher than 159 systolic or 89 diastolic on last medical examination
- Obesity – Build falls outside preferred build parameters (REFER to build guidelines)

***History of hypertension, coronary artery disease, heart disease, isolated atrial fibrillation, congestive heart failure or peripheral neuropathy not falling in the above mentioned categories, may be considered with possible benefit limitation or restrictions if well controlled. REFER to specific condition for further possible restrictions or limitations.**

Diskopathy**REFER to Degenerative Disk Disease**

Dialysis (Kidney/Renal/Hemodialysis/Peritoneal) – *A method of removing toxic substances (impurities or wastes) from the blood when the kidneys are unable to do so***DECLINE**

Disability (Disability Income Benefits/Worker's Compensation/Social Security Disability Benefits)**DECLINE**

Dissociative Identity Disorder (DID)/Multiple personality Disorder – *A severe condition in which 2 or more distinct identities, or personality states, are present in, and alternately take control of an individual***DECLINE**

Diverticulitis – *Infected or inflamed diverticula*

Asymptomatic or occasional flares 2 or less per year, successfully resolved and managed with diet and medications. Not requiring emergency room (ER) visit or hospitalization for the past 12 months. No history of surgery and no surgery planned or recommended. Stable weight maintenance.

PREFERRED

With more than 3 flares per year, Nnt requiring hospitalization or emergency room (ER) visit in the past 6 months, managed with diet and medications. No surgery planned or recommended and stable weight maintenance. No comorbid conditions/restrictions/limitations.

STANDARD

Surgically treated or requiring hospitalization or emergency room (ER) visit. Fully recovered with no symptoms for less than the past. Stable weight maintenance.

DECLINE Postpone 6 months

Surgically treated or requiring standard hospitalization or emergency room (ER) visit and fully recovered for the past. Asymptomatic, stable weight maintenance No further planned or recommended surgery. No comorbid conditions/restrictions/limitations.

STANDARD

Symptomatic or with comorbid conditions/restrictions/limitations

DECLINE**Comorbid conditions/restrictions/limitations:**

- Chronic symptoms of diarrhea or steatorrhea requiring treatment within the past 24 months
- Progressive weight loss (more than 15% over the past 12 months)
- Any functional limitation or disability
- New or unstable ostomy (with or without colectomy) in the past 24 months
- Use of oral steroids, corticosteroid enemas or narcotics in the past 12 months
- Indication or diagnosis of intestinal angina

Diverticulosis – *The presence of diverticula***PREFERRED**

Dizziness, Labrynthitis, Meniere's Disease, Vertigo, Vestibular Neuronitis and Vestibulitis

– *The sensation of balance loss created usually by a cardiovascular, neurological abnormality*

New onset or recurrence of symptoms within the past 3 months

DECLINE Postpone 3 months

Isolated occurrence or remote re-occurrence of symptoms, fully recovered for the past 3 months. Normal neurological and physiological evaluation. Medically treated no surgery completed, planned or recommended.

PREFERRED

Status post surgical intervention fully recovered within the past 12 months, or isolated episode within the past 12 months, resolved without formal evaluation completed.

DECLINE Postpone 12 months

Status post surgical intervention fully recovered, or isolated episode resolved without formal evaluation completed. Fully recovered and symptom free for the past 12 months. Otherwise normal neurological and physiological evaluation.

STANDARD

Ongoing symptoms or with neurological and physiological evaluation pending, planned or recommended and not completed.

DECLINE Pending full recovery and results of evaluation

Reoccurring symptoms, or with multiple falls (3 or more) in the past 24 months. Surgery planned or recommended and not completed. Any disability, functional limitation or need for assistive devices.

DECLINE

Symptoms secondary to underlying cause.

REFER to cause

With injury related to fall.

REFER to Falls/Fractures or specific injury, if listed

Down Syndrome – *A chromosomal disorder caused by the presence of all or part of an extra 21st chromosome*

DECLINE

Drug Abuse/Drug Dependency

REFER to Alcoholism

Duodenal Ulcers

REFER to Ulcers, Duodenal

Dupuytren's Contracture

PREFERRED

Dwarfism – *Those forms of extreme shortness characterized by disproportion of body parts, typically due to an inheritable disorder in bone or cartilage development*

DECLINE

Dysphagia – *Difficulty and or painful swallowing*

No underlying causative disease or disorder found after full evaluation. No limitations, disability or progressive weight loss (more than 15% over the past 12 months).

PREFERRED

With underlying disease or disorder.

REFER to underlying cause or associated disorder

With evaluation pending, or not completed, or with limitations, disability or progressive weight loss (more than 15 % over the past 12 months).

DECLINE

Dystonia – *A movement disorder that causes the muscles to contract and spasm involuntarily*

Primary Dystonia no adverse affect on ADL's or IADL's, no functional impairment or disability

PREFERRED

Primary Dystonia causing adverse affect on ADL's or IADL's, or causing functional impairment or disability

DECLINE

Secondary Dystonia (brought on by some identified cause or condition)

REFER to underlying cause or associated condition

Edema – *An observable swelling in certain parts of the body, typically due to an underlying medical condition*

Idiopathic (no known underlying cause) Stable medically managed with no adverse affect on ADL's or IADL's, no functional impairment or disability

PREFERRED

Idiopathic (no known underlying cause) Unstable, progressive, pitting or with adverse affect on ADL's or IADL's, or causing any functional impairment or disability

DECLINE

Secondary (brought on by some identified cause or condition)

REFER to underlying cause or condition

Ehlers-Danlos Syndrome – *A group of inherited disorders marked by extremely loose joints, hyper-elastic skin that bruises easily, and easily damaged blood vessels*

DECLINE

Emphysema – *A type of chronic obstructive pulmonary disease (COPD) involving damage to the air sacs*

REFER to Chronic Obstructive Pulmonary Disease

Encephalitis (Infectious)

New onset symptoms or under treatment within the past 12 months

DECLINE Postpone 12 months

Fully recovered symptoms and treatment-free for the past 12 months; no sequelae.

STANDARD

Remote history, more than 10 years fully recovered and treatment-free with no sequelae.

PREFERRED

Symptomatic, under treatment or with any comorbid conditions/restrictions/limitations

DECLINE

Comorbid conditions/restrictions/limitations

- Any residual neurological affect or deficits
- Indwelling central nervous system shunt
- Any active rehab program within the past 6 months
- Any work-up or surgery pending, planned or recommended and not completed
- Any functional limitation or disability

Endarterectomy, Carotid – *A surgical procedure during which fatty buildup of plaque is removed from the carotid artery*

REFER to Carotid Artery Disease

Endocarditis – *An infection of the lining of the heart chambers and heart valves*

New onset, diagnosis, single episode within the past 6 months. No comorbid conditions or previous cardiac history.

DECLINE Postpone 6 months

Fully recovered and treatment-free for the past 6 months. No cardiac complications or residual damage. No functional limitation, disability, comorbid conditions or previous history of heart murmur, valvular heart disease, coronary artery disease, or pacemaker implant.

STANDARD

New onset, diagnosis of single episode within the past 24 months, with associated and resolved: congestive heart failure,* arrhythmia* or with previous history of heart murmur,* mild-valvular heart disease,* coronary artery disease* or pacemaker implant* that were prior to event (if present), and are subsequently well controlled.

DECLINE Postpone 24 months

Diagnosis of single episode treatment-free for the past 24 months, with: congestive heart failure,* arrhythmia* or with previous history of heart murmur,* mild-valvular heart disease,* coronary artery disease* or pacemaker implant* that were prior to the event (if present), and are subsequently well controlled. No comorbid conditions/restrictions/limitations.

STANDARD

Recurrent episode, or with severe cardiac complications, or uncontrolled cardiac condition, or comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Any functional limitation or disability
- Evidence of dyspnea (shortness of breath) on exertion
- Any surgery planned, recommended and not completed, or inoperable situation
- Any history of stroke, cerebral vascular accident (CVA), transient ischemic attack (TIA), amaurosis fugax or thrombosis
- Any history of carotid artery disease or vegetation on valve
- Cardiomyopathy with an ejection fraction measured at less than 40%
- Any abnormal kidney/renal function
- Chronic atrial fibrillation
- Dependent edema
- Obesity build falls outside acceptable build guidelines (REFER to build guidelines)

*With medical history of valvular heart disease (heart murmur), valve replacement, coronary artery disease, pacemaker implant, hypertension, congestive heart failure or cardiac arrhythmia.

REFER to specific disorder for further possible restrictions or limitations

Epilepsy, Seizure Disorders: Focal, Grand-mal, Petit-mal, Convulsions and Fits – A

sudden change in behavior due to an excessive electrical activity in the brain

New onset or reoccurrence within the past 12 months. Firm diagnosis and complete neurological evaluation completed to include EEG, CT or MRI. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Well controlled seizure free with or without medication for the past 12 months. Firm diagnosis, normal Neurological evaluation completed to include EEG, CT or MRI. No surgical intervention completed, planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

STANDARD

Well controlled and seizure free for less than the past 24 months, status post surgical intervention (Ablative surgery). No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Well controlled seizure free status post surgical intervention for the past 24 months. Normal neurological status with normal EEG, CT or MRI completed within the past 12 months. No further surgery planned or recommended. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$250,000 lifetime maximum benefit, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Chronic or evidence of ongoing seizure activity or abnormal neurological evaluation including EEG, MRI, CT, or with comorbid conditions/restrictions/limitations

DECLINE

Comorbid conditions/restrictions/limitations:

- History of cerebral vascular accident (CVA), stroke or transient ischemic attack (TIA) or amaurosis fugax
- Injury related to seizures within the past 24 months – **DECLINE Postpone 24 months**
- Work-up pending, planned or recommended and not completed
- Surgery pending, planned or recommended and not completed
- Any indication or history of:
 - Automatic dysfunction
 - Brain tumor
 - Structural brain disorder
 - Vascular malformation
 - Severe depression or psycho-affective symptoms.
 - Degenerative central nervous system disorder
- Use of assistive or adaptive devices, any assistance of ADLs or IADLs, or any functional limitation or disability

Epstein Barr Syndrome (EBV) – Virus of the Herpesviridae family that is the major cause of acute infectious mononucleosis

New onset diagnosis within the past 6 months, no hospitalization or spleen involvement.

DECLINE Postpone 6 months

Complete recovery, treatment-free and no residuals for the past 6 months with no hospitalization or spleen involvement

STANDARD

Remote history with no residuals, asymptomatic and treatment-free for the past 60 months
PREFERRED

New onset or diagnosis requiring hospitalization or spleen involvement within the past 12 months

DECLINE Postpone 12 months

Requiring hospitalization or with spleen involvement. Complete recovery, treatment-free, no residuals and asymptomatic for the past 12 months.

STANDARD

Chronic Epstein Barr virus (EBV) infection, currently under treatment, with on going symptoms or with evidence of chronic fatigue syndrome or functional limitation or disability.

DECLINE

Esophageal Dilatation – *To dilate, or stretch, a narrowed area of the esophagus in treatment of esophageal strictures*

REFER to Esophageal Stricture

Esophageal Stricture – *A narrowing of the esophagus that causes swallowing difficulties*

Isolated incident, no underlying esophageal or gastric disorder or pathology. Resolved with dilation within the past 6 months.

DECLINE Postpone 6 months

Isolated incident no underlying esophageal or gastric disorder or pathology. Resolved with dilation more than 6 months ago.

PREFERRED

Recurring mild episodes (no more than 3 in the past 24 months), no underlying esophageal or gastric disorder. Last episode more than 6 months ago.

STANDARD

Multiple occurrences, more than 3 in the past 24 months.

DECLINE

Related to underlying esophageal or gastric disorder or pathology.

REFER to underlying cause or disorder.

Esophageal Varicies – *Abnormally swollen veins within the lining of the esophagus*

DECLINE

Esophagitis, Gastro-Esophageal Reflux (GERD) – *Inflammation of the esophagus / chronic symptoms or mucosal damage produced by the abnormal reflux in the esophagus*

New onset of symptoms within the past 3 months or with work-up pending, planned or recommended and not completed.

DECLINE postpone 3 months or until workup has been completed.

Asymptomatic controlled with diet and/or medications. Work-up completed indicating no significant Gastro-Esophageal pathology. No comorbid conditions.

PREFERRED

Esophageal stricture with dilation, Irritable Bowel disease/disorder.

REFER to specific disorder

Chronic or progressive symptoms despite attempts at medical management or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Progressive weight loss (more than 15% over the past 12 months)
- Aspiration Pneumonia within the past 24 months
- Irritable Bowel disease/disorder – **REFER to irritable Bowel Disease**
- Esophageal, Gastric, Duodenal or Peptic Ulcer* in the past 6 months – **DECLINE postpone 6 months**
- History of Alcoholism* in recovery less than 36 months or related to alcohol use with continued alcohol use
- Related to Cancer,* Tumor* or suspicion of Cancer or Tumor

***REFER to specific guidelines for further possible restrictions and/or limitations**

Essential Thrombocytopenia

REFER to Thrombocytopenia

Falls

Isolated single fall in the past 12 months, with minor or no injury, not related to a medical disorder. No comorbid conditions/restrictions/limitations.

PREFERRED

Single fall in the past 12 months resulting in the fracture* of a non-weight bearing bone or joint. Fully healed and recovered, not related to a medical disorder. No comorbid conditions/restrictions/limitations.

PREFERRED – REFER to Fractures for further possible restrictions and/or limitations)

Single fall resulting in a fracture of a weight bearing bone or joint or hip dislocation within the past 6 months. Fall or fracture not related to a medical disorder. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months – REFER to Fractures for further possible restrictions and/or limitations

Single fall resulting in fracture of a weight bearing bone or joint, or hip dislocation, fully healed, complete recovery with normal range of motion for the past 6 months.

PREFERRED – REFER to Fractures for further possible restrictions and/or limitations)

Single fall with insurable comorbid condition.

REFER to comorbid conditions/restrictions/limitations listed for further possible restrictions/limitations.

Multiple or reoccurring falls, 2 or less in the past 12 months, but no more than 3 in the past 24 months, not related to a medical disorder, with minor or no injury or a single fracture. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months from date of recovery of most recent fall – REFER to Fractures for further possible restrictions and/or limitations if applicable

Multiple falls or reoccurring falls 2 or less in the past 12 months, but no more than 3 in the past 24 months, not related to a medical disorder, with minor injury or a single fracture. Fully healed and recovered for the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD – REFER to Fractures for further possible restrictions and/or limitations if applicable

Multiple falls, more than 2 in the past 12 months or 3 in the past 24 months. Fall or fracture related to a medical disorder or with comorbid conditions/restrictions/limitations.

DECLINE or REFER to condition for restrictions/limitations

Comorbid conditions/restrictions/limitations:

- Need for physical therapy for strengthening, gait training or range of motion within the past 48 months that is completed in addition to any normal fracture recovery requirements

Medical history of the following as a cause or contributor to fall(s) or injury related to the fall – DECLINE

- Osteoporosis*
- Joint replacement* (REFER to disorder for restrictions and or limitations)
- Spinal stenosis*
- Degenerative disc disease*
- Knee or hip disorder*
- Rheumatoid arthritis* or arthritis*/osteoarthritis*
- Disorder of the eye with vision loss* or disturbance

***Otherwise REFER to disorder for further possible restrictions and/or limitations**

With any of the following comorbid conditions/restrictions/limitations – DECLINE

- History of gait disorder, ataxia, imbalance, dizziness or neuropathy
- History of cerebral palsy
- New or progressive visual impairment
- History of polio with muscle atrophy or use of assistive devices including leg braces.
- Any use of assistive devices before fall or post fall (other than period needed during recovery of fracture or injury caused by fall)
- Any assistance in ADLs or IADLs
- Supported or assisted ambulation
- Any reduction of activities or social isolation related to falls
- Progressive weight loss (more than 15% over the past 12 months)
- Any work-up or evaluation of cause pending, planned or recommended and not completed
- Any functional limitation or disability

Fatty Liver – Steatosis – *An abnormal accumulation of certain fats inside liver cells*

Incidental findings with normal liver function tests, no comorbid conditions/restrictions/limitations.

STANDARD

With comorbid conditions/restrictions/limitations.

DECLINE OR *REFER to specific condition for further possible restrictions and/or limitations.

Comorbid conditions/restrictions/limitations:

- Workup pending, planned or recommended and not completed
- History of liver transplant

- Progressive weight loss (more than 15% over the past 12 months)
- Any indication of liver failure
- Any functional limitation or disability
- Abnormal liver function tests in the past 12 months
- Evidence of underlying liver conditions or disorders
- Evidence of liver Fibrosis and inflammation
- Evidence of or history of cirrhosis or ascites
- Ongoing alcohol consumption of more than 7 drinks per week or more than 1 drink per day without history of alcoholism
- Alcoholic liver disease*
- Alcoholism* – **REFER to Alcoholism guidelines**
- History of hepatitis* A-B-C; non A; non B; steatohepatitis*; alcoholic hepatitis* – **REFER to Hepatitis guidelines**
- Diabetes – **REFER to Diabetes guideline**
- Pancreatitis – **REFER to Pancreatitis guideline**

Felty's Syndrome – *A rare disorder that involves rheumatoid arthritis, a swollen spleen, decreased white blood cell count, and repeated infections*

DECLINE

Fibrocystic Breast Disease – *Common, benign (non-cancerous) changes in the tissues of the breast*

PREFERRED

Fibromyalgia, Fibromyositis, Myofascial Pain Syndrome – *Fibromyalgia (FM) is a chronic pain disorder characterized by widespread musculoskeletal aches, pain and stiffness, soft tissue tenderness, general fatigue, and sleep disturbances*

New onset with firm diagnosis, asymptomatic and treatment-free for less than the past 6 months.

DECLINE Postpone 6 months

New onset with firm diagnosis, asymptomatic and treatment-free for the past 6 months

STANDARD

Ongoing mild symptoms within the past 12 months without progression or treated with oral steroids within the past 12 months. No comorbid conditions/restrictions/limitations

DECLINE Postpone 12 months

Ongoing mild symptoms stable without progression treatment free for the past 12 months or successfully treated with 2 or less oral medications, **excluding steroids**, for the past 12 months. No comorbid conditions/restrictions/limitations

STANDARD

With medical history of vascular disease, diabetes mellitus, anxiety, depression, obsessive compulsive disorder, arthritis, or rheumatoid arthritis.

MAY be considered with possible benefit limitation or restrictions if well controlled
REFER to specific condition for further possible restrictions or limitations

Moderate to severe symptoms or progressive and debilitating symptoms, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Active rehabilitation, or physical/occupational therapy within the past 12 months
- Use of oral steroids within the past 12 months
- Any Anti-psychotic medications within the past 12 months
- Use of Oral Narcotics within past 6 months
- Any history of Peripheral nerve dysfunction or neuropathy
- Any history of manic depressive illness or psychosis
- Any trigger point injection within the past 6 months
- Any difficulty in ADLs or IADLs
- Any support or assisted ambulation or use of an adaptive device
- Any diagnostic work-up or surgery in process, planned or recommended
- Pain clinic, hospitalization or emergency room (ER) use/visit within the past 12 months
- Any functional limitation or disability

Fibromyositis**REFER to Fibromyalgia****Folic Acid Deficiency/Anemia****REFER to Anemia(s)****Foot Drop – A significant weakness of ankle and toe dorsiflexion****REFER to causative condition****Forgetfulness****REFER to Confusion****Fractures, Bone**

Traumatic fracture(s) of finger(s) and toe(s) (phalanges). Fully recovered. No comorbid conditions/limitations/restrictions.

PREFERRED

Isolated traumatic fracture(s) 2 or less of lower arm, wrist or hand (radius, ulna, metacarpal), fully healed, treatment-free, no limitations for less than the past 3 months. No comorbid conditions/limitations/restrictions.

DECLINE Postpone 3 months

Isolated traumatic fracture(s) 2 or less of lower arm, wrist or hand (radius, ulna, metacarpal), fully healed, treatment-free for the past 3 months. No comorbid conditions/limitations/restrictions.

PREFERRED

Isolated traumatic fracture(s) 2 or less of lower arm, wrist or hand (radius, ulna, metacarpal), fully healed, treatment-free for the past 3 months with mild residual symptoms or mild limitations in range of motion. No comorbid conditions/limitations/restrictions.

STANDARD

Multiple (3 or more) traumatic fracture(s) during single event of lower arm, wrist or hand (radius, ulna, metacarpal), fully healed, treatment-free for less than the past 6 months. No comorbid conditions/limitations/restrictions.

DECLINE Postpone 6 months

Multiple (3 or more) traumatic fracture(s) during single event of lower arm, wrist or hand (radius, ulna, metacarpal), fully healed, treatment-free for the past 6 months. No comorbid conditions/limitations/restrictions.

PREFERRED

Multiple (3 or more) traumatic fracture(s) during single event of lower arm, wrist or hand, (radius, ulna, metacarpal), fully healed, treatment-free for the past 6 months with mild occasional symptoms of pain, paresthesia, or mild limitations in range of motion not affecting ability to perform ADLs or IADLs. No comorbid conditions/limitations/restrictions.

STANDARD

Isolated traumatic fracture(s) 2 or less of upper arm, shoulder, pelvis, hip, leg, ankle or foot (excluding toes/phalanges) (humerus, scapula, clavicle, sacrum, coccyx, femur, patella, tibia, fibula, tarsal, metatarsal), fully healed, treatment-free for less than the past 6 months. No comorbid conditions/limitations/restrictions.

DECLINE Postpone 6 months

Isolated traumatic fracture(s) 2 or less of upper arm, shoulder, pelvis, hip, leg, ankle or foot (excluding toes – phalanges) (humerus, scapula, clavicle, sacrum, coccyx, femur, patella, tibia, fibula, tarsal, metatarsal), fully healed, treatment-free for the past 6 months. No comorbid conditions/limitations/restrictions.

PREFERRED

Isolated traumatic fracture(s) 2 or less of upper arm, shoulder, pelvis, hip, leg, ankle or foot (excluding toes – phalanges) (humerus, scapula, clavicle, sacrum, coccyx, femur, patella, tibia, fibula, tarsal, metatarsal), fully healed, treatment-free for the past 6 months, with mild residual symptoms or mild limitations in range of motion. No comorbid conditions/limitations/restrictions.

STANDARD

Multiple (3 or more) traumatic fracture(s) total, during single event including involvement of 1-2 of the upper arm, shoulder, pelvis, hip, leg, ankle or foot (excluding toes – phalanges) (humerus, scapula, clavicle, sacrum, coccyx, femur, patella, tibia, fibula, tarsal, metatarsal), fully healed, treatment-free for less than the past 9 months, no limitations. No comorbid conditions/limitations/restrictions.

DECLINE Postpone 9 months

Multiple (3 or more) traumatic fracture(s) total, during single event including involvement of 1-2 of the upper arm, shoulder, pelvis, hip, leg, ankle or foot (excluding toes – phalanges) (humerus, scapula, clavicle, sacrum, coccyx, femur, patella, tibia, fibula, tarsal, metatarsal), fully healed, treatment-free for the past 9 months. No comorbid conditions/limitations/restrictions.

PREFERRED

Multiple (3 or more) traumatic fracture(s) total, during single event including involvement of 1-2 of the upper arm, shoulder, pelvis, hip, leg, ankle or foot (excluding toes – phalanges) (humerus, scapula, clavicle, sacrum, coccyx, femur, patella, tibia, fibula, tarsal, metatarsal), fully healed, treatment-free for the past 9 months, with mild occasional symptoms of pain, paresthesia, or mild limitations in range of motion not affecting ability to perform ADLs or IADLs. No comorbid conditions/limitations/restrictions.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Multiple (3 or more) traumatic fracture(s) occurring during a single event. All fractures involving the upper arm, shoulder, pelvis, hip, leg, ankle or foot (excluding toes – phalanges) (humerus, scapula, clavicle, sacrum, coccyx, femur, patella, tibia, fibula, tarsal, metatarsal), fully healed, treatment-free for less than the past 12 months, with or without mild occasional symptoms of pain, paresthesia, or mild limitations in range of motion not affecting ability to perform ADLs or IADLs. No comorbid conditions/limitations/restrictions.

DECLINE Postpone 12 months

Multiple (3 or more) traumatic fracture(s) occurring during a single event. All fractures involving the upper arm, shoulder, pelvis, hip, leg, ankle or foot (excluding toes – phalanges) (humerus, scapula, clavicle, sacrum, coccyx, femur, patella, tibia, fibula, tarsal, metatarsal), fully healed, treatment-free for the past 12 months, with mild occasional symptoms of pain, paresthesia, or mild limitations in range of motion not affecting ability to perform ADLs or IADLs. No comorbid conditions/limitations/restrictions.

STANDARD with a 90-day elimination period and no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Remote history of multiple (3 or more) fractures regardless of location fully healed, treatment-free for more than the past 7 years, with full range of motion. No comorbid conditions/limitations/restrictions.

PREFERRED

Compression fractures or compression deformity noted as an incidental finding, asymptomatic, no treatment or range of motion difficulty. No comorbid conditions/restrictions/limitations.

STANDARD

With comorbid conditions/restrictions/limitations – DECLINE or REFER to specific condition for further possible restrictions and/or limitations

Comorbid conditions/limitations/restrictions:

- With medical history of:
 - Osteoporosis or osteomyelitis – **REFER to specific disorder**
 - Related to unexplained fall or falls – **REFER to Falls**
- Other pathological (related to disease) fractures – **REFER to specific disease**
- Underweight – frailty build falls outside **Preferred Build** parameters (REFER to build chart) – **DECLINE**
- Overweight – obesity build falls outside **Preferred Build** parameters (REFER to build chart) – **DECLINE**
- Non-union or unhealed fractures – **DECLINE**
- Use of assistive devices – **DECLINE**
- Any functional limitation interfering in ability to perform ADLs or IADLs or disability – **DECLINE**
- Use of narcotics, opioid analgesics, rehab or physical therapy program in the past 12 months – **DECLINE**
- Repeated hip dislocation – **DECLINE**
- Chronic Bone Pain – **DECLINE**

Gallbladder Disease/Disorders/Surgery

Successfully managed and with complete recovery from surgery if completed. No surgical intervention planned or recommended and not completed.

PREFERRED

Surgery planned or recommended and not completed
DECLINE Postpone until complete recovery achieved.

Gangrene – *Necrosis or death of soft tissue due to obstructed circulation*

Due to systemic disease

DECLINE

Due to environmental factors (i.e. frostbite) requiring amputation

REFER to Amputation

Due to environmental factors with successful removal of affected soft tissue only (amputation not completed) with complete recovery and no complications.

PREFERRED

Gastric Banding or Bypass – (bariatric surgery, weight loss surgery, stomach stapling) – *any of a group of similar operations used to treat morbid obesity*

Surgery with complete recovery within the past 24 months

DECLINE Postpone 24 monthsSurgery with complete recovery more than 24 months ago, no evidence of any complications
Positive weight loss and maintenance, build within acceptable guidelines for the past 12 months (REFER to build chart). No Comorbid conditions/restrictions/limitations**STANDARD****Any surgical complications or with comorbid conditions/restrictions/limitations.****DECLINE****Comorbid conditions/restrictions/limitations:**

- Any complications, functional limitation or disability
- Any indication of any further surgery planned or recommended and not completed, including skin reduction surgery
- Postoperative pancreatitis, malabsorption or anemia within the past 12 months
- Build outside acceptable guidelines in the past 12 months (REFER to Build Chart)
- Follow-up examination not completed within the past 6 months
- Any indication of weight gain of more than 15% in the past 12 months
- Chronic vomiting, diarrhea or steatorrhea requiring treatment within the past 12 months.
- Any severe cardiovascular disease*
- Poorly controlled diabetes mellitus*/metabolic syndrome/glucose intolerance/pre-diabetes
- Hypertension* with average blood pressure exceeding 150 systolic or 85 diastolic over the past 12 months or 159 systolic or 89 diastolic on last medical examination
- Any history of stroke, cerebral vascular accident (CVA)
- Moderate to severe cerebral vascular* or peripheral vascular disease*
- Severe arthritis or rheumatoid arthritis
- Severe obstructive sleep apnea*
- History of major depression, bipolar disease, manic depression
- Severe, unstable or uncontrolled depression*
- Severe osteoporosis*
- Chronic atrial fibrillation or isolated atrial fibrillation* within the past 12 months
- Congestive heart failure* within the past 24 months

***History Cardiovascular disease, Hypertension, Cerebral Vascular*, Peripheral Vascular Disease, Arthritis, Rheumatoid Arthritis, Sleep Apnea, Depression, Osteoporosis, Atrial Fibrillation, Congestive Heart Failure, not falling in the above mentioned categories, may be considered with possible benefit limitations or restrictions if well controlled. REFER to specific condition for further possible restrictions or limitations.**

Gastric UlcersREFER to Ulcers, Gastric

Gastroesophageal Reflux Disease (GERD)REFER to Esophagitis

Gastrointestinal PolypsPREFERRED

Gaucher's Disease – *A rare, inherited disorder that causes too much of a substance called glucocerebroside to build up in your spleen, liver, lungs, bones and sometimes in your brain. The build-up prevents these organs from working properly.*

DECLINE

Giant Cell Arteritis (Temporal Arteritis) – *An inflammatory condition affecting the medium-sized blood vessels that supply the head, eyes, and optic nerves*

REFER to Arteritis, Giant Cell/Temporal

Gilles de la Tourette Syndrome (Tourette's Syndrome) – *A disorder of the nervous system that causes a person to make repeated and uncontrolled (involuntary) movements and sounds (vocalizations) called tics*

DECLINE

Glaucoma – *A group of eye diseases in which the optic nerve at the back of the eye is slowly destroyed*

New diagnosis, visual function unstable within then past 6 months or with evaluation pending or planned and not completed.

DECLINE Postpone 6 months or until evaluation has been completed

Stable under treatment for the past 6 months with little or no visual impairment. No functional limitation or disability.

PREFERRED

Stable under treatment for the past 6 months with mild to moderate visual impairment, not affecting ability to perform ADLs or IADLs. No assistive devices other than magnification devices for print reading. No disability.

STANDARD REFER to Blindness/Vision Loss for further possible restrictions and/or limitations

Progressive, or with moderate to severe vision loss requiring need for assistance in performing any ADLs or IADLs, or causing disability.

DECLINE

Glomerulonephritis – *A type of kidney disease caused by inflammation of the internal kidney structures*

DECLINE

Glucose Intolerance – *A pre-diabetic state of dysglycemia, that is associated with insulin resistance and increased risk of cardiovascular pathology*

REFER to Diabetes Mellitus

Goiter – *An enlargement of the thyroid gland*
REFER to Hyperthyroidism or Hypothyroidism

Gout/Gouty Arthritis – *Caused by inflammation when needle-like crystals are deposited in connective tissue and/or in the fluid that cushions a joint*

Recent flare requiring intra-articular joint injection, or affecting a large joint (ankle, knee, hip) within the past 6 months.

DECLINE Postpone 6 months

Recent flare requiring intra-articular joint injection, or affecting a large joint (ankle, knee, hip) symptom free for the past 6 months. Ongoing preventative treatment with diet and/or oral medications acceptable. No comorbid conditions/restrictions/limitations.

STANDARD

Recent flare of small joint currently symptomatic, treated with diet and/or oral medications only. No comorbid conditions/restrictions/limitations.

DECLINE Postpone until asymptomatic

History of small joint involvement with 2 or less flares in the past 24 months and currently asymptomatic with no joint damage, treated with diet and/or oral medications only. No comorbid conditions/restrictions/limitations.

PREFERRED

History of small joint involvement with more than 2 flares in the past 24 months and currently asymptomatic with no joint damage, treated with diet and/or oral medications only. No comorbid conditions/restrictions/limitations.

STANDARD

Chronically symptomatic or with comorbid conditions/restrictions/limitations

DECLINE

Comorbid conditions/restrictions/limitations:

- Any functional limitation or disability
- Active rehab program within the past 12 months
- Tophaceous gout with renal (kidney) stones within the past 12 months
- Use of oral steroids or oral narcotics within the past 12 months
- Abnormal kidney function tests or steady increase over past 24 months

Grave's Disease – *A type of autoimmune disease that causes over-activity of the thyroid gland, causing hyperthyroidism*

REFER to Hyperthyroidism

Guillain-Barre Disease – Polyradiculoneuritis – *A disorder in which the body's immune system attacks part of the peripheral nervous system*

New onset single occurrence with complete recovery within the past 24 months, no residual deficits. No functional limitation and no disability. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Single occurrence completely recovered for the past 24 months. No residual deficits, no functional limitation, no disability. No comorbid conditions/restrictions/limitations. Normal neurological evaluation.

STANDARD

More than one occurrence, with any residual deficit, functional limitation, no disability, abnormal neurological evaluation, pending or recommended and not completed or with any comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Abnormal EEG, EMG/ENG, CT or MRI scan
- Any residual autonomic dysfunction
- Any immune disorder, AIDS, ARC
- Any neoplasm or other degenerative central nervous system condition
- Any non-degenerative central nervous system condition, unstable within the past 12 months
- Use of oral steroids or immunosuppressive within the past 12 months
- Use of an assistive device within the past 12 months
- Use of a respirator within the past 24 months

Hamman-Rich Syndrome – *A syndrome involving acute or chronic interstitial fibrosis of the lung and giving rise to serious right-sided heart failure and cor pulmonale*

DECLINE

Hashimoto's Thyroiditis – *An autoimmune disease where the body's own antibodies attack the cells of the thyroid*

Treated and well-controlled

PREFERRED

Untreated or uncontrolled

DECLINE

Head Injury, Concussion, Skull Fracture

With neurological symptoms or concussion, sequelae or related hospitalization within the past 12 months now fully recovered with complete normal neurological evaluation including EEG, MRI or CT scan, indicating no evidence of brain injury or subdural hematoma. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months.

Head injury with neurological symptoms or concussion, sequelae or related hospitalization fully recovered for the past, with complete normal neurological evaluation, to include EEG, MRI or CT scan, indicating no evidence of brain injury or subdural hematoma. No functional limitation or disability. No comorbid conditions/restrictions/limitations.

STANDARD

With Subdural Hematoma, fully recovered for less than the past 24 months with complete normal neurological evaluation, to include EEG, MRI or CT scan, indicating no evidence of brain injury. No functional limitation or disability. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

With Subdural Hematoma, fully recovered for the past 24 months with complete normal neurological evaluation, to include EEG, MRI or CT scan, indicating no evidence of brain injury. No functional limitation or disability. No comorbid conditions/restrictions/limitations.

STANDARD

Benign head injury with no neurological symptoms, no concussion, sequelae or requiring hospitalization, or remote history of head injury with neurological symptoms, or concussion, sequelae or related hospitalization more than 5 years ago. Fully recovered normal neurological evaluation to include EEG, MRI or CT scan, indicating no evidence of brain injury, subdural hematoma. No functional limitation or disability. No comorbid conditions/restrictions/limitations.

PREFERRED

Head injury with ongoing neurological symptoms. Abnormal neurological evaluation including EEG, MRI or CT scan, with evidence of brain injury with any functional limitation or disability, or with any comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Post concussion syndrome with symptoms within the past 24 months
- Residual automatic dysfunction
- Indwelling central nervous system shunt
- Surgery planned or recommended
- Active rehab within the past 12 months
- Degenerative central nervous system condition or neurological deficit
- Non-degenerative central nervous system condition within the past 24 months
- History of alcoholism
- Related hospitalization or emergency room (ER) visit, post initial recovery
- Any gait disorder
- History of unexplained falls within the past 36 months
- Any use of assistive or adaptive devices
- **With subdural hematoma within the past 24 months**

Headaches, Migraines

New onset/diagnosis. Symptom controlled with preventative medication for less than the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Stable symptoms, well-controlled with 2 or less preventative medication for the past 6 months. Occasional episodes 2 or less per year successfully resolved with abortive medication. No comorbid conditions/restrictions/limitations.

PREFERRED

Stable symptoms controlled with 3 or less preventative medication. Recurring episodes (3-4 per year with no more than 8 in the past 24 months, and no indication of increasing frequency). Successfully resolved with abortive medication. No comorbid conditions/restrictions/limitations.

STANDARD

Examples of preventive medications:

Beta blockers
Calcium channel blockers
Anti-depressants
Anti-seizure medication
Antihistamines
Anti-allergy drugs

Examples of abortive medications:

Imitrex (sumatriptan)
Zomig (zolmitriptan)
Relpax (eletriptan)
Amerge-Naramig
(naratriptan)
Maxalt (rizatriptan)
Frova (frovatriptan)
Axert (almotriptan)
Cafergot (ergotamine tartate)
DHE45 (injection or nasal spray)
Midrin
Compazine (prochlorperazine)
Phenergan (promethazine)
Fioricet-Fiorinal
Tylenol with codeine

Recurring episodes more than 4 times per year or 8 times in the past 24 months, treated or untreated. Any indication of increasing frequency or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Abnormal EEG, MRI or CT scan or neurological exam
- More than 2 prescription medication changes in the past 6 months
- Diagnostic work-up pending, planned or recommended and not completed
- History of head injury or central nervous system injury or disease
- Active temporal arteritis within the past 24 months
- Related hospitalization or emergency room (ER) visit within the past 12 months
- Related use of narcotic medication, more than 60 pills within the past 12 months
- Use of lithium or antipsychotic medications
- Use of 4 or more preventative prescription medications
- Any functional limitation or disability
- Pain clinic treatment within the past 12 months

Hearing Loss

New onset or increasing symptoms with evaluation pending, planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

DECLINE, pending results of evaluation

Hearing loss post complete evaluation with no indication of central nervous system (CNS) disorder. Normal MRI and/or CT scan of the brain/head. No surgical intervention planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

PREFERRED

With surgical intervention planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

DECLINE, postpone until 6 month after completion of surgery

Status post surgery, tympanoplasty, stapedectomy or other major otologic surgery more than 6 months ago with full recovery. No comorbid conditions/restrictions/limitations.

STANDARD

Progressive hearing loss with evidence of central nervous system disorder or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- No additional surgery or procedures planned or recommended and not completed
- Evidence or suspicion of demyelinating disease or central nervous system tumor
- Abnormal MRI or CT scan of the head indicating central nervous system abnormality
- History of head injury
- Chronic dizziness vertigo or imbalance
- Any limitation to ADL function or 2 or more IADL ability
- Total disability related to hearing loss
- Related information or emergency room (ER) use within the past 6 months
- Any surgery or additional surgery planned or recommended and not completed

Heart Attack (Myocardial Infarction/MI) – *A medical condition that occurs when the blood supply to a part of the heart is interrupted*
REFER to Angina

Heart Block – *A problem that occurs with the heart's electrical system that controls the rate and rhythm of heartbeats*
REFER to AV Block

Heart Murmur – *An extra or unusual sound heard during a heartbeat*
 Incidental finding. No evidence of significant heart disease or heart valve disorder documented by completed cardiac evaluation. No comorbid conditions/restrictions/limitations
PREFERRED

Heart murmur secondary to heart disease or heart valve disorder, or with comorbid conditions/restrictions/limitations.

REFER to underlying disorder and/or condition

Comorbid conditions/restrictions/limitations:

- History of endocarditis
- History of rheumatic fever or rheumatic heart disease – REFER to valvular heart disease
- History of congestive heart failure
- History of hypertension/high blood pressure
- History of tobacco use
- History of or presence of valvular heart disease
- Presence of a bicuspid aortic valve disease – REFER to valvular heart disease

Heart Valve Disease, Valvular Heart Disease, Heart Valve Replacement (Mitral Valve, Aortic Valve, Tricuspid Valve, Stenosis, Regurgitation, Prolapse)

Mild valvular heart disease, stable, asymptomatic and treatment-free. No surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

PREFERRED

Moderate valvular heart disease, stable, asymptomatic and treatment-free for the past 12 months. No surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

STANDARD

Severe or symptomatic valvular heart disease. Surgery planned or recommended and not completed, or with comorbid conditions/restrictions/limitations.

DECLINE

Status post single valve replacement within the past 6 months stable, asymptomatic and well controlled. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Status post single valve replacement more than 6 months ago with complete recovery, currently stable, asymptomatic, and well controlled. No comorbid conditions/restrictions/limitations.

STANDARD

Symptomatic, inoperable heart valve, or history of bivalvular replacement, or with comorbid conditions/restrictions/limitations.

DECLINE

cont'd

Comorbid conditions/restrictions/limitations:

- No surgery planned or recommended and not completed
- Any history of cerebral vascular accident (CVA), stroke, amaurosis fugax or transient ischemic attack (TIA)
- Hypertension with average blood pressure readings exceeding 159 systolic or 80 diastolic for the past 12 months
- History of congestive heart failure* within the past 24 months or designated cardiac class III – IV
- Cardiomyopathy* with an ejection fraction measured at less than 40%
- Chronic atrial fibrillation or episode of atrial fibrillation* successfully converted to sinus rhythm within the past 24 months
- Coronary artery disease* with greater than 50% blockage to a native vessel
- Angina*, myocardial infarction,* coronary artery disease* or cardiac revascularization surgery diagnosed or performed after valve replacement surgery
- Any functional limitation or disability
- Any use of an assistive device or oxygen supplement
- Any indication of inoperable valve or cardiac disease

***History Cardiovascular disease, Hypertension, Congestive Heart Failure, Cardiomyopathy, Atrial Fibrillation, Coronary Artery Disease, Angina, Myocardial Infarction, Bypass Graft, Angioplasty, or Stent Placement not falling in the above mentioned categories, may be considered with possible benefit limitations or restrictions if well controlled.**

REFER to specific condition for further possible restrictions or limitations

Hematuria – *The presence of red blood cells in the urine*

REFER to underlying cause

Hemiparesis/Hemiplegia – *Paralysis affecting only one side of the body*

DECLINE

Hemochromatosis – *A disorder that interferes with iron metabolism, which results in too much iron in the body*

New diagnosis, currently asymptomatic with normal blood values, for the past 12 months, on maintenance phlebotomies (6 or less per year). No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Stable well-controlled as documented by routine follow-up testing, maintained with phlebotomies (6 or less per year). No comorbid conditions/restrictions/limitations.

STANDARD

Treated with more than 6 phlebotomies per year. Abnormal or fluctuating blood studies or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Any evidence of end organ damage
- Abnormal liver function tests within the past 12 months
- History of liver disease (fatty liver, cirrhosis, fibrosis or hepatitis)
- History of alcoholism (still drinking or in recovery for less than the past 36 months)
- Current alcohol use with or without alcoholism history
- Cardiomyopathy

cont'd

- Portal hypertension
- Diabetes mellitus
- Arthritis or arthritic pain related to hemochromatosis
- Surgery or biopsy planned, recommended or surgery withheld because of poor surgical risk
- Any functional limitation or disability
- Progressive weight loss (more than 15% over the past 12 months)

Hemophilia – Inherited *bleeding disorder in which your blood doesn't clot normally*

Stable successfully managed with clotting factor replacement; or preventative treatment; or if untreated with occasional spontaneous bleeding episodes, 4 or less per year.

STANDARD

With breakthrough spontaneous bleeding episodes, more than 2 per year, while under regular preventative treatment or with recurring spontaneous bleeding episodes, more than 4 per year.

DECLINE

Hepatitis – *Inflammation of the liver, caused by a virus or a toxin and characterized by jaundice, liver enlargement, and fever*

Hepatitis A, in remission with normal liver function tests and treatment-free for less than the past 3 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 3 months

Hepatitis A, in remission with normal liver function tests and treatment-free for the past 3 months with no comorbid conditions/restrictions/limitations.

STANDARD

Hepatitis B, in remission with normal liver function tests and treatment-free for less than the past 6 months with no comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months.

Hepatitis B, in remission with normal liver function tests and treatment-free for the past 6 months with no comorbid conditions/restrictions/limitations.

STANDARD

Hepatitis B carrier with no signs of activity and normal liver function tests. No comorbid conditions/restrictions/limitations.

STANDARD

Remote history of hepatitis A or B, with complete remission, normal liver function tests and no treatment for the past 60 months. No comorbid conditions/restrictions/limitations and negative HAV and HBV indicators completed within the past 12 months.

PREFERRED

Hepatitis C, with treatment or abnormal liver function test within the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months.

Hepatitis C, with completed treatment and normal documented liver function test for the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

Hepatitis C, which has not undergone successful treatment.

DECLINE

Hepatitis E and Hepatitis G, in remission and normal liver function tests for less than the past 24 months . No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Hepatitis E and Hepatitis G, in remission with normal liver function tests for the past 24 months. No comorbid conditions/restrictions/limitations.

STANDARD

Alcoholic hepatitis in remission, Abstinent from alcohol, with normal liver function, and with no treatment for less than the past 60 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 60 months

REFER to Alcoholism for further possible restrictions and or limitations

Alcoholic hepatitis in remission, abstinent from alcohol, with normal liver function tests, and no treatment for the past 60 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period \$250,000 lifetime maximum benefit and no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

REFER to Alcoholism for further possible restrictions and or limitations

Drug (prescription) induced hepatitis, in remission, full recovery with withdrawal of causative drug(s), normal liver function tests, treatment-free for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Drug (prescription) induced hepatitis, in remission, full recovery, with withdrawal of causative drug(s), normal liver function tests, treatment-free for the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

Drug (illicit) induced hepatitis, in remission, full recovery, drug free and treatment-free for less than the past 60 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 60 months

Drug (illicit) induced hepatitis, in remission, full recovery, drug free and treatment-free for the past 60 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period \$250,000 lifetime maximum benefit and no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

REFER to Alcoholism, Alcohol/Drug Abuse, Illicit Drug Use for further possible restrictions and or limitations

Chronic active hepatitis.

DECLINE

Chronic persistent hepatitis. Definitively diagnosed by liver biopsy, no symptoms, normal to mildly elevated, but stable, liver function tests (no greater than 1.5x normal) and no treatment ≥ 24 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit, no optional benefit riders

Comorbid conditions/restrictions/limitations:

- Follow-up liver function tests and serology NOT completed within the past 12 months
- History of alcoholism or alcohol abuse, still drinking or in recovery for less than the past 60 months
- History of illicit drug use or abuse within the past 60 months
- Any Alcohol or illicit drug use since diagnosis of hepatitis
- Active irritable bowel disease or pancreatitis within the past 24 months
- Liver biopsy planned or recommended and not completed
- Evidence or history of liver scarring, fatty liver or cirrhosis or liver failure
- History of liver transplant
- Progressive weight loss (more than 15% over the past 12 months)
- Any indication of active hepatitis serology
- Any related hospitalization or emergency room (ER) use within the past 12 months
- Any functional limitation or disability

Hepatolenticular Degeneration (Wilson's Disease) – *A rare inherited disorder in which excessive amounts of copper accumulate in the body. The buildup of copper leads to damage in the kidneys, brain and eyes.*

DECLINE

Hereditary Hemorrhagic Telangiectasia, Osler-Weber-Rendu Syndrome – *An inherited disorder of the blood vessels, which can cause excessive bleeding*

DECLINE

Hernia Abdominal – *Occurs when part of an internal organ bulges through a weak area of muscle; a condition in which a portion of the stomach protrudes upward into the chest, through an opening in the diaphragm*

Simple hernia asymptomatic diagnosed within the past 3 months, no surgery, planned or recommended and not completed.

DECLINE Postpone 3 months

Simple hernia asymptomatic for the past 3 months treated conservatively with truss or hernia support device. No surgery planned or recommended.

PREFERRED

Simple hernia asymptomatic status post surgical repair within the past 6 months. No further surgery planned or recommended.

DECLINE Postpone 6 months.

Simple hernia asymptomatic status post surgical repair more than 6 months ago with complete recovery. No further surgery planned or recommended and not completed.

PREFERRED

Simple hernia symptomatic or with surgery planned or recommended and not completed or, any functional limitation affecting ADLs or IADLs or disability.

DECLINE

Hernia, Hiatal – *condition in which the upper portion of the stomach protrudes into the chest cavity through an opening of the diaphragm called the esophageal hiatus*

Asymptomatic

PREFERRED

Symptomatic – REFER to Gastroesophageal Reflux Disease

Herniated Disk – *A disk that slips out of place or ruptures*
REFER to Degenerative Disk Disease

Herpes Zoster/Shingles – *Represents reactivation of a previous infection with the varicella-zoster virus (VZV), the other being varicella (chicken pox)*

Recovered, no residual neuropathic pain.

PREFERRED

With residual neuropathic pain.

Refer to Post-Herpetic Neuralgia

High Blood Pressure
REFER to Hypertension

HIV Positive
DECLINE

Hodgkin's Disease – Hodgkin's Lymphoma – *A type of lymphoma in which antibody-producing cells of the lymphatic system begin to grow abnormally*

Confirmed diagnostic stage I – II; disease and treatment-free for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Confirmed diagnostic stage I – II; disease in remission and treatment-free for the past 12 months with documented negative follow-up evaluation completed within the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Confirmed diagnostic stage III; All substages disease in remission and treatment-free for less than the past 24 month. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Confirmed diagnostic stage III; All substages disease in remission and treatment-free for the past 24 months with documented negative follow-up evaluation completed within the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider, \$400,000 lifetime maximum benefit

Confirmed diagnostic stage IV; disease in remission and treatment-free for less than the past 36 month. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 36 months

Confirmed diagnostic stage IV; disease in remission and treatment-free for the past 36 months with documented negative follow-up evaluation completed within the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional benefit riders, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum

Recurrent disease or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Progressive weight loss (more than 15% over the past 24 months)
- Unexplained fever or night sweats within the past 12 months
- Any indication of a second primary tumor
- Any ongoing treatment (chemotherapy, oral antibiotics, narcotics)
- Diagnostic evaluation pending, planned or recommended and not completed
- Any functional limitation or disability
- Abnormal or unstable lab values within the past 24 months:
 - White blood cells
 - Platelets
 - Kidney function
- Active radiation enteritis within the past 24 months
- Unstaged disease or disease for which no treatment has been completed
- No follow-up evaluation within 6 months prior to application

Hunter's Disease/Syndrome – *Inherited, chronic, and progressive disease that is caused by a deficiency in the enzyme iduronate-2-sulfatase*

DECLINE

Huntington's Chorea – *A hereditary disease of the central nervous system characterized by brain deterioration and loss of control over voluntary movements*

DECLINE

Hurler's Syndrome – *Rare hereditary and congenital metabolic disease characterized by dwarfism, hunchback, coarse (gargoyle like) facies, mental retardation, clouding of the cornea and sensorineural deafness, hepatosplenomegaly, noisy respiration, cardiac abnormalities, and enlarged tongue*

DECLINE

Hydrocephalus/Normal Pressure Hydrocephalu (NPH) With or Without Shunt – *The buildup of too much cerebrospinal fluid in the brain*

DECLINE

Hypercholesterolemia/Hyperlipidemia/Hypertriglycerides – *An elevation of cholesterol, lipids or tryglycerides in the bloodstream*

Well controlled with diet or medications. No other medical conditions.* Average level for the past 12 months:

- Cholesterol: 239 or less
- LDLC: 159 or less
- HDL: 38 or greater
- Triglycerides: 199 or less

PREFERRED

***REFER to other medical conditions, if present, for further possible restrictions and/or limitations**

Acceptable control with diet or medications. No other medical conditions.* Average level for the past 12 months:

- Cholesterol: 240 – 299
- LDLC: 160 – 189
- HDL: 35 – 37
- Triglycerides: 200 – 400

STANDARD

***REFER to other medical conditions, if present, for further possible restrictions and/or limitations**

Uncontrolled regardless of treatment. Average level for the past 12 months:

- Cholesterol: 300 or more
- LDLC: 190 or more
- HDL: 34 or lower
- Triglycerides: 400 or greater
- HDL

DECLINE

Hyperparathyroidism – *A condition in which your body produces too much parathyroid hormone*

No onset, diagnosis, or initiation of treatment within the past 3 months

DECLINE Postpone 3 months

Well controlled for the past 3 months, no comorbid conditions or significant underlying pathology, fully recovered from surgery, if completed.

PREFERRED

Uncontrolled, with ongoing symptoms or evaluation/surgery pending, planned or recommended and not completed.

DECLINE

Hypertension, High Blood Pressure

Primary or Idiopathic – New onset/diagnosed or uncontrolled and placed under treatment with diet and/or medications within the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Primary or Idiopathic – Well controlled, treated with diet and/or medication over the past 6 months, and average Blood Pressure readings of 135 or lower systolic and 85 or lower diastolic. No comorbid conditions/restrictions/limitations.

PREFERRED

Primary or Idiopathic – Controlled, treated with diet and/or medication over the past 6 months, and average blood pressure readings greater than 135 but less than 161 systolic and greater than 85 but less than 91 diastolic. No comorbid conditions/restrictions/limitations.

STANDARD

Primary or Idiopathic – History of hypertension or high blood pressures diagnosed and treated for more than the past 12 months with medication change for uncontrolled or rising blood pressure levels* within the past 3 months. No comorbid conditions/restrictions/limitations, now controlled.

DECLINE Postpone 3 months

**Medication changes made only due to insurance changes, formulary changes, generics, or to take advantage of combination medications are acceptable without postponement period provided the published control levels have been maintained.*

Primary or Idiopathic – History of hypertension or High Blood Pressure diagnosed and treated for more than the past 12 months with medication change for uncontrolled or rising blood pressure levels more than 3 months ago now well-controlled with average blood pressure since medication change of 135 or lower systolic and 85 or lower diastolic. No comorbid conditions/restrictions/limitations.

PREFERRED

Primary or Idiopathic – History of hypertension or High Blood Pressure diagnosed and treated for more than the past 12 months with medication change for uncontrolled or rising blood pressure levels more than 3 months ago now controlled with average blood pressure since medication change greater than 135 but less than 161 systolic and greater than 85 but less than 91 diastolic. No comorbid conditions/restrictions/limitations.

STANDARD

Primary or Idiopathic – Poorly controlled hypertension; significant blood pressure fluctuations; hypertensive complication or **uninsurable** comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

Many comorbid conditions/restrictions/limitations exist for hypertension. Most disorders will be considered if they are properly controlled and have not caused high risk complications. It is important to understand that the presence of some comorbid conditions/restrictions/limitations increase risk dramatically, regardless of the control level. The significance of these comorbid conditions must be considered on a case by case basis by the underwriter. In some circumstances, normally accepted conditions, when combined with other comorbid conditions/restrictions/limitations will result in a declination or policy benefit limitation.

The following comorbid conditions/restrictions/limitations will be considered with hypertension if they are presented individually and are under excellent control. The presences of multiple conditions (3 or more) will likely result in a restricted modified policy offer or declination.

- Amaurosis fugax,* stroke,* cerebral vascular accident (CVA),* or transient ischemic attack (TIA)* more than 60 months ago (single event with underlying cause resolved).
- Diabetes mellitus*
- Obesity*; build falls outside **preferred parameters (REFER to build chart)**
- Smoking currently or within the past 12 months
- Chronic atrial fibrillation*
- Mild coronary artery disease*
- Moderate to severe coronary artery disease status post successful cardiac revascularization surgery more than 12 months ago
- Congestive heart failure* with complete recovery for more than 24 months
- Left ventricular hypertrophy
- Peripheral vascular disease*
- Mild carotid artery disease*
- Mild to moderate valvular heart disease*
- Alcoholism* with continued use or in recovery for less than 36 months
- Significant alcohol intake (REFER to Binge Drinking or Excessive Consumption under alcoholism)

***REFER to specific condition for further possible restrictions and/or limitations**

cont'd

Uninsurable comorbid conditions/restriction/limitations – DECLINE:

- Any stroke, cerebral vascular accident (CVA), transient ischemic attack (TIA), or amaurosis fugax caused by or directly related to hypertension or high blood pressure.
- Amaurosis fugax,* stroke,* cerebral vascular accident (CVA) or transient ischemic attack (TIA) within the past 60 months
- Kidney failure, insufficiency or abnormal kidney function tests
- Cardiomyopathy
- Obesity*; build falls outside acceptable guidelines (REFER to Build chart)
- Congestive heart failure with complete recovery less than 24 months ago
- Moderate to severe coronary artery disease with greater than 50% stenosis under medical management only. No history cardiac revascularization surgery completed.
- Untreated hypertensive retinopathy
- Concurrent use of more than 4 antihypertensive medications
- Related hospitalization or emergency room (ER) use within the past 12 months
- Any functional limitation or disability
- Average blood pressure exceeding 160 systolic and 89 diastolic over past 12 months, or rising blood pressure readings despite anti-hypertensive therapy

White coat hypertension, well documented and confirmed by physician through formal monitoring. No treatment required, no comorbid conditions/restrictions/limitations. Average blood pressure range for the past 6 months of 135 or lower systolic and 85 or lower diastolic, as monitored.

PREFERRED

White coat hypertension, well documented and confirmed by physician through formal monitoring. No treatment required, no comorbid conditions/restrictions/limitations. Average blood pressure range over the past 6 months of greater than 135 but less than 161 systolic and greater than 85 but less than 91 diastolic, as monitored.

STANDARD

White coat hypertension, under treatment or with comorbid conditions/restrictions/limitation.
REFER to Hypertension, Primary or Idiopathic

Hypoplastic Anemia

REFER to Anemia, Hypoplastic

Hyperthyroidism – *A condition in which your thyroid gland produces too much of the hormone thyroxine*

New diagnosis with initiation of therapy within the past 3 months no significant underlying pathology. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 3 months

Well controlled and in Euthroid state for the past 3 months, no significant underlying pathology. No comorbid conditions/restrictions/limitations.

PREFERRED

Uncontrolled, with ongoing symptoms or evaluation pending, planned or recommended and not completed

DECLINE

With comorbid conditions/restrictions/limitations.

REFER to Disorder for further possible restrictions and or limitations

cont'd

Comorbid conditions/limitations/restrictions:

- Atrial fibrillation
- Congestive heart failure
- Thyroid cancer (REFER to Internal Cancer NOS)
- Cushing's disease
- Addison's disease
- Blindness secondary to Grave's disease (REFER to Blindness/Visual Loss)

Hypothyroidism – *A condition in which the thyroid gland fails to produce enough thyroid hormone*

New diagnosis with initiation of therapy within the past 3 months no significant underlying pathology. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 3 months

Well controlled and in euthyroid state for the past 3 months, no significant underlying pathology. No comorbid conditions/restrictions/limitations.

PREFERRED

Uncontrolled, with ongoing symptoms or evaluation pending, planned or recommended and not completed OR any indication of decline in cognitive function.

DECLINE

With comorbid conditions/restrictions/limitations

REFER to Disorder for further possible restrictions and or limitations**Comorbid conditions/limitations/restrictions:**

- Thyroid cancer (REFER to Internal Cancer NOS)
- Cushing's disease
- Addison's disease
- Evidence of clinical depression

Hysterectomy – *An operation to remove a woman's uterus*

Completed for benign condition

PREFERRED

Completed for Cancer

REFER to specific Cancer guidelines**IBS****REFER to Irritable Bowel Syndrome****Idiopathic Thrombocytopenia Purpura (ITP)** – *A blood disorder characterized by an abnormal decrease in the number of platelets in the blood of unknown cause***REFER to Thrombocytopenia Purpura****Ileostomy/Colostomy** – *A surgical procedure that involves connecting a part of the colon or the end of the small bowel onto the anterior abdominal wall, leaving an opening on the abdomen called a stoma***REFER to the condition for which procedure was performed**

Illicit Drug Use**REFER to Alcoholism, Drug abuse, Illicit Drug Use**

Imbalance/Gait Disturbance

Chronic or recurrent

DECLINE

Immune Deficiency or System Disorders – *A condition where the body's defense system is compromised***DECLINE**

Incontinence (Fecal) – *The lack of voluntary control of excretory functions (bowel)***DECLINE**

Incontinence (Urine) – *The lack of voluntary control of excretory functions (bladder)***REFER to Urinary Incontinence or Bladder Dysfunction**

Inflammatory Bowel Disease**REFER to Crohn's Disease**

Intercranial Bleeding – *Occurs when a blood vessel in the head is ruptured or leaks***REFER to Cerebral Vascular Accident**

Intestinal Angina – *Intermittent abdominal pain, frequently occurring at a fixed time after eating, caused by inadequacy of the mesenteric circulation***DECLINE**

Iron Deficiency Anemia**REFER to Anemia, Iron Deficiency**

Irritable Bowel Syndrome (IBS)

Active or recent flare, now quiescent for less than the past 3 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 3 months

Stable currently asymptomatic over the past 3 months with 4 or less flares total in the past 12 months. Treated with diet and or medications (2 or less). No comorbid conditions/restrictions/limitations.

PREFERRED

Stable over the past 3 months, mildly symptomatic with occasional symptoms of cramping and episodes of diarrhea that are self managed, treated with prescription medications (2 or less) or history of surgical intervention more than 12 months ago. No comorbid conditions/restrictions/limitations.

STANDARD

Unstable, with chronic symptoms, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Treated with 3 or more medications simultaneously
- 5 or more flares per year
- Progressive weight loss of (more than 15% over the past 12 months) due to disease
- Work-up pending planned or recommended and not completed
- Surgery planned or recommended and not completed
- History of intestinal angina
- Treated with oral steroids – **REFER to Crohn's disease, Inflammatory Bowel Disease – Regional Enteritis**
- Treated with IV steroids or corticosteroid enema within the past 24 months
- Treated with oral narcotics within the past 12 months
- Any functional limitation or disability
- Surgical intervention within the past 12 months

Ischemic Bowel Disease – *Results from inadequate flow of oxygenated blood to the intestines*
DECLINE

Joint Replacement – *Replacing painful, arthritic, worn or cancerous parts of the joint with artificial surfaces shaped in such a way as to allow joint movement*

Due to trauma, full recovery within the past 3 months, no comorbid conditions/restrictions/limitations.

DECLINE Postpone 3 months

Due to trauma, full recovery more than 3 months ago, no comorbid conditions/restrictions/limitations.

STANDARD

Due to arthritis osteoarthritis* (OA), degenerative joint disease* (DJD), full recovery within the past 3 months

DECLINE Postpone 3 months

Due to arthritis osteoarthritis* (OA), degenerative joint disease* (DJD), full recovery more than 3 months ago

STANDARD

***REFER to Arthritis for further possible restrictions and/or limitations**

Due to rheumatoid arthritis* of a single isolated joint full recovery within the past 6 months

DECLINE Postpone 6 months

Due to rheumatoid arthritis* of a single isolated joint full recovery 6 months

STANDARD

***REFER to Rheumatoid Arthritis for further possible restrictions and/or limitations**

Kaposi's Sarcoma – *A cancer that causes patches of abnormal tissue to grow under the skin, in the lining of the mouth, nose, and throat or in other organs*

DECLINE

Kidney Dialysis – *An artificial replacement for lost kidney function (renal replacement therapy) due to renal failure*

Current or short-term dialysis for an acceptable condition* within the past 12 months.

DECLINE

Past history of short term dialysis for an acceptable condition*, with treatment completed and stable for the past 12 months.

***REFER to specific condition for which treatment was required for further possible restrictions and/or limitations**

Kidney Disease – *Conditions that damage your kidneys and decrease their ability to function*
REFER to specific disease

Kidney/Renal Insufficiency

New onset, treatment-free, kidney/renal function tests within acceptable for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Asymptomatic, treatment-free, kidney/renal function tests within acceptable range for the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

Symptomatic, under treatment or kidney/renal function tests outside acceptable range, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Kidney/renal function steadily declining over past 24 months or with renal function tests falling in the following reference range:
 - BUN greater than 30
 - Creatinine greater than 2.0
 - Creatinine Clearance less than 50 ml/min
 - GFR calculation less than 60
- Diabetes mellitus
- Poorly controlled hypertension*
- Recurring renal/kidney stones, more than 2 occurrences in the past 24 months
- Any history of dialysis
- Diagnostic work-up pending, planned or recommended
- Any functional limitation or disability
- Any hospitalization or emergency room (ER) visit in the past 12 months

Kidney Failure/Renal Failure

Acute renal failure/acute tubular necrosis diagnosis – symptomatic or unstable renal function within the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Acute renal failure/acute tubular necrosis diagnosis – asymptomatic with stable acceptable renal function for the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

Kidney Stones – *The presence of calculi (Kidney stones) in the kidneys*

Self managed and passed without difficulty, no need for surgical intervention or post complete recovery from surgery.

PREFERRED

Currently symptomatic or with surgery pending or recommended and not completed.

DECLINE

Kidney/Renal Transplant

Kidney transplant* completed with stable graft vs. host reaction within the past 48 months, asymptomatic. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 48 months

Kidney transplant* with stable graft vs. host reaction for the past 48 months. Stable acceptable renal function, no comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit, no optional benefit riders

Comorbid conditions/restrictions/limitations:

- Kidney/renal function steadily declining over past 24 months or with renal function tests falling in the following reference range:
 - BUN greater than 30
 - Creatinine greater than 2.0
 - Creatinine Clearance less than 50 ml/min
 - GFR $eGFR$ less than 60
- Any need for dialysis post transplant
- Diabetes mellitus
- Hypertension
- Any functional limitation or disability
- Any need for catheterization within the past 24 months
- Recurring urinary tract infections
- Any related hospitalization or emergency room (ER) use within the past 24 months
- Recurring renal/kidney stones more than 2 occurrences in the past 24 months
- Chronic edema
- Any episode of congestive heart failure since transplant

***If transplant was related to malignancy REFER to Cancer (Kidney/Renal) for further possible restrictions and/or limitations**

Korsakoff's Psychosis – *A memory disorder which is caused by a deficiency of vitamin B1, also called thiamine and is often associated with alcoholism*

DECLINE

Kyphosis

REFER to Spinal Deformity

Labrynthitis – *An inflammation of the inner ear that is often a complication of otitis media and is characterized by dizziness or feelings of motion sickness caused by disturbance of the sense of balance*

REFER to Dizziness

Lacunar Infarction – *Small subcortical infarct (stroke)*

REFER to Cerebral Vascular Accident

Lambert-Eaton Syndrome – *An autoimmune disease that causes muscle weakness and easy fatigability*

DECLINE

Laminectomy (Spinal) – *A spine operation to remove the portion of the vertebral bone called the lamina and completed to alleviate spinal stenosis*

REFER to condition for which procedure was performed

Leukemia – *A disease that affects blood forming cells in the body. A cancerous condition characterized by an abundance of abnormal white blood cells in the body*

Chronic Lymphocytic Leukemia (CLL), diagnosed, **Stage 0 – I, asymptomatic and not** requiring treatment, with acceptable blood studies for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

CLL Stage 0 – I, asymptomatic and not requiring treatment, with acceptable blood studies for the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

CLL Stage I – II, asymptomatic status post treatment and with normal blood studies for less than the past 24 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

CLL Stage I – II, asymptomatic status post treatment and with normal blood studies for the past 24 months. No comorbid conditions/restrictions/limitations.

STANDARD

CLL Stage III – IV, asymptomatic status post treatment, with normal blood studies for less than the past 36 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 36 months

CLL Stage III – IV, asymptomatic status post treatment, with normal blood studies for the past 36 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Acute lymphocytic leukemia (ALL)

Acute myelogenic leukemia (AML)

Acute non-lymphocytic leukemia (ANLL)

All stages stable, treatment-free in complete remission, with normal blood studies for less than the past 60 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 60 months

Acute lymphocytic leukemia (ALL)**Acute myelogenic leukemia (AML)****Acute non-lymphocytic leukemia (ANLL)**

All stages stable, treatment-free in complete remission, with normal blood studies for the past 60 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Hairy Cell Leukemia, Chronic Myelogenic Leukemia (CML), Chronic Granulocytic Leukemia, or any leukemia with abnormal or unacceptable blood counts, symptomatic, currently under any treatment or with comorbid conditions/restrictions/limitations

DECLINE

Comorbid conditions/restrictions/limitations:

- Bone Marrow transplant within the past 48 months
- Diagnostic work-up in pending, planned or recommended
- Progressive weight loss (more than 15% over the past 24 months)
- Related hospitalization or emergency room (ER) visit within the past 24 months
- Parenteral nutrition (TPN) within the past 24 months
- Abnormal or unacceptable blood counts
 - White blood cell count (WBC) less than 2,000
 - Platelet count less than 60,000 or greater than 500,000
 - Albumin less than 3.0
 - Hematocrit (HCT) less than 30%
 - Hemoglobin (Hgb) less than 10 gm/dl
 - Creatinine greater than 2.0 or steady increase over the past 24 months
 - Creatinine clearance less than 50 ml/min
- Any functional limitation or disability
- Surgery recommended, planned or discussed

Limbs, Missing or Deformed

REFER to Amputation

Lordosis

REFER to Spinal Deformity

Lou Gherig's Disease (Amyotrophic Lateral Sclerosis, ALS) – *A degenerative neurological disorder marked by progressive muscle weakness and atrophy*

DECLINE

Lumbar Strain/Sprain

PREFERRED

Lupus – Discoid Lupus, Drug Induced Lupus and Systemic Lupus Erythematosus

Discoid lupus – *A chronic skin condition of sores with inflammation and scarring favoring the face, ears, and scalp and at times on other body areas*

New onset or diagnosis within the past 12 months.

DECLINE Postpone 12 months

Stable symptoms with firm diagnosis and topical treatment only for the past 12 months.

STANDARD

Drug-induced lupus – New diagnosis with post successful removal of causative medication for less than the past 3 months.

DECLINE Postpone 3 months

Full recovery post successful removal of causative medication* for the past 3 months.

STANDARD

***REFER to medical condition for which causative medication was prescribed for further possible restrictions and/or limitations**

Systemic Lupus Erythematosus (SLE) – *A chronic, inflammatory autoimmune disorder. It may affect the skin, joints, kidneys, and other organs*

DECLINE

Lyme Disease – *A bacterial illness caused by the bacterium *Borrelia burgdorferi* and *Borrelia afzelii* carried by certain ticks. It causes abnormalities in the skin, joints, heart and nervous system.*

New onset/diagnosis of active Lyme disease, asymptomatic status post treatment for less than the past 6 months. No neurological or cardiac involvement. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Asymptomatic and treatment-free for the past 6 month. No neurological or cardiac involvement, no functional limitation or disability. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Recurring condition and/or recurring symptoms unstable within the past 12 months. No comorbid conditions/restrictions/limitations. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Recurring condition stable and asymptomatic for the past 12 months. No comorbid conditions/restrictions/limitations. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit, no optional benefit riders

Comorbid conditions/restrictions/limitations:

- Any Neurological or cardiac involvement
- Rehab or physical therapy program within the past 12 months
- History of Arteritis or Chronic Fatigue Syndrome
- Fibromyalgia diagnosed or under treatment within the past 24 months
- Regular corticosteroid use more than 5.0 mg every day or 7.5mg every other day
- Use of oral narcotics
- IV antibiotic therapy within the past 12 months
- Related hospitalization or emergency room (ER) use within the past 12 months
- Any use of assistive adaptive devices
- Functional limitation or disability

Lymphoma, Hodgkin's

REFER to Hodgkin's Disease

Lymphoma, Non-Hodgkin's, Non-Hodgkin's Lymphoma, NHL, Malignant Lymphoma, Lymphosarcoma – *A cancer that originates in your lymphatic system, the disease-fighting network spread throughout your body. Tumors develop from lymphocytes (a type of white blood cell)*

Confirmed diagnostic stage I and stage II (low and intermediate grades); treatment and disease free for less than the past 12 months with documented negative follow-up completed within the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Confirmed diagnostic stage I and stage II (low and intermediate grades); treatment and disease free for the past 12 months with documented negative follow-up completed within the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Confirmed diagnostic stage III; (low and intermediate grades); treatment and disease free for less than the past 24 months with documented negative follow-up completed within the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Confirmed diagnostic stage III (low and intermediate grades); treatment and disease free for the past 24 months with documented negative follow-up completed within the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90 day elimination period, no optional benefit riders, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit

Any Unstaged Disease; Stage IV; Stage II – III (high grade); Recurrent disease; or with exacerbation; or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Stem cell or bone marrow transplant within the past 36 months
- Progress weight loss > 15% over the past 24 months
- Diagnostic work-up pending, planned or recommended and not completed
- No follow-up evaluation completed within 6 months of application
- Related hospitalization
- Any indication of second primary tumor
- Unexplained fever or high sweats within the past 12 months
- Any functional limitation of disability
- Any ongoing form of treatment (chemotherapy, oral antibiotics or narcotics)
- Abnormal or unstable lab values: white blood cells; platelets; kidney function tests

Macular Degeneration – *An eye disorder caused by the deterioration of the central portion of the retina*

New diagnosis within the past 6 months, stable with no evidence of progressive visual impairment.

DECLINE Postpone 6 months

Stable with no evidence of bilateral progressive visual impairment for the past 6 months, no functional limitation or disability.

STANDARD

With evidence of progressive bilateral visual impairment or any functional limitation or disability.
DECLINE

With mild visual impairment not causing functional limitation, disability or need for assistance in ADLs or IADLs.

REFER to Blindness/Visual Impairment

Major Depression – *A mental disorder characterized by a pervasive low mood, loss of interest in usual activities and diminished ability to experience pleasure*

REFER to Bipolar Disorder

Malignant Melanoma – *A malignancy of pigment-producing cells (melanocytes) located predominantly in the skin, but also found in the eyes, ears, GI tract, leptomeninges, and oral and genital mucous membranes*

The stage grouping scale referenced in our guidelines have been established by the American Joint Commission for Cancer (AJCC). There are multiple different staging / grading systems that have been used for this condition that may not accurately correlate to those used in our guidelines. A comparison of the AJCC stages to the more common alternate staging systems is provided for your reference.

Malignant Melanoma Group Staging Comparison		
AJCC Group Staging	Breslow Scale	Clark's Level
Stage 0	Not applicable (In-Situ)	I
Stage IA	Less than 1.0mm depth of invasion (Thin)	II
Stage IB	Less than 1.0mm depth of invasion with Ulcer (Thin)	II – III
Stage IB	1.01 – 2.0 mm. invasion without Ulcer (Intermediate)	III
Stage IIA	1.01 – 2.0 mm. invasion with Ulcer (Intermediate)	III
Stage IIA	2.01 – 4.0 mm. invasion without Ulcer (Intermediate)	III
Stage IIB	2.01 – 4.0 mm. invasion with Ulcer (Intermediate)	III
Stage IIB	Greater than 4.0 mm. invasion without Ulcer (Thick)	IV
Stage IIC	Greater than 4.0 mm. invasion with Ulcer (Thick)	IV
Stage IIIA	Any Thickness with no ulceration and nodal involvement	V
Stage IIIB	Any Thickness with ulceration and nodal involvement	V
Stage IIIC	Any Thickness with nodal involvement	V
Stage IV	Greater than 4.0 mm. invasion with or without ulceration (Thick) with distant nodes involvement or metastasis	V

cont'd

Revised: 1/12/2010

Stage 0 or in situ, surgically remove treatment completed. No previous Melanoma history, no suspicious lesions currently under observation. No comorbid conditions/restrictions/limitations.
PREFERRED

Stage IA and IB. Surgically removed treatment completed within the past 12 months, no suspicious lesions currently under observation. With history of previous Stage IA or IB or milder melanoma. No comorbid conditions/restrictions/limitations.
STANDARD

Stage IA and IB. Surgically removed treatment completed ,more than 12 months ago, no suspicious lesions currently under observation. No comorbid conditions, no previous melanoma. No comorbid conditions/restrictions/limitations.
PREFERRED

Stage IIA – Stage IIB. Depth of invasion less than 4.0mm surgically removed and treatment completed within the past 12 months. No suspicious lesions (sites) currently under observation. No comorbid conditions/restrictions/limitations.
DECLINE Postpone 12 months.

Stage IIA and IIB. Depth of invasion less than 4.0mm surgically removed and treatment completed more than 12 months ago. No suspicious lesions (sites) currently under observation. No comorbid conditions/restrictions/limitations.
STANDARD

Stage IIB and IIC. Depth of invasion greater than 4.0mm surgically removed and treatment completed within the past 24 months. No suspicious lesions (sites) currently under observation. No comorbid conditions/restrictions/limitations.
DECLINE Postpone 24 months

Stage IIB and IIC. Depth of invasion greater than 4.0mm surgically removed and treatment completed more than 24 months ago. No suspicious lesions (sites) currently under observation. No comorbid conditions/restrictions/limitations.
STANDARD

Stage IIIA and IIIB. Surgically removed and treatment completed within the past 24 months no prior melanoma history. No suspicious lesions currently under observation. No comorbid conditions/restrictions/limitations.
DECLINE Postpone 24 months

Stage IIIA and IIIB. Surgically removed and treatment completed more than 24 months ago, but less than 48 months ago. No prior melanoma history. No suspicious lesions currently under observation. No comorbid conditions/restrictions/limitations.

STANDARD with a 180-day elimination period*, no optional Waiver of Home Care Elimination Period Rider

***If available in the state; otherwise DECLINE Postpone 48 months**

Stage IIIA and IIIB. Surgically removed and treatment completed more than 48 months ago. No suspicious lesions (sites) currently under observation. No comorbid conditions/restrictions/limitations.
STANDARD

Stage III C and Stage IV, or with comorbid conditions/restrictions/limitations.
DECLINE

Comorbid conditions/restrictions/limitations:

- Recurrent/multiple occurrence more than 3 in the past 5 years or more than 5 lifetime
- Any metastatic spread beyond nearby (sentinel) lymph nodes or to 4 or more nearby (Sentinel) lymph nodes
- Melanoma that has not been removed and staged
- Any suspicious lesion or site currently under observation
- Any need for amputation beyond a single finger or toe in treatment of melanoma
- Progressive weight loss (more than 15% over the past 24 months)
- Any current swollen lymph nodes or painful lymph nodes
- Any surgery, biopsy, scan or other testing pending, planned or recommended and not completed
- No follow-up evaluation completed within the past 12 months

Manic Depression – *A category of mood disorders defined by the presence of one or more episodes of abnormally elevated mood, clinically referred to as mania*
REFER to Bipolar Disorder

Marfan Syndrome – *A connective tissue disorder. Connective tissue provides substance and support to tendons, ligaments, blood vessel walls, cartilage, heart valves and many other structures.*
DECLINE

Marie Strumpell Disease – *A form of arthritis that primarily affects the spine. It causes inflammation of the spinal joints (vertebrae) that can lead to severe, chronic pain and discomfort. In the most advanced cases this inflammation can lead to new bone formation on the spine, causing the spine to fuse in a fixed, immobile position.*
DECLINE

Megoblastic Anemia
REFER to Anemia, Megoblastic

Memory Loss
REFER to Confusion

Meniere's Disease – *A disorder of the inner ear that can affect hearing and balance*
REFER to Dizziness

Meningioma, Benign – *A tumor that arises from the meninges — the membranes that surround your brain and spinal cord*
REFER to Tumor, Brain

Meningitis (Acute) – *Inflammation of the protective membranes covering the brain and spinal cord, known collectively as the meninges*
 Fully recovered and treatment-free for less than the past 12 months. No previous history. No comorbid conditions/restrictions/limitations.
DECLINE Postpone 12 months

Fully recovered and treatment-free for the past 12 months. No previous history. No comorbid conditions/restrictions/limitations.

STANDARD

Comorbid conditions/restrictions/limitations:

- Any residual central nervous system (CNS) condition
- Residual autonomic dysfunction
- Unstable or onset of seizures post treatment
- Indwelling CNS shunt
- Abnormal EEG, CT, MRI or neurological evaluation
- Alcoholism still drinking or in recovery for less than the past 60 months
- Any immune disorder
- Any degenerative CNS condition
- Any use of assistive devices
- Any functional limitation or disability
- Any rehab program within the past 12 months

Menopausal Symptoms

PREFERRED

Mental Retardation – *Disorder in which a person's overall intellectual functioning is well below average, with an intelligence quotient (IQ) around 70 or less*

DECLINE

Mesothelioma – *A form of cancer that is almost always caused by previous exposure to asbestos. In this disease, malignant cells develop in the mesothelium, a protective lining that covers most of the body's internal organs*

DECLINE

Metabolic Syndrome

REFER to Diabetes

Microcytic Anemia

REFER to Anemia, Microcytic

Migraine Headaches

REFER to Headaches

Mild Cognitive Impairment (MCI) – *A subtle but measurable memory disorder*

DECLINE

Missing or Deformed Limbs – Amputation

REFER to Amputation

Mitral Valve Prolapse – *A condition in which one of the valves of the heart, the mitral valve, doesn't work properly*

REFER to Heart Valve Disease

Mixed Connective Tissue Disease (MCTD) – *A serious autoimmune disease, in which the body's defense system attacks itself*

DECLINE

Multiple Myeloma – A type of cancer formed by malignant plasma cells

DECLINE

Multiple Personality Disorder/Dissociative Identity Disorder (DID) – Dissociative Identity Disorder (DID) is a severe condition in which 2 or more distinct identities, or personality states, are present in, and alternately take control of an individual

DECLINE

Multiple Sclerosis – Also known as disseminated sclerosis (or encephalomyelitis disseminata), an autoimmune condition in which the immune system attacks the central nervous system (CNS), leading to demyelination

DECLINE

Muscular Dystrophy – A genetic disorder that gradually weakens the body's muscles

DECLINE

Myasthenia Gravis (Generalized) – A neuromuscular disorder characterized by variable weakness of voluntary muscles, which often improves with rest and worsens with activity

DECLINE

Myasthenia Gravis (Ocular) – An autoimmune disorder causing diplopia (double vision), ptosis (drooping eye lids), and weakness of lid closure

Confirmed diagnosis, symptom and treatment-free for less than the past 6 months *No visual deterioration. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Confirmed diagnosis, symptom- and treatment-free for the past 6 months. No visual deterioration. No comorbid conditions/restrictions/limitations.

STANDARD

Confirmed diagnosis, symptom-free and under long-term treatment with oral steroids (5mg. or less per day or 7.5mg. or less every other day) for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Confirmed diagnosis, symptom-free and under long-term maintenance treatment with oral steroids (5mg. or less per day or 7.5mg. or less every other day) for at least the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Ongoing or recurring symptoms, under treatment with more than 5mg. per day or 7.5mg every other day of oral steroids. Undergoing treatment other than maintenance steroids or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Osteoporosis if under treatment with steroids
- Any history of polio or chronic fatigue
- Any related hospitalization or emergency room (ER) visit within the past 12 months
- Any functional limitation or disability for related disorder
- Work-up pending, planned or recommended and not completed

- Any unexplained symptoms of generalized muscle weakness or fatigue
- Evidence of visual deterioration

Myelodysplasia/Myelodysplastic Syndrome – *A group of diseases in which the bone marrow doesn't produce enough healthy blood cells*

DECLINE

Myelofibrosis – *A disorder of the bone marrow, in which the marrow is replaced by fibrous (scar) tissue*

DECLINE

Myocardial Infarction – *A medical condition that occurs when the blood supply to a part of the heart is interrupted*

REFER to Angina

Myocarditis – *Inflammation of the myocardium, the middle layer of the heart wall*

Acute myocarditis. Mild disease without complications, treatment-free and stable for less than the past 24 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Acute myocarditis. Mild disease without complications, treatment-free and stable for the past 24 months. No comorbid conditions/restrictions/limitations.

STANDARD

Chronic or active myocarditis or with comorbid conditions.

DECLINE

Comorbid conditions/restrictions/limitations:

- History of or treatment for congestive heart failure, arrhythmia within the past 36 months
- Evidence of cardiomyopathy, myocardial infarction, post diagnosis
- Any history of Amaurosis fugax, transient ischemic attack (TIA), cerebral vascular accident (CVA) or stroke
- Recurrent episode of myocarditis
- Pacemaker or surgical treatment within the past 24 months
- Active cardiac rehab or rehab completed within the past 12 months
- Any treatment and anticoagulants, antibiotics, or antivirals, steroids or immunosuppressive within the past 24 months
- Any cardiac follow-up or surgery pending, planned or recommended and not completed
- Any functional limitation or disability
- Abnormal renal function test:
 - Creatinine level greater than 2.0 or rising over past 24 months
 - Creatinine clearance less than 50 ml/min

Myofacial Pain Syndrome

REFER to Fibromyalgia

Myopia – *A common vision condition in which you can see objects near to you clearly, but objects farther away are blurry*

PREFERRED

Narcolepsy – *Chronic neurological disorder caused by the brain's inability to regulate sleep-wake cycles normally*

New onset now under treatment for less than the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Well-controlled under treatment for the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Uncontrolled, ongoing events, untreated or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Reoccurrence while under treatment
- Related hospitalization or emergency room (ER) visit within the past 12 months
- Any history of head injury prior to onset of symptoms
- Functional limitation or disability

Nephrectomy (Unilateral) – *The surgical removal of a kidney*

REFER to the disorder for which the procedure was performed

If completed for Kidney Donation and Kidney Function is normal, no other medical conditions.

PREFERRED

Nephrolithiasis (Kidney Stone) – *The presence of calculi (Kidney stones) in the kidneys*

PREFERRED

Nephrosclerosis – *Hardening of the walls of the small arteries and arterioles (small arteries that convey blood from arteries to the even smaller capillaries) of the kidney*

DECLINE

Nervous Breakdown – *A non-medical term used to describe a sudden, acute attack of mental illness such as depression or anxiety*

REFER to Anxiety or Depression

Neurofibromatosis (Von Recklinghausen's Disease) – *A genetic disorder of the nervous system which causes tumors to form on the nerves anywhere in the body at any time*

DECLINE

Neurogenic Arthropathy (Charcot's Joint) – *Progressive degenerative disease of the joints caused by nerve damage resulting in the loss of ability to feel pain in the joint and instability of the joint*

DECLINE

Neurogenic Bladder – *dysfunction of the urinary bladder due to disease of the central nervous system or peripheral nerves*

REFER to underlying disease and Bladder Dysfunction

Obsessive Compulsive Disorder (OCD) – *An illness that causes people to have distressing, intrusive, irrational thoughts, images or impulses (i.e., obsessions) and to perform repetitive behavioral or mental acts (i.e., compulsions) aimed at reducing distress or preventing some dreaded situation*

New onset diagnosis, uncontrolled activity or change in treatment regimen within the past 6 months, no comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Controlled on stable treatment regimen for the past 6 month with no comorbid conditions/restrictions/limitations.

STANDARD

Uncontrolled or unstable treatment regimen or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Functional limitation or disability
- Diagnosed as severe obsessive compulsive disorder (OCD)
- Evidence of psychosis or psychotic behavior
- History of severe depression or psychosis
- Treated with anti-psychotic medication
- Any physical indications of obsessive compulsive disorder (OCD) behavior such as, but not limited to:
 - chaffed hands
 - patchy hair loss
 - self-mutilation or self-harm
- Eating disorders
- Inability to maintain normal social behavior or deterioration in psychosocial function.
- Any affect on ability to perform any ADLs or IADLs

Occupational Therapy – *A treatment that focuses on helping people achieve independence in all areas of their lives*

REFER to disorder for which treatment was performed

Organ Transplant (Except Cornea, Kidney and Bone Marrow/StemCell)

DECLINE

Organic Brain Syndrome (OBS) – *A general term, referring to physical disorders (usually not psychiatric disorders) that cause decreased mental function*

DECLINE

Osler-Weber-Rendu Disease – *An inherited disorder of the blood vessels, which can cause excessive bleeding*

DECLINE

Osteoarthritis (OA/Degenerative Joint Disease, DJD) – *Degeneration of cartilage and overgrowth of bone in joints associated with minimal inflammation*

REFER to Arthritis

Osteomyelitis – *An acute or chronic bone infection, usually caused by bacteria*

Acute osteomyelitis, stable and treatment-free for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Acute osteomyelitis, stable and treatment-free over the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

Recurrent osteomyelitis, stable and treatment-free for less than the past 24 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Recurrent osteomyelitis, stable and treatment-free over the past 24 months. No comorbid conditions/restrictions/limitations.

STANDARD

Chronic or active osteomyelitis or with comorbid conditions/restrictions/limitations.

DECLINE**Comorbid conditions/restrictions/limitations:**

- Pathological fracture within the past 12 months
- Multiple fractures related to osteomyelitis
- Non-union fracture
- Active rehab in the past 12 months
- Any residual nerve dysfunction or spinal cord compression
- Use of assistive devices
- Related hospitalization or emergency room (ER) visit in within the past 12 months
- Chronic pain
- Use of narcotic pain relievers within the past 6 months
- Chronic antibiotic therapy within the past 12 months
- Any functional limitation or disability
- Any surgery planned or recommended and not completed
- Use of magnetic field bone stimulator within the past 24 months
- Osteoporosis with with an abnormal bone mineral density (BMD) worse than -3.0 and history of fracture – REFER to specific disorder for further possible restrictions and/or limitations

Osteopenia – *Bone mineral density (BMD) that is lower than normal peak BMD but not low enough to be classified as osteoporosis***PREFERRED**

Osteoporosis – *A common disease that weakens bones and increases risk of sudden and unexpected fractures and is designated as any Bone mineral density (BMD) that is lower -2.5. for purposes of this guide the severity of osteoporosis is based on the following Bone Mineral Density, T scores)*

(Mild= T score -2.5 to -2.9) (Moderate= T score -3.0 to 3.5) (Moderately-Severe to Severe= T score -3.6 and worse)

New diagnosis with initiation of treatment within the past 6 months, **no fractures** involved, **Bone Mineral Density T-score (BMD)** ranging from -2.5 to -3.5. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Stable under treatment over the past 6 months, **no fractures** involved. **BMD T-score** ranging from -2.5 to -3.5. No comorbid conditions/restrictions/limitations.

STANDARD

Mild osteoporosis, **with 2 or less associated fractures related to trauma**; Stable under treatment, completely healed. **BMD T-score ranging from -2.5 to -2.9**. No comorbid conditions/restrictions/limitations.

Femur; Hip; Tibia; Pelvis; Vertebra; Wrist; Ankle

Healed within the past 12 months – **DECLINE Postpone 12 months**

Healed greater than 12 months ago – **STANDARD**

Humerus; Ulna; Radius; Scapula; Rib(s); Fingers; Toes

Healed within the past 6 months – **DECLINE Postpone 6 months**

Healed greater than 6 months ago – **STANDARD**

Stable under treatment **with 2 or less associated fractures related to trauma**, completed healed. Moderate **BMD T-score** ranging from **-3.0 to -3.5**. No comorbid conditions/restrictions/limitations.

Femur ; Hip; Tibia; Pelvis; Vertebra; Wrist; Ankle

Healed within the past 12 months – **DECLINE Postpone 12 months**

Healed greater than 12 months ago – **STANDARD with a 90-day elimination period, no optional benefit riders, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum**

Humerus; Ulna; Radius; Scapula; Rib(s); Fingers; Toes

Healed within the past 6 months – **DECLINE Postpone 6 months**

Healed greater than 6 months ago – **STANDARD with a 90-day elimination period, no optional benefit riders, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum**

Severe osteoporosis BMD T-score -3.6 or worse, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Osteomyelitis
- History of spontaneous fracture or non-traumatic fracture
- Multiple fractures (3 or more) or recurrent fracture in the past 48 months
- Non-union fracture
- Multiple compression fractures
- Active rehab within the past 12 months
- Any CNS or peripheral nerve dysfunction
- Any spinal cord compression
- Imbalance, gait disorders or multiple falls (3 or more) within the past 24 months
- Significant or progressive visual impairment
- Smoking within the past 36 months
- Underweight/frailty
- Rheumatoid arthritis with flare in the past 24 months
- Severe degenerative joint disease

- Medical non-compliance or untreated osteoporosis
- Use of steroids in the past 24 months
- Pain clinic within the past 12 months
- Narcotic use within the past 12 months
- Related hospitalization or emergency room (ER) visit within the past 6 months
- Any use of an assistive device or other assistance for support or ambulation
- Any functional limitation or disability
- More than a 3-inch documented loss of height over the past 60 months

Oxygen Use

DECLINE if current or REFER to disorder for which oxygen therapy was prescribed

Pacemaker Implant – *A medical device which uses electrical impulses, delivered by electrodes contacting the heart muscles, to regulate the beating of the heart*

***REFER to disorder for which Pacemaker was implanted for further possible restriction or limitation.**

Pacemaker implant within the past 6 months with stable cardiac function. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Pacemaker implant with full recovery, greater than 6 months ago, and stable cardiac function. No comorbid conditions/restrictions/limitations.

STANDARD

Unstable cardiac function or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Open heart surgery within the past 12 months
- Complications from pacemaker within the past 12 months
- Pacemaker or battery adjustment within the past 3 months
- Active cardiac rehab within the past 12 months
- Unexplained falls or injury within the past 12 months
- Episodes of syncope, dizziness, imbalance, post pacemaker implant within the past 12 months
- Myocardial infarction within the past 24 months
- Currently smokes or stopped smoking less than 12 months ago
- Related hospitalization or emergency room (ER) visit in the past 6 months
- Concurrent use of 4 or more antiarrhythmics, beta blockers, alpha or calcium channel blockers within the past 12 months
- Cardiomyopathy with ejection fraction (EF) measured at less than 40%
- Any function limitations or disability related to heart disease.

Paget's Disease of the Bone – *A chronic skeletal disorder which may result in enlarged or deformed bones in one or more regions of the skeleton*

Found incidentally, asymptomatic, localized, no fracture, no residual impairment, stable alkaline phosphatase values. No comorbid conditions/restrictions/limitations.

STANDARD

Asymptomatic, localized with single pathological fracture completely healed within the past 12 months. No residual impairment, stable alkaline phosphatase values. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Asymptomatic localized with single pathological fracture completely healed greater than 12 months ago. No residual impairment, stable alkaline phosphatase values. No comorbid conditions/restrictions/limitations.

STANDARD

Asymptomatic localized with multiple or recurrent fractures completely healed within the past 24 months. No residual impairment, stable alkaline phosphatase values. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Asymptomatic localized with multiple or recurrent fractures completely healed greater than 24 months ago. No residual impairment, stable alkaline phosphatase values. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Symptomatic, active disease, workup pending, planned or recommended and not completed or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Non-union fracture
- Active rehab program within the past 12 months
- Any systemic or organ involvement
- Cardiac complications
- Central nervous system or peripheral nerve dysfunction
- Pain clinic, hospitalization, or emergency room (ER) use within the past 12 months
- Use of oral narcotics within past 12 months
- Use of an assistive device
- Magnetic field bone stimulator within the past 24 months
- Osteoporosis with BMD T-score worse than -3.0
- Any functional limitation or disability
- Any surgery planned or recommended and not completed
- Current smoking or smoking within the past 12 months
- Gait imbalance or multiple falls within the past 24 months

Paget's Disease of the Breast/Nipple

REFER to Cancer, Breast

Pancreatitis – *An inflammation or infection of the pancreas*

Single acute episode, asymptomatic and treatment-free for less than the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Single acute episode, asymptomatic and treatment-free for the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Single remote episode, asymptomatic and treatment-free for the past 36 months. No comorbid conditions/restrictions/limitations.

PREFERRED

Relapsing, acute episode, asymptomatic and treatment-free for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Relapsing, acute episode, asymptomatic and treatment-free for the past 12 months. No more than 2 episodes within the past 24 months and no more than 3 episodes within the past 60 months. No comorbid conditions/restrictions/limitations.

STANDARD

Chronic Pancreatitis, more than 3 episodes of acute Pancreatitis within the past 60 months, or with established underlying cause which has not been resolved, or currently under treatment or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Related to alcohol use with continued alcohol consumption
- Progressive weight loss (more than 15% over the past 12 months)
- Diabetes mellitus
- Any indication of liver disease or elevated liver function tests
- Pancreatic insufficiency
- Use of narcotic pain reliever
- Any surgery planned or recommended and not completed
- Any functional limitation or disability

Panic Disorder – *An anxiety disorder and is characterized by unexpected and repeated episodes of intense fear accompanied by physical symptoms that may include chest pain, heart palpitations, shortness of breath, dizziness, or abdominal distress*

REFER to Anxiety

Paralysis/Paresis – *Loss of muscle function in part of your body*

DECLINE

Paraplegia – *Paralysis of both lower limbs due to spinal disease or injury*

DECLINE

Parkinson's Disease – *A disorder that affects nerve cells, or neurons, in a part of the brain that controls muscle movement*

DECLINE

Paroxysmal Atrial Tachycardia/Paroxysmal Supraventricular Tachycardia – *A rapid heart rate, which occurs from time to time (paroxysmal). PSVT starts with events taking place above the ventricles. PAT starts with event taking place in the atria.*

New onset/diagnosis. Asymptomatic for less than the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Asymptomatic and treatment-free over the past 6 months. No comorbid conditions/restrictions/limitations.

PREFERRED

Asymptomatic and well-controlled under treatment over the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Asymptomatic and well-controlled with or without treatment over the past 6 months with **considerable*** comorbid conditions/restrictions/limitations.

***REFER to comorbid conditions for further possible restrictions or limitations**

Symptomatic, unstable, unremitting or with **uninsurable**** comorbid conditions.

DECLINE

***Considerable comorbid conditions/restrictions/limitations:**

- Pacemaker implant
- Ablation surgery within the past 6 months, now fully recovered and asymptomatic
- Diabetes
- Hypertension
- Coronary artery disease/myocardial infarction
- Valvular heart disease
- Chronic obstructive pulmonary disease

****Uninsurable comorbid conditions:**

- History of stroke, cerebral vascular accident (CVA), transient ischemic attack (TIA) or amaurosis fugax
- Cardiomyopathy
- Episodes of syncope within the past 12 months or recurring episodes (more than 3, within the past 24 months)
- Active cardiac rehab within the past 6 months
- Any functional limitation or disability
- Concurrent use of 4 or more medications to control heart rhythm within the past 12 months
- Any surgery planned or recommended and not completed

Peptic Ulcers – *A sore or hole in the lining of the stomach or duodenum*

REFER to Ulcers, Peptic

Periodic Leg Movement in Sleep (PLMS)

REFER to Restless Leg Syndrome

Peripheral Neuropathy (Focal Neuropathy, Mono Neuropathy, Multiple Mono Neuropathies) – *Damage to nerves of the peripheral nervous system, which may be caused either by diseases of the nerve or from the side-effects of systemic illness*

New onset/diagnosis – well controlled and non-progressive for less than the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Well controlled and non-progressive over the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

History of being neurologically unstable or with mild residual central nervous system (CNS) affect currently completely resolved and stable for less than the past 12 months.

DECLINE Postpone 12 months

History of being neurologically unstable, or with mild residual central nervous system (CNS) affect, currently stable and completely resolved for the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Polyneuropathy, autonomic neuropathy, progressive, unstable, symptomatic, with any ongoing central nervous system (CNS) affect, or related to alcoholism and/or alcohol use or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- **If related to underlying disease. REFER to disease for further possible restrictions and/or limitations**
- Any surgery planned or recommended and not done
- Any immune disorder, Aids Related Complex (ARC), AIDS, neoplasm or degenerative central nervous system (CNS) condition
- Related hospitalization, emergency room (ER) or pain clinic visits within the past 12 months
- Any use of an assistive device
- Use of a TENS unit within the past 12 months
- Related use of narcotics within the past 12 months
- Any functional limitation or disability
- Presence of peripheral vascular disease

Peripheral Vascular Disease (PVD) or Peripheral Arterial Disease (PAD) – Diseases of blood vessels outside the heart and brain

New diagnosis, initiation or change in treatment, stable without complications for less than the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Mild – stable without complications, claudication or other symptoms treated or untreated for more than the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Moderate – stable without complications, claudication or other symptoms treated or untreated for more than the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider, \$400,000 maximum lifetime benefit

Status post surgical intervention, stable, without complication, claudication or other symptoms for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Status post surgical intervention, stable without complications, claudication or other symptoms and with **no treatment** with medication for more than the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

Status post surgical intervention, stable without complications, claudication or other symptoms and **under treatment** with medication for more than the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$4,000 maximum monthly benefit, \$250,000 maximum lifetime benefit, no optional benefit riders

Indicated as severe or noncompressible, or any severity that is unstable, with complications, claudication or other symptoms, or with comorbid conditions/restrictions/limitations.

DECLINE

*Ankle-Brachial Index	Severity
>1.30	Noncompressible (calcific vessel; diabetes, chronic renal insufficiency and older age)
0.91-1.30	Normal
0.71-0.90	Mild
0.41-0.70	Moderate
0-0.40	Severe

Comorbid conditions/restrictions/limitations:

- Diagnosed prior to age 55
- Peripheral neuropathy
- Current cellulites or recurrent cellulites (more than 3 episodes in the past 24 months)
- History of previous peripheral vascular surgery
- Any skin breakdown (ulcers) within the past 24 months
- Any history of amputation or gangrene related to peripheral vascular or peripheral arterial disease PVD/PAD
- Active rehab program within the past 6 months
- Diabetes mellitus
- Smoking within the past 24 months
- Hypertension poorly controlled (REFER to hypertension guidelines)
- History of coronary artery disease, carotid artery disease or renal vascular disease
- Abnormal kidney function tests
- Use of multiple medications 2 or more for claudication symptoms
- Any surgery planned or recommended and not completed
- Any use of assistive/adaptive devices
- Home oxygen or ulna boot within the past 24 months
- Congestive heart failure
- Any functional limitation or disability

Pernicious Anemia

REFER to Anemia, Pernicious

Phlebitis – *Inflammation of a vein, usually in the legs*

REFER to Deep Vein Thrombosis

Phobias – *A type of anxiety disorder characterized by strong, irrational fear of something that poses little or no actual danger*

REFER to Anxiety

Physical Therapy – *Services to individuals and populations to develop, maintain and restore maximum movement and functional ability*

REFER to the disorder for which the treatment was performed

Pick's Disease – *A brain disorder that causes slowly worsening decline of mental abilities*
DECLINE

Pneumonia – *An inflammation of the lung, usually caused by an infection*

Isolated incident, no complications, fully recovered within the past 3 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 3 months

Isolated incident, no complications, fully recovered for more than the past 3 months. No comorbid conditions/restrictions/limitations

PREFERRED

Isolated pneumonia requiring intubation, pulmonary resection or aspiration pneumonia, fully recovered. No complications within the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Isolated pneumonia requiring intubation, pulmonary resection or aspiration pneumonia, fully recovered. No complications for more than the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Multiple episodes of pneumonia (more than 3 in the past 24 months).

DECLINE Postpone 12 months from last episode's complete recovery

Multiple episodes of pneumonia (more than 3 in the past 24 months) and more than 12 months from last episode's complete recovery. No complications, no comorbid conditions/restrictions/limitations.

STANDARD

Pneumonia with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Active TB
- Moderate to severe chronic obstructive pulmonary disease
- Congestive heart failure
- Peripheral edema secondary to cor pulmonale
- Respiratory rehab current or within the past 3 months
- Use of oxygen within the past 12 months
- Chronic antibiotic suppression within the past 24 months
- Any indication of central nervous system disorder affecting swallowing or breathing
- Any functional limitation or disability

Poliomyelitis (Polio) – *A contagious viral illness. In its most severe form, polio causes paralysis, difficulty breathing and sometimes death.*

Past history of childhood poliomyelitis with complete recovery. No need for assistive devices or braces. No indication of any central nervous system affect (weakness, easy fatigue ability, pain, autonomic dysfunction, balance difficulty, unexplained falls) or breathing difficulty related to central nervous system (CNS) deficit. No functional limitation or disability.

STANDARD

Any indication of muscle weakness, need for assistive devices or braces, central nervous system affect (weakness, easy fatigueability, pain, autonomic dysfunction, balance difficulty, unexplained falls). Functional limitation or disability. Any neurological workup pending, planned or recommended and not completed. Any indication of concern for or suspicion of post-polio paralytic syndrome or post-polio syndrome.

DECLINE

Polycystic Kidney Disease – *A kidney disorder passed down through families in which multiple cysts form on the kidneys, causing them to become enlarged and may lead to kidney failure*

DECLINE

Polycythemia Vera (P. Vera) – *An abnormal increase in blood cells (primarily red blood cells) resulting from excess production by the bone marrow*

New diagnosis of **primary polycythemia vera**, unstable symptoms or blood counts within the past 12 months.

DECLINE Postpone 12 months

Primary polycythemia vera, asymptomatic with stable acceptable blood counts for the past 12 months treated with phlebotomy, less than 6 per year or within the last 12 months, **OR** Hydroxyurea. No complications, no treatment changes in 12 months or comorbid conditions/restrictions/limitations.

STANDARD

Primary polycythemia vera, symptomatic, unstable or unacceptable blood counts, or with comorbid conditions/restrictions/limitations

DECLINE

Comorbid conditions/restrictions/limitations:

- Under treatment with the following:
 - Phlebotomy, more than 6 per year or within the last 12 months or **in addition** to treatment with hydroxyurea
 - Oral steroids within the past 48 months
 - ³²P (radioactive phosphate) within the past 48 months
 - 6MP (6-mercaptopurine) within the past 48 months
 - Methotrexate within the past 48 months
 - Cyclophosphamide, within the past 48 months
 - Imuran within the past 48 months
 - Chlorambucil within the past 48 months
- Active hepatitis or renal failure within the past 24 months
- Symptomatic splenomegaly within the past 24 months
- Suspicion of, or confirmed, leukemia or pre-leukemia
- Smoking current or within the past 24 months
- Alcoholism still drinking or currently in recovery for less than 60 months
- Related hospitalization or emergency room (ER) use within the past 12 months
- Abnormal lab values:
 - Platelets greater than 600,000 or elevated with complications
 - Albumin less than 3.0
 - Hematocrit (HCT) less than 30%
 - Hemoglobin (Hgb) less than 10gm/dl
 - Creatinine greater than 2.0 or steady increase over the past 24 months

- Related episodes of thrombosis or bleeding within the past 12 months
- Any functional limitation or disability
- History of stroke, cerebral vascular accident (CVA), transient ischemic attack (TIA) or amaurosis fugax

Secondary Polycythemia Vera

REFER to Underlying Causative Disorder for guidelines

Polymyalgia Rheumatica (PMR) – *An inflammatory condition of the muscles, which causes pain or stiffness, usually in the neck, shoulders, and hips*

New onset/diagnosis, active polymyalgia rheumatica, asymptomatic for less than the past 6 months.

DECLINE Postpone 6 months

In remission and asymptomatic for the past 6 months, untreated or treated with non-steroidal anti-inflammatories. No comorbid conditions/restrictions/limitations.

STANDARD

In remission and asymptomatic for the past 6 months, treated with low dose steroids (5 mg. or less per day, or 7.5mg. or less every other day). No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional benefit riders, \$4,000 monthly maximum benefit, \$250,000 lifetime maximum benefit

Symptomatic, limiting function or activity or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Treated with steroids more than 5mg per day or more than 7.5mg every other day
- Steroid induced myopathy in the past 12 months
- Active rehab program in the past 12 months
- Organ or systemic involvement
- Giant cell arteritis or related ophthalmic problems
- Dysphasia or depression with progressive weight loss
- Use of an assistive or adaptive device
- Use of narcotics in the past 6 months
- Any functional limitation or disability
- Abnormal lab tests:
 - Creatinine Phosphokinase (CPK) greater than 1.5x the maximum normal level
 - Hematocrit (HCT) less than 33%
 - Hemoglobin (Hgb) less than 10 gm/dl
 - Erythrocyte Sedimentation Rate (ESR or Sed-Rate) ESR greater than 50 mm/hr
 - Creatinine greater than 2.0 or with steady increase in the past 24 months.

Polymyositis – *One of a group of muscle diseases that involve inflammation of the muscles or associated tissues; the inflammatory cells of the immune system directly attack muscle fibers*

Asymptomatic in remission, treatment-free with no residual deficits, for less than the past 24 months.

DECLINE Postpone 24 months

Asymptomatic in remission, treatment-free with no residual deficits for the past 24 months, confirmed by evaluation to include labs and pulmonary tests completed within the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

Active, under treatment, active rehab program, residual deficits or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Dysphagia (difficulty in swallowing) with progressive weight loss
- Organ or system involvement within the past 36 months
- Related hospitalization or emergency room (ER) use in the past 12 months
- Any use of assistive or adaptive devices
- Abnormal pulmonary function tests below acceptable level (**REFER to Chronic Obstructive Pulmonary Disease**)
- Abnormal lab studies:
 - Creatinine Phosphokinase (CPK) greater than 1.5x the maximum normal level
 - Hematocrit (HCT) less than 33%
 - Hemoglobin (Hgb) less than 10 gm/dl
 - Erythrocyte Sedimentation Rate (ESR or Sed-Rate) ESR greater than 50 mm/hr
 - Creatinine greater than 2.0 or with steady increase in the past 24 months.
 - Albumin less than 3.0
- Any functional limitation, disability
- Underweight

Polyps (Benign) – *An abnormal growth of tissue projecting from a mucous membrane*
PREFERRED

Polyradiculoneuritis
REFER to Guillain Barre Syndrome

Portal Hypertension – *An increase in the pressure within the portal vein (the vein that carries blood from the digestive organs to the liver). The increase in pressure is caused by a blockage in the blood flow through the liver.*

DECLINE

Post-Herpatic Neuralgia (Herpes Zoster/Shingles) – *Represents reactivation of a previous infection with the varicella-zoster virus (VZV), the other being varicella (chickenpox)*

Asymptomatic, pain and treatment-free.

PREFERRED

Stable and asymptomatic or mildly symptomatic treated with non-narcotic medication.

STANDARD

Currently experiencing moderate to severe pain, any functional limitations or disability or treated with narcotic pain relievers.

DECLINE Postpone until stable and pain has become asymptomatic or mildly symptomatic and narcotic pain relievers are discontinued

Post Polio Paralytic Syndrome or Post Polio Syndrome (PPS) – *A condition that affects polio survivors years after recovery from an initial acute attack of the poliomyelitis virus and is mainly characterized by new weakening in muscles that were previously affected by the polio infection and in muscles that seemingly were unaffected*

DECLINE

Post Traumatic Stress Syndrome (PTSS) – *The emotional, cognitive, behavioral, physiological experience of individuals who are exposed to, or who witness, events that overwhelm their coping and problem-solving abilities*
REFER to Depression

Postero-Lateral Sclerosis – *A rare inherited disorder characterized by the gradual degeneration of the white matter of the spinal cord and pernicious anemia*
DECLINE

Pre-Diabetes
REFER to Diabetes

Premature Atrial Contractions (PAC) or Atrial Premature Contractions (APC) – *A type of premature heart beat, irregular heart beat or benign arrhythmia which start in the upper 2 chambers of the heart, also called atria*
 New onset within the past 3 months, with no evidence of heart disease. No comorbid conditions/restrictions/limitations.
DECLINE Postpone 3 months

Asymptomatic, treatment-free for the past 3 months with no evidence of heart disease. No comorbid conditions/restrictions/limitations.
PREFERRED

Asymptomatic, under treatment with single anti-arrhythmic for the past 3 months. No evidence of heart disease. No comorbid conditions/restrictions/limitations.
STANDARD

Surgical intervention within the past 6 months.
DECLINE Postpone 6 months

Status post surgical intervention, asymptomatic for the past 6 months, currently treated or untreated. No evidence of heart disease. No comorbid conditions/restrictions/limitations.
STANDARD

Symptomatic, cardiac evaluation or surgery pending, planned or recommended and not completed. Treated with multiple (4 or more) medications or any functions limitations or disability.
DECLINE

With underlying heart or cardiac disease/disorder or other **comorbid conditions, REFER to disease/disorder/condition for further possible restrictions and/or limitations:**

- Pacemaker implant
- Diabetes
- Congestive heart failure
- Hyperthyroidism
- Valvular heart disease
- Cardiomyopathy
- Coronary artery disease
- Carotid artery disease
- Angina

Premature Ventricular Contraction (Non-Standard Ventricular Tachycardia)

Premature heartbeats originating from the ventricles or lower chambers of the heart
New onset within the past 6 months with no evidence of heart disease. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Asymptomatic, treatment-free for the past 6 months with no evidence of heart disease. No comorbid conditions/restrictions/limitations.

PREFERRED

Asymptomatic, under treatment with single anti-arrhythmic for the past 6 months. No evidence of heart disease. No comorbid conditions/restrictions/limitations.

STANDARD

Surgical intervention or cardioversion within the past 12 months.

DECLINE Postpone 6 months

Status post surgical intervention or cardioversion, asymptomatic for the past 12 months, currently treated or untreated. No evidence of heart disease. No comorbid conditions/restrictions/limitations.

STANDARD

Symptomatic, cardiac evaluation or surgery pending, planned or recommended and not completed. Treated with multiple (4 or more) medications or any functions limitations or disability.

DECLINE

Comorbid conditions/restrictions/limitations:

- Smoking within the past 24 months
- With underlying heart or cardiac disease/disorder or other **comorbid conditions, REFER to disease/disorder/condition for further possible restrictions and/or limitations:**
 - Pacemaker implant
 - Diabetes
 - Congestive heart failure
 - Hyperthyroidism
 - Valvular heart disease
 - Cardiomyopathy
 - Coronary artery disease
 - Carotid artery disease
 - Angina

Primary Biliary Cirrhosis (PBC)

REFER to Cirrhosis, Primary Biliary

Primary Progressive Aphasia – *A rare neurological syndrome in which language capabilities become slowly and progressively impaired*

DECLINE

Progressive Muscular Atrophy – *A progressive neurological disease in which the lower motor nerve cells (motor neurons) deteriorate*

DECLINE

Progressive Systemic Sclerosis – *A widespread connective tissue disease that involves changes in the skin, blood vessels, muscles, and internal organs*

DECLINE

Prolapsed Bladder

Stable and well controlled no urinary incontinence, no surgery pending or planned or recommended and not completed.

PREFERRED

With urinary incontinence.

REFER to Incontinence, Urinary (stress)

Prostatitis

REFER to Benign Prostatic Hypertrophy

Psoriatic Arthritis – *An inflammatory joint disease associated with psoriasis*

New onset/diagnosis, active or requiring treatment change. Now asymptomatic and quiescent for less than the past 12 months. No comorbid conditions/restrictions/limitations, acceptable treatment plan.

DECLINE Postpone 12 months

Asymptomatic and quiescent, stable, acceptable treatment plan for the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional benefit riders, \$400,000 lifetime maximum benefit

Active disease, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Use of oral narcotics within the past 12 months
 - Oral steroids within the past 12 months
 - Intra-articular steroid injections 3 or more within the past 12 months
 - Enbrel, Remicade, Cytoxan or other tumor necrosing factor (TNF) agent within the past 24 months
 - Narcotics via parenteral, patch or cocktail route within the past 24 months
 - Any past use of gold sodium thiomalate (myochrysine), gold thioglucose (solganal), auranofin (ridaura), or efalizumab (raptiva)
 - Any history of treatment with d-penicillamine (cuprimine/depen)
 - Pressure sores, contractures or muscle wasting within the past 24 months
 - Joint replacement or joint surgery within the past 6 months
 - Active rehab within the past 12 months
 - Any surgery planned or recommended and not completed
 - Any limitations to ADLs or IADLs
 - Any functional limitation or disability
 - Any related hospitalization or emergency room (ER) use within the past 12 months
 - Any use of assistive or adaptive devices
-

Psychiatric Disorders – *Disorder characterized by disturbances in a person's thoughts, emotions or behavior*

REFER to specific disorder

Psychoneurosis – *An abnormal reaction to the environment, including anxieties, phobias, hysteria, and hypochondria*

DECLINE

Psychosis – *A loss of contact with reality, usually including false ideas about what is taking place or who one is (delusions) and seeing or hearing things that aren't there (hallucinations)*

DECLINE

Pulmonary Embolism – *The sudden blocking of one of the arteries of the lung by matter in the blood, such as a blood clot, fat, fragments of a cancerous tumor or an air bubble*

Single episode with identified cause* successfully treated with anti-coagulant asymptomatic for less than the past 6 months with or without current treatment . No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Single episode, with identified cause,* successfully treated with anti-coagulant and asymptomatic for the past 6 months, with or without current treatment. No comorbid conditions/restrictions/limitations.

STANDARD

Single episode with identified cause* completely resolved with anti-coagulants, asymptomatic without treatment for the past 36 months. No comorbid conditions/restrictions/limitations.

PREFERRED**

Single episode, cause unknown, or with pulmonary resection or recurrent episode, no more than 2 in a lifetime. Treated and asymptomatic with more than 12 months elapsed since last episode. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional benefit riders, \$400,000 lifetime maximum benefit

Symptomatic or more than 2 episodes, or with comorbid conditions/restrictions/limitations.

DECLINE

***REFER to underlying cause for further possible limitations or restrictions**

****Provided underlying cause qualifies for preferred rates**

Comorbid conditions/restrictions/limitations:

- Vena cava umbrella or interruption
- Indication of an underlying thrombotic disorder
- If treated with anti-coagulants, unstable pro-thrombin time (PT) or international normalized ratio (INR) (clotting factors)
- Cor pulmonale
- Active TB
- Congestive heart failure
- History of deep vein thrombosis (DVT) within the past 36 months
- Related hospital or emergency room (ER) visit within the past 6 months
- Pulmonary hypertension
- Surgery planned or recommended and not completed
- Any bleeding complications while treated with anti-coagulants
- Abnormal pulmonary function tests (REFER to Chronic Obstructive Pulmonary Disease)
- Any use of oxygen within the past 12 months

- Any unexplained falls, dizziness, imbalance, syncopal or near syncopal episodes
- Evidence of dyspnea or exertion or shortness of breath
- Any functional limitation or disability

Pulmonary Fibrosis – *A condition in which tissue deep in your lungs becomes thick and stiff, or scarred, over time*

REFER to Chronic Obstructive Pulmonary Disease

Pulmonary Hypertension – *An abnormal elevation of the pressure in the pulmonary circulation*
DECLINE

Quadriplegia – *A complete paralysis of the arms, legs, and trunk*
DECLINE

Raynaud's Disease – *A condition that affects the blood supply to the fingers, toes and occasionally the ears and nose*

Stable treatment-free, no limitations, no indication of underlying vascular disease.

PREFERRED

Stable under treatment, no limitations, no indication of underlying vascular disease.

STANDARD

Unstable, any limitations or disability.

DECLINE

With underlying vascular disease.

REFER to underlying disease for further possible limitations or restrictions

Recklinghausen's Disease – *A genetic disorder of the nervous system which causes tumors to form on the nerves anywhere in the body at any time*

DECLINE

Rectocele – *Disorder in which the rectum bulges into the back wall of the vagina*

PREFERRED

Reflex Sympathetic Dystrophy (RSD)

REFER to Complex Regional Pain Syndrome

Regional Enteritis

REFER to Crohn's Disease

Renal Transplant

REFER to Kidney Transplant

Renal Failure

REFER to Kidney Failure

Renal Insufficiency

REFER to Kidney Insufficiency

Respiratory Disease**REFER to specific disease**

Restless Leg Syndrome (RLS) or Periodic Leg Movement in Sleep (PLMS) – *Disorder characterized by unpleasant sensations in the legs and an uncontrollable urge to move when at rest in an effort to relieve these feelings*

New onset with firm diagnosis, well documented. Stable for less than the past 6 months, no comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Firm diagnosis well documented, stable and well-controlled with medication(s) for the past 6 months. No comorbid conditions/restrictions/limitations.

STANDARD

Firm diagnosis, well documented, stable and well controlled with 1 medication for the past 36 months. No comorbid conditions/restrictions/limitations.

PREFERRED

Active, unstable, uncontrolled, with frequent medication changes or with comorbid conditions/restrictions/limitations.

DECLINE**Comorbid conditions/restrictions/limitations:**

- Any mention, concern of possible Parkinson's disease or inability to rule out Parkinson's disease
- Physical therapy within the past 12 months for gait training or strengthening
- Any mention, concern of possible post-polio syndrome
- Active and symptomatic chronic fatigue
- Diabetes mellitus with any evidence of peripheral neuropathy
- Pain clinic, hospitalization or emergency room (ER) use within the past 12 months
- Use of 2 or more simultaneous anti-Parkinson's medications
- Use or more than 2 total medications
- Any use of an assistive device or adaptive device
- Any functional limitation or disability

Retinal Detachment – *A separation of the light-sensitive membrane in the back of the eye (the retina) from its supporting layers*

Surgically repaired without complications.

PREFERRED

Surgery planned or recommended and not completed

DECLINE Postpone until successful completion of surgery

If related to disease.

REFER to disease for further possible restrictions and/or limitations

With associated vision loss .

REFER to Blindness/Vision Loss.

Retinitis Pigmentosa – *A group of inherited diseases that damage the light-sensitive rods and cones located in the retina, the back part of our eyes***DECLINE**

Retinopathy – *Any non-inflammatory disease of the retina***REFER to underlying cause or Blindness/Vision Loss**

Rheumatoid Arthritis – *A chronic, progressive and disabling auto-immune disease characterized by inflammation of the lining, or synovium, of the joints*

New onset, diagnosis, symptomatic flare or change in treatment, or single joint replacement within the past 6 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Asymptomatic, in remissive state for the past 6 months, treated and managed with non-steroidal anti-inflammatories, plaquenil (hydroxychloroquine/chloroquine), Arava (leflunomide) or methotrexate (2 or less in combination) or more than 6 months status post single joint replacement. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, \$400,000 lifetime maximum benefit, no optional benefit riders

Mostly asymptomatic, 2 or less mild flares per year, treated or managed with oral medications (3 or less in combination including one oral steroid (less than 5 mg per day or 7.5 mg every other day)). No comorbid conditions/restrictions/limitations. No use of assistive or adaptive devices, no limitations or disability, no planned or recommended surgery, no comorbid medical conditions. No narcotic medication, GOLD, Thiomalate (Myochrysine), Enbrel or Remicade. No history of joint replacements.

STANDARD with a *180-day elimination period, \$400,000 lifetime maximum benefit, no optional benefit riders***If available in state of issue; otherwise DECLINE**

Diagnosed as severe with ongoing pain, evidence of joint destruction and symptomatic flares (more than 2 per year). Or with comorbid conditions/restrictions/limitations.

DECLINE

- Steroid use of 5 mg. or more per day or 7.5 mg or more every other day
- Osteoporosis* with any steroid use in the past 48 months
- Moderate or severe osteoporosis*
- Use of gold-based medication, narcotic medication, Enbrel or Remicade
- Any surgery planned or recommended and not completed
- Use of any assistive or adaptive devices including single footed cane for any purpose
- Any limitation or disability
- More than one joint replacement associated with rheumatoid arthritis
- Osteoarthritis* or degenerative joint disease* with ongoing symptoms
- Additional immunosuppressive illness or connective tissue disease

***REFER to specific condition for further possible restrictions and/or limitations**

Rotator Cuff (Injury/Strain/Tear) – *Damage to any of the 4 tendons that stabilize the shoulder joint*

Conservatively treated with non-steroidal anti-inflammatories and physical therapy with no functional limitation or disability. No surgery planned recommended or discussed.

PREFERRED

Treated with single steroid injection within the past 3 months, currently asymptomatic.

DECLINE Postpone 3 months

Treated with single steroid injection more than 3 months ago, currently asymptomatic. No surgery planned recommended or discussed. No functional limitation or disability.

PREFERRED

Treated with multiple steroid injections (3 or less) in the past 12 months. Last injection given within the past 6 months. No functional limitation or disability.

DECLINE Postpone 6 months

Treated with multiple steroid injections (3 or less) in the past 12 months. Last injection more than 6 months ago, currently asymptomatic. No functional limitation or disability. No surgery planned, recommended or discussed.

STANDARD

Surgically repaired within the past 6 months. Currently asymptomatic. No functional limitation or disability. No further surgery planned, recommended or discussed.

DECLINE Postpone 6 months

Surgically repaired more than 6 months ago. Currently asymptomatic. No functional limitation or disability. No further surgery planned, recommended or discussed.

STANDARD

Symptomatic post steroid injection or surgical intervention, surgery planned recommended or discussed, or with disability or functional limitation affecting any ADL or 2 or more IADLs

DECLINE

Sarcoidosis of the Lung – *A disease that causes small areas of inflammation of the body's tissues*

New diagnosis, treated and asymptomatic for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Asymptomatic and treatment-free for the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

Asymptomatic under chronic treatment for less than the past 24 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Asymptomatic under chronic treatment for the past 24 months. No comorbid conditions/restrictions/limitations.

STANDARD

Symptomatic, recurrent episodes, diagnostic work-up pending, planned or recommended and not completed, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Any central nervous system or cardiac involvement
- Any other organ involvement within the past 36 months
- Pulmonary resection within the past 12 months
- Respiratory rehab within the past 12 months
- Active TB congestive heart failure or chronic obstructive pulmonary disease (COPD)

- Any history of cor pulmonale
- Polycythemia
- Smoking current or within the past 12 months
- Related hospitalization or emergency room (ER) use within the past 24 months
- Chronic oral steroids more than 5.0 mg daily or more than 7.5 mg every other day
- Any chlorambucil use within the past 24 months
- Any oxygen therapy required or recommended
- Any respiratory surgery planned or recommended and not completed
- Any abnormal pulmonary function studies:
 - Fev1 less than 40% or FVC less than 50% of predicted
 - Fev1/FVC less than 50%
 - O² Sat rate less than 90
 - PA O² less than 60
 - PA CO² greater than 45
- Any functional limitation or disability

Schizo-Affective Disorder – *A chronic, and disabling mental illnesses characterized by a combination of symptoms of schizophrenia and an affective (mood) disorder*

DECLINE

Schizophrenia – *A group of serious brain disorders in which reality is interpreted abnormally. Schizophrenia results in hallucinations, delusions, and disordered thinking and behavior*

DECLINE

Schwannoma – *A benign tumor of nerve fibers*

REFER to Acoustic Neuroma

Sciatica – *A symptom of a problem with the sciatic nerve*

This disorder is typically related to some other form of back disorder. Please REFER to the underlying disorder for further possible restrictions and limitations. If diagnostic work has been completed and no other underlying cause has been found, REFER below.

Confirmed idiopathic sciatica, asymptomatic and treatment-free for the past 12 months. No restrictions. No comorbid conditions/restrictions/limitations.

PREFERRED

Confirmed idiopathic sciatica, with occasional symptoms, treated conservatively. No functional limitation or disability. No comorbid conditions/restrictions/limitations.

STANDARD

Treatment with narcotic medication or epidural steroid injection.

REFER to comorbid conditions for recovery requirement

Confirmed idiopathic sciatica, asymptomatic and treatment-free, status post appropriate recovery period for epidural steroid injection or narcotic treatment as indicated in the comorbid conditions/restrictions/limitations section.

STANDARD

Chronically symptomatic, diagnostic work-up not completed. Any functional limitation of disability or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Intraspinous tumor
- Surgical intervention planned or recommended and not completed
- Any functional limitation or disability
- Narcotic use within the past 12 months
- Epidural steroid injection within the past 6 months
- Multiple epidural steroid injections more than 3 within the past 24 months
- Active rehab within the past 6 months

Scleroderma (Morphea) (Localized Scleroderma) – *A chronic connective tissue disease that causes fibrosis (hardening) of the skin*

New onset confirmed and documented diagnosis of “**limited cutaneous**,” topically treated and asymptomatic for less than the past 12 months.

DECLINE Postpone 12 months

Confirmed and documented diagnosis of “**limited cutaneous**,” topically treated and asymptomatic for the past 12 months.

STANDARD

Without confirmed and documented diagnosis as “**limited cutaneous**,” symptomatic or treated in a manner other than or in addition to topically or other organ involvement.

DECLINE

Scleroderma (Systemic) – *A chronic connective tissue disease generally classified as one of the autoimmune rheumatic that causes fibrosis (hardening) of the skin the internal organs*

DECLINE

Sclerosing Cholangitis – *An inflammation of the bile ducts of the liver without a specified cause*

DECLINE

Scoliosis – *An abnormal curvature of the spine*

REFER to Spinal Deformity

Seizure Disorder – *Medical disorder characterized by a tendency to develop fits, which are convulsions or abnormal feelings caused by abnormal electrical discharges in the cerebral hemispheres of the brain*

REFER to Epilepsy

Senility – *The state or quality of being old, especially, being afflicted with the infirmity of body and mind that sometimes comes with old age*

DECLINE

Shunts (Brain/Head/Heart/Kidney) – *A hole or passage which moves, or allows movement of, fluid from one part of the body to another*

DECLINE

Shy-Drager Syndrome (Autonomic Insufficiency) – *A degenerative neurological disorder that affects your brain and other parts of your central nervous system. It causes a drop in blood pressure when standing up, bladder dysfunction and other Parkinson's-like symptoms, such as slowness of movement, muscle rigidity and poor balance.*

DECLINE

Sick Sinus Syndrome – *A group of abnormal heart rhythms (arrhythmias) presumably caused by a malfunction of the sinus node, the heart's "natural" pacemaker*

REFER to AV Block and Pacemaker Implant

Sickle Cell Anemia – *Is inherited as an autosomal recessive trait in which red blood cells are an abnormal crescent shape*

DECLINE

Sinus Bradycardia – *A regular but unusually slow heart beat (60 beats/minute or less at rest)*

REFER to Bradycardia

Sinus Tachycardia – *A regular but elevated heart rate of over 100 beats a minute*

REFER to Tachycardia

Sjorgren's Syndrome – *An autoimmune disease that causes dryness in your mouth and eye and can lead to dryness in other places that need moisture*

New onset or symptomatic Sjorgren's. Now asymptomatic and stable for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Asymptomatic **and treatment-free** for the past 12 months. No major organ involvement. No comorbid conditions/restrictions/limitations.

PREFERRED

Asymptomatic or mildly symptomatic, limited to mouth and eyes, with conservative treatment for symptoms only. No major organ involvement. No comorbid conditions/restrictions/limitations.

STANDARD

If related to Rheumatoid Arthritis, REFER to Rheumatoid Arthritis guidelines

Any progressive or moderate to severe chronic symptoms, unstable course, major organ or multi-system involvement, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Moderate to severe keratoconjunctivitis with poor control or declining or unstable vision
- Any indication of a history of lymphoma, vasculitis, renal or pulmonary disease, scleroderma, mixed connective tissue disease (MCTD) or other auto immune disorder
- Related hospitalization or emergency room (ER) use within the past 12 months
- Treated with oral steroids within the past 12 months
- Any narcotic use within the past 12 months
- Any current or past use of Cyclophosphamide (Cytosan), Cyclosporin or other immuno suppressive medication
- Abnormal pulmonary function tests:
 - FEV1 less than 40% or FVC less than 50%
- Abnormal renal/kidney function test
- Abnormal blood studies:
 - Hematocrit (HCT) less than 33%
 - Hemoglobin (Hgb) less than 10 gm/dl
 - Erythrocyte sedimentation rate (ESR or Sed-Rate) greater than 50 mm/hr
- Any functional limitation or disability
- Any work-up pending, planned or recommended and not completed

Skin Ulcers – *Open sores that are often accompanied by the sloughing-off of inflamed tissue*

Related to trauma,* fully recovered and healed within the past 24 months.

DECLINE Postpone 24 months

***REFER to other trauma-related conditions, such as fractures or falls, for further possible restrictions or limitations**

Related to trauma,* fully recovered and healed more than 24 months ago.

STANDARD

***REFER to other trauma-related conditions, such as fractures or falls, for further possible restrictions or limitations**

Related to disease.

DECLINE

Skull Fracture

REFER to Head Injury

Sleep Apnea – *A sleep disorder characterized by pauses in breathing during sleep. Each episode, called an apnea, lasts long enough so that one or more breaths are missed, and such episodes occur repeatedly throughout sleep.*

Diagnosed or change in treatment or respiratory status within the past 6 months, now well controlled with no comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Mild, stable, well controlled with no change in treatment or respiratory status for the past 6 months and no comorbid conditions/restrictions/limitations.

STANDARD

Uncontrolled, medical non-compliant, diagnosed as moderate to severe or with comorbid conditions/restrictions/limitations.

DECLINE**Comorbid conditions/restrictions/limitations:**

- Surgical intervention uvulopalatopharyngoplasty (UPPP) or other orthognathic surgery within the past 12 months
- Cardiomyopathy or congestive heart failure
- Unstable asthma or unstable chronic obstructive pulmonary disease
- Cor pulmonale
- Obesity (build outside acceptable guidelines – REFER to build chart)
- Alcoholism still drinking or in recovery for less than 24 months
- Any use of oxygen, oxygen therapy or supplemental oxygen with CPAP
- Tracheostomy or implanted phrenic pacemaker (breathing pacemaker)
- 24-hour CPAP or intermittent use of CPAP while awake
- Any surgery planned or recommended and not completed
- Uncontrolled blood pressure averaging greater than 155 systolic, or 85 diastolic, treated or untreated
- Any functional limitation or disability
- Abnormal pulmonary function tests:
 - FEV1 less than 45% or FVC less than 50% predicted
 - FEV1/FVC ratio less than 0.5 or 50% predicted
 - O² SAT less than 90, PA O² less than 60, or PA CO₂ greater than 45
- Blood test Hematocrit (HCT) greater 60%
- Any phlebotomy required in the past 24 months

Smoking or Tobacco Use (Smoking/Chewing/Pipe/Cigars/Snuff)/Nicotine Use in the Past 24 Months

STANDARD If no medical conditions are present. If medical conditions are present, **REFER** to specific conditions for further possible restrictions or limitations.

Social Security Disability Benefits (SSI Dis./SSDI) – *Social Security is based on your inability to work. Social Security pays only for total disability. No benefits are payable for partial disability or for short-term disability.*

DECLINE

Spastic Colon

REFER to Irritable Bowel Syndrome

Speech Therapy – *Therapy to address speech, language, cognitive or swallowing difficulties*

REFER to disorder for which service was performed

Spina Bifida – *A birth defect that involves the incomplete development of the spinal cord or its coverings*

DECLINE

Spina Bifida Occulta – *Spina bifida with no protrusion of the meninges or spinal cord*

With no neurological defect

STANDARD

With any neurological defect

DECLINE

Spinal Cord Injuries – *Any damage to the spinal cord caused by injuries, infections, a blocked blood supply, or compression by a fractured bone or a tumor*

DECLINE

Spinal Deformity, Scoliosis/Lordosis/Kyphosis – *Abnormal curvature of the spine*

In general, the severity of the scoliosis depends on the degree of the curvature and whether it threatens vital organs, specifically the lungs and heart.

- *Mild scoliosis (less than 20 degrees)*
- *Moderate scoliosis (between 25 and 70 degrees)*
- *Severe scoliosis (over 70 degrees)*
- *Very severe scoliosis (over 100 degrees)*

Mild spinal curvature, asymptomatic, treatment-free with no evidence of progression. No comorbid conditions/restrictions/limitations.

PREFERRED

Mild spinal curvature with occasional symptoms treated with non-steroidal anti-inflammatories (NSAIDs). No evidence of progression. No comorbid conditions/restrictions/limitations.

STANDARD

Moderate to severe, chronically symptomatic with evidence of progression or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Back surgery for spinal curvature or spinal stenosis within the past 12 months
- Discectomy within the past 6 months
- Epidural steroid injection within the past 6 months or more than 2 within the past 24 months
- Any evidence of gait disturbance or difficulty with mobility
- Any cord compression or significant neuropathy
- Obesity (build outside acceptable guidelines – REFER to build chart)
- Use of transcutaneous electrical nerve stimulation (TENS) unit within the past 12 months
- Use of narcotic medication
- Osteoporosis or osteomyelitis
- Any functional limitation or disability
- Any assistive or adaptive devices
- Any affect or normal organ function

Spinal Muscle Atrophy – *A term applied to a number of different disorders, all having in common a genetic cause and the manifestation of weakness due to loss of the motor neurons of the spinal cord and brainstem*

DECLINE

Spinal Stenosis and Spondylosis – *A medical condition in which the spinal canal narrows and compresses the spinal cord and nerves*

These conditions may be secondary to another underlying disorder such as osteoarthritis, degenerative disc disease or spondylolisthesis. If so, please REFER to these disorders for further possible restrictions or limitations.

Seen radiographically as an incidental finding, no symptoms or comorbid conditions/restrictions/limitations.

STANDARD

Mildly symptomatic, treated conservatively with adequate relief of symptoms (excluding narcotic pain reliever). No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period and no optional Waiver of Elimination Period for Home and Community Care Benefits Rider.

Asymptomatic and treatment-free status, post surgical intervention with full recovery within the past 12 months (decompression, fusion and laminectomy). No functional limitation or disability. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Asymptomatic and treatment-free status, post surgical intervention (decompensation, fusion or laminectomy) with full recovery more than 12 months ago. No functional limitation of disability. No comorbid conditions/restrictions/limitations.

STANDARD

Asymptomatic and treatment-free status, post epidural injection within the past 6 months. No functional limitation. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months.

Asymptomatic and treatment-free status, post epidural injection more than 6 months ago. No functional limitation. No comorbid conditions/restrictions/limitations.

STANDARD

Moderate, severe or chronic pain, or with limitations or disability, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Functional limitation or disability or assistance in any ADL or 2 or more IADLs
- Compression fracture within the past 24 months
- Any indication of gait disturbance, difficulty in ambulation, mobility and transferring
- Active rehab within the past 6 months
- Osteomyelitis
- Multiple epidural injections (more than 3 within the past 24 months)
- Multiple surgical interventions for the back (2 or more within the past 60 months, or more than 3 in their lifetime)
- Moderate or severe spinal curvature (kyphosis, lordosis or scoliosis)
- Evidence of neuro-muscular dysfunction, paresthesia, bowel or bladder dysfunction
- Use of back brace or support, or other assistive device
- Narcotic use within the past 12 months
- Use of transcutaneous electrical nerve stimulation (TENS) unit within the past 12 months
- Any surgery planned or recommended that has not been completed

Spondylolisthesis – *A condition in which a bone (vertebra) in the lower part of the spine slips forward and onto a bone below it*

REFER to Degenerative Disk Disease

Spondylosis – Spondylitis

REFER to Spinal Stenosis

Squamous Cell Carcinoma – *A malignant tumor of squamous epithelium (epithelium that shows squamous cell differentiation)*

REFER to specific Organ Cancer Location. Of the Skin, REFER to Malignant Melanoma Stage 0.

Steatosis

REFER to Fatty Liver

Stokes-Adams Syndrome

REFER to Adams-Stokes Syndrome

Stomach Ulcers

REFER to Ulcers; Duodenal, Gastric, Peptic, Stomach

Stroke (CVA/Cerebrovascular Accident/Brain Attack/Cerebral Hemorrhage)

REFER to Cerebral Vascular Accident

Subarachnoid Hemorrhage – *Bleeding in the area between the brain and the thin tissues that cover the brain*

REFER to Cerebral Vascular Accident

Subcortical Leukoencephalopathy/Binswanger's Disease

DECLINE

Subdural Hematoma – *A collection of blood in the space between the outer layer (dura) and middle layers of the covering of the brain (the meninges)*

REFER to Head Injury

Substance Abuse

REFER to Alcoholism

Syncope (Neurogenic, Vasovagal or Etiology Unknown) – *A temporary loss of consciousness usually related to temporary insufficient blood flow to the brain*

This disorder is often related to an underlying medical condition. Please **REFER** to any underlying medical condition for guidelines. If the disorder has been diagnosed as vasovagal, neurogenic or etiology is unknown after a completed evaluation, please REFER below.

New onset, single event, evaluation demonstrates no underlying clinical cause. asymptomatic, treatment-free for less than the past 6 months. No significant injury related to episode. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 6 months

Single event confirmed to be benign neurogenic or vasovagal in origin, asymptomatic and treatment-free for the past 6 months. No significant injury related to episode. No limitations to activities. No comorbid conditions/restrictions/limitations.

PREFERRED

Single event, **etiology undetermined** after thorough evaluation; asymptomatic and treatment-free for the past 6 months. No significant injury related to episode. No limitations to activities. No comorbid conditions/restrictions/limitations.

STANDARD

Single event, **etiology undetermined** after thorough evaluation; asymptomatic and treatment-free for the past 12 months. No significant injury related to episode. No limitations to activities. No comorbid conditions/restrictions/limitations.

PREFERRED

Recurrent episodes (no more than 2 in the past 18 months or 3 in the past 60 months). Etiology undetermined or confirmed neurogenic or vasovagal months. Asymptomatic and treatment-free with last episode within the past 12 months with no significant injuries related to episodes and no comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Recurrent episodes (no more than 2 in the past 18 months or 3 in the past 60 months). Etiology undetermined or confirmed neurogenic or vasovagal months. Asymptomatic and treatment-free with last episode more than 12 months ago with no significant injuries related to episodes and no comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period and no Waiver of Elimination Period for Home and Community Care Benefits Rider

Symptomatic, chronic recurring episodes or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Neurologically unstable
- Any functional limitation or disability
- History of seizure disorder, unstable within the past 24 months

- History of transient ischemic attack (TIA), amaurosis fugax, cerebral vascular accident (CVA), stroke or underlying central nervous system disorder
- Autonomic insufficiency
- Alcoholism or drug dependency currently in recovery for less than the past 60 months
- Significant injury due to disorder (REFER to injury specifics)
- Current use of tranquilizer(s)
- Recurrent multiple episodes more than 2 in the past 18 months, or more than 3 in the past 60 months
- Use of assistive device or any difficulty with ambulation or ADLs

Tachycardia (Sinus) – *A regular but elevated heart rate of over 100 beats a minute*

New onset, diagnosis in the past 3 months.

DECLINE Postpone 3 months

Asymptomatic, **treatment-free** for the past 3 months. No cardiac conditions, no episodes of syncope or near syncope. Regular cardiac evaluations. No comorbid conditions/restrictions/limitations.

PREFERRED

Asymptomatic, **under treatment** for the past 3 months. Regular cardiac evaluations, no episodes of syncope or near syncope. No comorbid conditions/restrictions/limitations.

STANDARD

Asymptomatic status, post pacemaker implant within the past three3 months Regular cardiac evaluations. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 3 months

Asymptomatic status, post pacemaker implant more than 3 months ago with regular normal cardiac evaluations. No comorbid conditions/restrictions/limitations.

STANDARD

Symptomatic or with recurring episodes of syncope despite treatment, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Work-up or surgery planned or recommended but not completed
- Cardiomyopathy
- History of cerebral vascular accident (CVA), stroke, amaurosis fugax, transient ischemic attack (TIA), or cerebral vascular disease
- Moderate to severe peripheral vascular disease* or carotid artery disease*
- Poorly controlled diabetes mellitus*
- Hypertension/high blood pressure* with average blood pressure readings exceeding 145 systolic or 85 diastolic over the past 12 months
- Moderate to severe coronary artery disease*
- History of myocardial infarction in the past 24 months
- Congestive heart failure* in the past 24 months

***REFER to specific condition for further possible restrictions and/or limitations**

TB (Tuberculosis)

REFER to Tuberculosis

Telangiectasia (Osler-Weber-Rendu Disease) – *Osler-Weber-Rendu syndrome is an inherited disorder of the blood vessels, which can cause excessive bleeding*

DECLINE

Temporal Arteritis

REFER to Giant Cell Arteritis

Tendonitis

PREFERRED

Thromboangiitis Obliterans (Buerger's Disease) – *A rare disease of the arteries and veins in the arms and legs*

DECLINE

Thrombocythemia/Thrombocytosis (Essential) – *An increase in the number of circulating blood platelets*

New diagnosis, classified as essential by complete diagnostic evaluation, successfully controlled with acceptable hematology levels for less than the past 24 months.

DECLINE Postpone 24 months

Classified as essential by complete diagnostic evaluation and asymptomatic with stable acceptable hematology studies **and** successful maintenance with the medications Hydroxyurea or Anagrelide for the past 24 months. No comorbid conditions/restrictions/limitations.

STANDARD

Symptomatic, with unstable or unacceptable hematology studies, refractory thrombocythemia or any comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Diagnostic procedures planned or recommended and not completed
 - Any functional limitation or disability
 - Any history of stroke, cerebral vascular accident (CVA), amaurosis fugax, transient ischemic attack (TIA), intestinal infarction, myocardial infarction (MI) or thromboembolic event
 - Any indication of possible transformation to leukemia or myeloid dysplasia
 - Platelet count greater than 600,000 in the past 24 months
 - Platelet count increase of more than 20% in the past 12 months while under treatment
 - Initiation of or addition of medication (Hydroxyurea or Anagrelide) in the past 24 months
 - Treatment with Interferon, chemotherapy or Erythropoietin in the past 48 months
 - Progressive weight loss (more than 15% over the past 12 months)
-

Thrombocythemia or Thrombocytosis (Reactive)

Successful removal of underlying disorder or causative factor, with return to normal platelet count within the past 6 months.

DECLINE Postpone 6 months – REFER to underlying disorder or causative factor for further possible restrictions and limitations

Successful removal of underlying causative factor, with return to normal platelet count for the past 6 months.

STANDARD – REFER to underlying disorder or causative factor for further possible restrictions and limitations

Thrombocytopenia Purpura (Idiopathic) (ITP) – *A blood disorder characterized by an abnormal decrease in the number of platelets in the blood of unknown cause*

New diagnosis, asymptomatic and treatment-free with platelet count consistently greater than 60,000 for less than the past 24 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Confirmed diagnosis, asymptomatic and treatment-free with platelet count consistently greater than 60,000 but NOT consistently greater than 100,000 for the past 24 months. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no Waiver of Elimination Period for Home and Community Care Benefits Rider, \$400,000 maximum lifetime benefit.

Confirmed diagnosis, asymptomatic and treatment-free with platelet count of 100,000 or greater consistently for the past 24 months. No comorbid conditions/restrictions/limitations.

STANDARD

Comorbid conditions/restrictions/limitations:

- History of stroke, cerebral vascular accident (CVA), amaurosis fugax, or transient ischemic attack (TIA) in the past 60 months
- Significant bleeding complications in the past 48 months
- Platelet count of 60,000 or less within the past 24 months
- Splenectomy within the past 12 months
- Work-up planned, in process or recommended and not completed
- Relapsing or refractory disorder
- Progressive weight loss (more than 15% over the past 24 months)
- Any functional limitation or disability

Thrombocytosis

REFER to Thrombocythemia

Thrombophlebitis (Superficial) – *Inflammation of a vein located just below the surface of the skin caused by a blood clot inside*

REFER to Deep Vein Thrombosis

Thrombosis (Deep Vein)

REFER to Deep Vein Thrombosis

TIA

REFER to Transient Ischemic Attack

Tobacco Use (Smoking/Chewing/Pipe/Cigars/Snuff)/Nicotine Use. In the past 24 months.

STANDARD If no medical conditions are present. If medical conditions are present

REFER to specific conditions for further possible restrictions or limitations

Tourette's Syndrome (Giles de la Tourette Syndrome) – *A disorder of the nervous system that causes a person to make repeated and uncontrolled (involuntary) movements and sounds (vocalizations) called tics*

DECLINE

Transient Global Amnesia (TGA) – *A sudden, temporary episode of memory loss that can't be attributed to a more common neurological condition, such as epilepsy, transient ischemic attack, stroke or head injury*

Single event with firm diagnosis established within the past 12 months, no other neurological deficits. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Single event with firm diagnosis established, resolved with no sign of cognitive or physical residuals over the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

Single event suspected as transient global amnesia within the past 24 months, but no firm diagnoses established with normal MRI and carotid doppler testing. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Single event suspected as Transient Global Amnesia but no firm diagnoses established no evidence of cerebral vascular disease, or Central nervous system disorder, no medical no residual memory issues for the past 24 months, normal MRI of brain and Carotid Doppler testing. No comorbid conditions/restrictions/limitations.

STANDARD

Multiple events, evaluation or work-up planned or underway, symptomatic residual cognitive or physical affect, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Evidence of cerebral vascular disease, stroke, cerebral vascular accident (CVA), transient ischemic attack (TIA), or amaurosis fugax
- Any abnormality on MRI or CT scan of the head
- Uncontrolled hypertension (**REFER to hypertension for control levels**)
- Central nervous system disorder
- Any indication of brain atrophy (cerebral or cortical)
- History of concussion syndrome
- Any work-up or testing pending, planned or recommended and not completed
- Greater than 20 year history of diabetes mellitus
- Any indication of or history of other memory complaints in medical records
- Myocardial infarction in past the 24 months (**REFER to coronary artery disease for further possible restrictions and/or limitations**)
- Congestive heart failure in the past 36 months (**REFER to congestive heart failure for further possible restrictions and/or limitations**)
- Cardiomyopathy

Transient Ischemic Attack (TIA), Amaurosis Fugax – *A temporary disturbance of blood supply to an area of the brain, which results in a sudden, brief decrease in brain function*

Single event and fully recovered within the past 24 months with no residuals, no history of a prior cerebral vascular event, no evidence of cerebral vascular disease or comorbid medical conditions/restrictions/limitations.

DECLINE Postpone 24 months

Single event and fully recovered with no residuals for the past 24 months, no history of a prior cerebral vascular event. No evidence cerebral vascular disease or comorbid medical conditions/restrictions/limitations.

STANDARD

Single event fully covered with no residuals for the past 24 months. No history of a prior cerebral vascular event. With well controlled hypertension average blood pressure readings less than 145 systolic and 85 diastolic for the past 12 months, **OR** with mild well controlled coronary artery disease, **OR** with mild carotid artery disease treated with anti-platelet or blood thinners (having 2 or more of these conditions will be declined).

STANDARD with 90-day elimination period, \$400,000 lifetime maximum benefit, no optional benefit riders

Remote, single event fully recovered with no residuals for the past 60 months. No history of a prior cerebral vascular event. With well controlled hypertension average blood pressure readings of 145 or less systolic and 85 or less diastolic for the past 12 months, **OR** with mild well controlled coronary artery disease, **OR** with mild carotid artery disease treated with anti-platelet or blood thinners (having 2 or more of these conditions will be declined).

STANDARD

More than 1 event, any residual neurological deficit or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid medical conditions/restrictions/limitations:

- Any prior cerebral vascular event including amaurosis fugax
- Diabetes
- Hypertension with average blood pressure exceeding 145 systolic or 85 diastolic for the past 12 months
- Smoking within the past 24 months
- Moderate to severe carotid artery disease
- Congestive heart failure
- Moderate to severe coronary artery disease
- Myocardial infarction
- Angina
- Cardiomyopathy
- Peripheral vascular disease
- Current atrial fibrillation
- Obesity (build falling outside the preferred guidelines – REFER to build guidelines)

Transplant (Organ other than Cornea, Kidney and Stem Cell or Bone Marrow)

DECLINE

Transurethral Resection of the Prostate (TURP) – *Surgical removal of a portion of the prostate through the urethra*

Surgery completed and fully recovered. No cancer found on pathology.

PREFERRED

With mild urge or stress urinary incontinence.

REFER to Urinary Incontinence

Surgery pending or full recovery not yet achieved.

DECLINE Postpone until surgery has been completed and/or full recovery has been achieved

Cancer found on pathology.

REFER to Cancer, Prostate

Transverse Myelitis – *A neurological condition produced by abnormal inflammation in the spinal cord, resulting in block of the nerve impulses and neurologic symptoms*

DECLINE

Tremors – *A type of involuntary shaking movement*

New onset with firm diagnosis established through complete neurological evaluation as: benign essential, familial or non-cerebellar intention tremor; non-progressive within the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Firm diagnosis established through complete neurological evaluation as: benign, essential, familial or non-cerebellar intention tremor; non-progressive for the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

Onset within the past 24 months, with **no firm diagnosis** following complete neurological evaluation, but determined in the opinion of their physician to be: essential, familial or non-cerebellar intention tremor; and has been non-progressive. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

No firm diagnosis from neurological evaluation completed, but determined by physician to be: essential, familial or non-cerebellar intention tremor; non-progressive for the past 24 months. No comorbid conditions/restrictions/limitations.

STANDARD

Severe, symptomatic or with comorbid conditions/restrictions/limitations.

DECLINE

Related to underlying condition.

REFER to condition

Comorbid conditions/restrictions/limitations:

- Neurological evaluation pending, planned, recommended or discussed and not completed
- Abnormal neurological evaluation, EEG, MRI CT scan, etc.
- Dysphagia requiring feeding tube or history of aspiration
- Any autonomic dysfunction
- Active rehab program within the past 12 months
- Alcoholism, still drinking or in recovery for less than the past 48 months
- Related hospitalization or emergency room (ER) visit within the past 12 months
- Any use of assistive devices
- Any use of antispasmodics or anti-Parkinson's medications within the past 12 months
- Any indication of or concern for psychiatric abnormalities or Parkinson's
- Any functional limitation or disability

Tuberculosis, Pulmonary (TB) – *A bacterial infection caused by a germ called mycobacterium tuberculosis*

Post successful treatment and asymptomatic for less than the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Post successful treatment and asymptomatic for the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

First-time positive PPD test or chest x-ray with no clinical features of active disease within the past 12 months. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

History of positive PPD test or chest x-ray with no clinical features of active disease for the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

Active TB, chronic or multiply resistant TB, or under treatment, or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Unstable respiratory status within the past 12 months
- Pulmonary resection within the past 12 months
- Diagnostic workup planned, in process or recommended and not completed
- Pulmonary rehab, currently or within the past 12 months
- Active, meningitis, osteomyelitis, pericarditis, TB, congestive heart failure, chronic obstructive pulmonary disease
- History of immuno-deficiency or immuno-suppressive disorder/disease
- Cor pulmonale
- Smoking within the past 24 months
- Alcoholism (still drinking or currently in recovery for less than 36 months)
- Related hospitalization or emergency room (ER) use in the past 12 months
- Use of chronic oral steroids
- Respiratory surgery planned or recommended and not completed
- Oxygen therapy used, recommended or discussed
- Abnormal pulmonary function test: (any of the following)
 - FEV1 less than 40% or measured at 1 liter or less
 - FVC less than 50%
 - FEV1/FVC less than 0.5 or less than 50% predicted
 - Blood oxygen Saturization (O₂ SAT) less than 90
 - PA O₂ less than 60
 - PA CO₂ greater than 45
- Blood Hematocrit (HCT) greater than 60%
- Any functional limitation or disability

Tumors, Brain and Spinal Cord (Benign)/Meningioma (Benign) – *A tumor that arises from the meninges (the membranes that surround your brain and spinal cord)*

Single benign tumor with complete surgical removal and/or irradiation completed, fully recovered for less than the past 24 months. No neurological deficits. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 24 months

Single benign tumor with complete surgical removal and/or irradiation completed, fully recovered for the past 24 months. No neurological deficits. Negative neurological follow-up including MRI completed within the past 12 months. No comorbid conditions/restrictions/limitations.

STANDARD

Any tumor present or only partial tumor resection completed or history of multiple tumors or diagnosed as malignant tumors of spinal cord or brain. Or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- Meningioma diagnosed as grade II or III
- Indwelling central nervous system CNS shunt or plans for surgery
- No follow-up MRI/CT scan completed in the past 12 months
- Any non-degenerative CNS condition unstable in the past 24 months
- Any degenerative CNS condition; or neurofibromatosis
- Any gait disorder within the past 24 months
- Any history of stroke, cerebral vascular accident (CVA), amaurosis fugax, transient ischemic attack (TIA) or vertebrobasilar insufficiency
- Any related hospitalization or emergency room (ER) visit within the past 12 months
- Any use of an assistive device
- Any functional limitation or disability
- Any notations of or complaints of memory loss
- Any follow-up evaluation pending, planned or recommended and not completed

Tumors, Benign – Not Otherwise Specified (NOS)

Removed and asymptomatic. No comorbid conditions/restrictions/limitations.

PREFERRED

Present, stable and asymptomatic. No comorbid conditions/restrictions/limitations.

STANDARD with a 90-day elimination period, no optional Waiver of Elimination Period for Home and Community Care Benefits Rider

Symptomatic, increasing in size or with comorbid conditions/restrictions/limitations.

DECLINE

Comorbid conditions/restrictions/limitations:

- In an unfavorable or inoperable location
- Any functional limitation or disability
- Indication or concern for adverse affect on organ function or surrounding tissue
- Any hospitalization or emergency room (ER) visit within the past 12 months
- Any work-up pending, planned or recommended
- Any surgery planned or recommended and not completed

Ulcer, Decubitus (Pressure/Bed Sores) – *A pressure sore or what is commonly called a bed sore or pressure ulcer*

If situation which caused these types of sores are related to trauma* (i.e., broken bone), fully recovered and healed within the past 24 months.

DECLINE Postpone 24 months

***REFER to other trauma-related conditions for further possible restrictions or limitations**

If situation which caused these types of sores are related to trauma* (i.e., broken bone), fully recovered and healed more than 24 months ago.

STANDARD

***REFER to other trauma-related conditions for further possible restrictions or limitations**

If situation which caused these types of sores are related to disease

DECLINE

Ulcer; Duodenal, Gastric, Peptic, Esophageal – *A sore or hole in the lining of the specific area of the gastric area*

New onset of symptoms, evaluation pending, planned or recommended and not completed.

DECLINE Postpone until symptoms abate and evaluation is completed

Completed evaluation and confirmed diagnosis now asymptomatic treated with diet and/or medication. No GI bleeding or surgical intervention completed.

PREFERRED

Completed evaluation with a GI bleed requiring hospitalization or surgical intervention within the past 6 months.

DECLINE Postpone 6 months

Asymptomatic for the past 6 months post GI bleed, hospitalization or surgical intervention currently treated with diet and/or medication.

STANDARD

Recurring episodes with GI bleeding, multiple hospitalizations (3 or more) in the past 24 months, multiple surgical procedures, surgery or evaluation planned or recommended and not completed.

DECLINE

Ulcer, Skin – *Open sores that are often accompanied by the sloughing-off of inflamed tissue*

Related to trauma,* fully recovered and healed within the past 24 months.

DECLINE Postpone 24 months

***REFER to other trauma-related conditions for further possible restrictions or limitations**

Related to trauma,* fully recovered and healed more than 24 months ago.

STANDARD

***REFER to other trauma-related conditions for further possible restrictions or limitations**

Related to Disease

DECLINE

Ulcerative Colitis

REFER to Colitis, Ulcerative

Undifferentiated Connective Tissue Disease – *A serious autoimmune disease, in which the body's defense system attacks itself*

DECLINE

Uremia (Azotemia) – *An excess of the nitrogenous end products of protein and amino acid metabolism in the blood typically a sign and symptom of chronic renal failure*

DECLINE

Urethral Stricture – *A narrowing of the urethra caused by injury or disease*
REFER to Bladder Dysfunction or underlying cause

Urinary Incontinence

Mild stress or urge incontinence self-maintained no underlying genitourinary disorder.

STANDARD

Ongoing, uncontrolled, requiring assistance, or due to underlying genitourinary disorder

DECLINE – REFER to specific Bladder Dysfunction or underlying disorder for further possible restrictions and/or limitations

Varices, Esophageal – *An abnormally dilated or swollen vein, artery, or lymph vessel*

DECLINE

Varicose Veins/Venous Insufficiency Chronic – *Swollen, twisted, painful veins that have filled with an abnormal collection of blood*

Varicose veins – stable, asymptomatic, treated conservatively. No chronic edema or skin ulcerations. No surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

PREFERRED

Varicose veins with mild edema occasional skin ulcerations, none in the past 3 months, successfully treated conservatively, no surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

STANDARD

Varicose veins – status post surgical intervention within the past 12 months. Good results, no complications, residual edema or skin ulcerations, No further surgery, planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

DECLINE Postpone 12 months

Varicose veins – status post surgical intervention more than 12 months ago with good results, no complications, no residual edema or skin ulcerations. No further surgery planned or recommended and not completed. No comorbid conditions/restrictions/limitations.

PREFERRED

Varicose veins – status post surgical intervention more than 12 months ago, good results, occasional edema. No skin ulcerations, no further surgery recommended or planned and not completed. No comorbid conditions/restrictions/limitations.

STANDARD

Varicose veins – stable and asymptomatic/treated conservatively. No surgery planned or recommended and not completed with **potentially insurable comorbid conditions**: Diabetes* – Hypertension* – Deep vein thrombosis* – Obesity* (REFER to Build Guidelines) – Thrombophlebitis* – Mild Peripheral vascular disease*.

***REFER to comorbid conditions for further possible restrictions and limitations.**

Varicose veins – with chronic pain, chronic edema, recurring skin ulcerations, or with surgery planned or recommended and not completed, or with **uninsurable comorbid conditions**.

DECLINE

Comorbid conditions/restrictions/limitations:

- Cellulitis (current or within the past 6 months)
- Active or moderate to severe peripheral vascular disease
- Buerger's disease
- Amputation
- Use of an assistive/adaptive device
- Anticoagulants within the past 12 months
- Unna boot within the past 12 months
- Any functional limitation or disability
- Cardiomyopathy, ejection fraction measured at less than 40%

Venous Thrombosis

REFER to Deep Vein Thrombosis

Ventricular Fibrillation – *An abnormal irregular heart rhythm whereby there are very rapid uncoordinated fluttering contractions of the lower chambers (ventricles) of the heart*

New onset within the past 24 months currently asymptomatic in sinus rhythm and treatment-free.

DECLINE Postpone 24 months

Single isolated episode, currently asymptomatic, treatment-free in sinus rhythm for the past 24 months.

STANDARD with a 90-day elimination period and no Waiver of Elimination Period for Home and Community Care Benefits Rider

Recurring, under treatment or with any cardiac, circulatory or coronary disease.

DECLINE

Ventricular Tachycardia – *A rapid heart beat initiated within the ventricles*

REFER to Ventricular Fibrillation

Vertebral Basilar Insufficiency – *A condition in which blood flow to the vertebral and basilar arteries is restricted, thereby providing transient insufficient blood flow to the posterior portions of the brain*

DECLINE

Vertigo – *The sensation of balance loss created usually by a cardiovascular, neurological abnormality*

REFER to Dizziness

Vestibular Schwannoma

REFER to Acoustic Neuroma

Visual Loss/Impairment**REFER to Blindness, Vision Loss**

Von Hippel-Lindau Disease (Angiophacomatosis) – A rare, genetic disease that causes tumors and cysts to grow in your body**DECLINE**

Von Recklinghausen's Disease (Neurofibromatosis) – A genetic disorder of the nervous system which causes tumors to form on the nerves anywhere in the body at any time**DECLINE**

Von Willebrand's Disease – An inherited bleeding disorder that affects your blood's ability to clot**DECLINE**

Waldenstrom's Macroglobulinemia (Disease) – A type of non-Hodgkin lymphoma (NHL) that produces large amounts of an abnormal protein (called a macroglobulin)**DECLINE**

Wegner's Granulomatosis – An uncommon type of inflammation of small arteries and veins (vasculitis) that classically involves the vessels supplying the tissues of the lungs, nasal passages (sinuses), and kidneys**DECLINE**

Wernicke-Korsakoff Syndrome – A brain disorder involving loss of specific brain functions caused by a thiamine deficiency**DECLINE**

Whipple's Disease – A rare bacterial infection that most often affects your gastrointestinal system and interferes with normal digestion, impairing the breakdown of foods such as fats and carbohydrates and hampering the body's ability to absorb nutrients**DECLINE**

White Coat Syndrome – A phenomenon in which patients exhibit elevated blood pressure in a clinical setting but not when recorded by themselves at home**REFER to Hypertension**

Wilson's Disease (Hepatolenticular Degeneration) – A rare inherited disorder in which excessive amounts of copper accumulate in the body. The buildup of copper leads to damage in the kidneys, brain, and eyes.**DECLINE**

Wiskott-Aldrich Syndrome – A rare inherited disorder marked by a low level of blood platelets, eczema, recurrent infections, and a high risk of leukemia or lymph node tumors**DECLINE**

Wolff-Parkinson-White Syndrome – A condition characterized by abnormal electrical pathways in the heart that cause a disruption of the heart's normal rhythm**REFER to AV-Block and Pacemaker Implant**

Worker's Compensation Disability Benefits – *Provide money and medical benefits to an employee who has an injury as a result of an accident, injury or occupational disease on-the-job*
Currently receiving benefits.

DECLINE

Benefits received in the past, fully recovered and returned to full active status.

REFER to specific disorder for which benefits were being received*

*If specific disorder is not listed, a minimum period of 6 months benefit-free and return to full work activities is required

Xeroderma Pigmentosa – *An inherited inability of the skin to repair DNA damage from ultraviolet light*

DECLINE

Drugs and Treatments of Significance

The following medications are commonly used to treat uninsurable conditions. If your client indicates that they are taking one of these medications, please confirm they are taking it for a condition other than those listed below. **This list is not all-inclusive.**

Medication	Condition	Medication	Condition
A.Z.T.	HIV, AIDS	Fentanyl Patch	Chronic Pain
Abilify	Antipsychotic	Foscarnet	HIV, AIDS
Actimmune	Chronic Granulomatous Disease	Geodon	Schizophrenia
Akineton	Parkinson's Disease	Glatiramer Acetate	Multiple Sclerosis
Aldazine	Antipsychotic	Gleevec	Cancer, Leukemia
Alkeran	Multiple Myeloma	Haldol	Antipsychotic
Amantadine	Parkinson's Disease	Hydergine	Decline in Mental Capacity
Antabuse	Alcoholism	Invirase	HIV, AIDS
Apo-benzotropine	Parkinson's Disease	Kadian	Chronic Pain
Apo-zidovudine	HIV, AIDS	Lamivudine	HIV, AIDS
Aricept	Alzheimer's Disease	Larodopa	Parkinson's Disease
Aripiprazole	Antipsychotic	L-Dopa	Parkinson's Disease
Artane	Parkinson's Disease	Leustatin	Leukemia, Multiple Sclerosis
Avonex	Multiple Sclerosis	Levodopa	Parkinson's Disease
Bendopa	Parkinson's Disease	Mellaril	Antipsychotic
Benzotropine Mesylate	Parkinson's Disease	Memantine	Alzheimer's Disease
Biperidine	Parkinson's Disease	Mestinon	Myasthenia Gravis
Bromocriptine	Parkinson's Disease	Methadone	Severe Pain
Capaxone	Multiple Sclerosis	Mirapex	Parkinson's Disease
Carbidopa	Parkinson's Disease	Morphine	Severe Pain
Chlorpromazine	Antipsychotic	MS Contin	Severe Pain
Clozapine	Antipsychotic	Naltrexone	Narcotic/Alcohol Addiction
Clozaril	Antipsychotic	Namenda	Alzheimer's Disease
Cogentin	Parkinson's Disease	Navane	Antipsychotic
Cognex	Alzheimer's Disease	Neostigmine	Myasthenia Gravis
Combivir	HIV, AIDS	Novohegidyl	Parkinson's Disease
Comtan	Parkinson's Disease	Oxycontin	Severe Pain
Cycloserine	Alzheimer's Disease	Parlodel	Parkinson's Disease
Dantrium	Multiple Sclerosis/ Cerebral Palsy	Permax	Parkinson's Disease
Dantrolene	Multiple Sclerosis/ Cerebral Palsy	Plenaxis	Advanced Prostate Cancer
Depade	Narcotic/Alcohol Addiction	Pramipex	Parkinson's Disease
Deprenyl	Parkinson's Disease	Procrit	Anemia
Disulfiram	Alcoholism	Prolixin	Antipsychotic
Dolophine	Severe Pain	Prostigmin	Myasthenia Gravis
Donepezil	Alzheimer's Disease	Purinthenol	Severe Progressive Ulcerative Colitis
Dopar	Parkinson's Disease	Razadyne	Alzheimer's Disease
Edrophonium	Myasthenia Gravis	Rebif	Multiple Sclerosis
Eldepryl	Parkinson's Disease	Recombinant	Multiple Sclerosis
Entacapone	Parkinson's Disease	Reminyl	Alzheimer's Disease
Ergoloid_Mesylate	Decline in Mental Capacity	Renagel	Kidney Failure
Exelon	Alzheimer's Disease/Dementia	Requip	Parkinson's Disease

cont'd

Revised: 1/12/2010

Medication	Condition
Retrovir	HIV, AIDS
ReVia	Narcotic/Alcohol Addiction
Ridaura	Rhuematoid Arthritis
Rilutek	Amyotrophic Lateral Sclerosis
Roferon-A	HIV, AIDS
Risperdal	Antipsychotic
Selegiline	Parkinson's Disease
Seroquel	Antipsychotic
Sinemet	Parkinson's Disease
Stelazine	Antipsychotic
Symbyax	Antipsychotic
Symmetrel	Parkinson's Disease
Tacrine HCl	Alzheimer's Disease
Tensilon	Myasthenia Gravis
Thorazine	Antipsychotic
Thoiridazine	Antipsychotic
Trilafon	Antipsychotic
Tysabri	Multiple Sclerosis
Vivitrol	Narcotic/Alcohol Addiction
Wellferon	HIV, AIDS
Zidovudine	HIV, AIDS
Zyprexa	Antipsychotic

INDEX

(Primary guideline reference page is **bolded**.)**-A-**

Ablation Therapy, **8**
 Abdominal Aortic Aneurysm, **16-17**
 Abscess, Brain/Cerebral, **8**
 Abscess, Liver/Hepatic, **8**
 Abscess, Lung/Pulmonary, **9**
 Achilles Tendonitis, **9**
 Acoustic Neuroma, **10**
 Acquired Immune Deficiency Syndrome, **10**
 Acromegaly, **10**
 Actinic Keratosis, **10**
 Activities of Daily Living, **5, 10**
 Adams-Stokes Attack, **11**
 Addison's Disease, **11**
 ADHD/ADD, **26-27**
 Adrenal Cortical Hyperfunction, **72**
 AIDS Related Complex, **10**
 AIDS, **10**
 Alcohol Abuse, **12-13**
 Alcoholic Liver Disease, **12**
 Alcoholism, **12-13**
 ALS, **13**
 Alzheimer's Disease, **13**
 Amaurosis Fugax, **13, 157-158**
 Amnesia, Transient Global, **13, 157**
 Amputation, **13**
 Amyotrophic Lateral Sclerosis, **13**
 Anemia(s), **13-16**
 B12, **16**
 Aplastic or Hypoplastic, **13-14**
 Auto Immune, **14**
 of Chronic Disease, **14-15**
 Folic Acid, **16**
 Iron Deficiency, **15**
 Megoblastic, **16**
 Microcytic, **15**
 Pernicious, **16**
 Sickle Cell, **15**
 Aneurysm(s), **16-18**
 Abdominal Aortic, **16-17**
 Aneurysm, Cerebral, **18**
 Aneurysm, Thoracic, **17-18**
 Angina, **18-19**
 Angiophacomatosis, **19**
 Angioplasty, Coronary, **18-19**
 Ankylosing Spondylitis, **19-20**
 Antiphospholipid Syndrome, **20**
 Anxiety, **20**
 Aplastic Anemia, **13-14**
 ARC, **10**
 Arnold Chiari Malformation, **20**
 Arrhythmia, Cardiac, **20**
 Arteriosclerosis, Coronary, **18-19, 21**
 Arteriosclerosis, Obliterans, **21, 132-133**
 Arteriosclerotic Heart Disease, **18-19, 21**
 Arteriovenous Malformation, **21**
 Arteritis, **21**
 Arthritis, **22**

Arthritis, Rheumatoid, **22, 144**
 Asbestosis, **23, 65**
 Ascites, **23**
 Aseptic Necrosis, **23, 27-28**
 Asthma, **23-24**
 Ataxia, **24**
 Atherosclerosis, Coronary, **18-19**
 Atrial Fibrillation, **24-25**
 Atrial Flutter, **24-25**
 Atrial Premature Contraction, **26, 138**
 Atrial Ventricular Block, **26**
 Attention Deficit Disorder, **26**
 Attention Deficit Hyperactivity Disorder, **26**
 Autism, **25**
 Auto Immune Anemia, **14**
 Autonomic Insufficiency, **27**
 Autonomic Neuropathy, **27**
 AV Block, **26**
 AV Malformation, **21**
 Avascular Necrosis, **27-28**
 AVM, **21**
 Azotemia, **28**

-B-

B12 Deficiency, **16, 28**
 Bariatric Surgery, **28, 92**
 Barrett's Esophagus, **28**
 Barrett's Metoplasia, **28**
 Basal Cell Skin Cancer, **28**
 Bell's Palsy, **28-29**
 Benign Prostatic Hypertrophy, **29-30**
 Binswanger's Disease, **30**
 Bipolar Disorder, **30**
 Bladder Dysfunction, **31**
 Bladder Infection, **30**
 Bladder, Prolapsed, **31**
 Blindness, Complete Visual Loss, **31-32**
 Blindness, Partial Visual Loss, **32**
 Bone Marrow Transplant, **32**
 BPH, **29-30**
 Brachial Palsy, **28-29**
 Bradycardia, **32-33**
 Brain Impairment, **33**
 Brain Tumor, **33, 161**
 Bronchiectasis, **33-34**
 Bronchitis, Acute, **34**
 Bronchitis, Chronic, **34, 65**
 Buerger's Disease, **34**
 Bulimia, **34**
 Bursitis, **34**

-C-

Cancer, **34-59**
 Cancer, Biliary, **34, 54**
 Cancer, Bladder, **35-37**
 Cancer, Brain, **38**
 Cancer, Breast, **38-40**
 Cancer, Cervical, **40-41**

Cancer, Colon, **41-43**
 Cancer, Endometrial, **45, 40-41**
 Cancer, Esophageal, **45-46**
 Cancer, Head and Neck, **46-47**
 Cancer, Internal Other, **47-48**
 Cancer, Kidney, **48-49**
 Cancer, Liver, **51**
 Cancer, Lung, **51-52**
 Cancer, Ovarian, **53**
 Cancer, Pancreatic, **54**
 Cancer, Prostate, **54-56**
 Cancer, Rectal, **56, 41-45**
 Cancer, Skin, Basal Cell, **56, 28**
 Cancer, Skin, Malignant Melanoma, **56, 118-120**
 Cancer, Stomach, **57**
 Cancer, Testicular, **57-58**
 Cancer, Uterine, **40-41, 59**
 Cardiogenic Syncope, **11**
 Cardiomyopathy, **59**
 Carotid Artery Disease, **60-61**
 Carotid Bruit, **61**
 Carpal Tunnel Syndrome, **62**
 Cataracts, **62**
 Catheter, Urinary, **62**
 Cerebral Aneurysm, **18**
 Cerebral Emboli, **63**
 Cerebral Hemorrhage, **63**
 Cerebral Infarction, **63**
 Cerebral Palsy, **62**
 Cerebral Vascular Accident, **63**
 Charcot Joint, **63**
 Charcot-Marie Tooth Disease, **63**
 CHF, **63, 69**
 Cholecystectomy, **64**
 Cholecystitis, **64**
 Cholelithiasis, **64**
 Chromosomal Abnormalities, **64**
 Chronic Fatigue Syndrome, **64**
 Chronic Obstructive Lung Disease, **65**
 Chronic Obstructive Pulmonary Disease, **65**
 Chronic Venous Insufficiency, **65, 163-164**
 Cirrhosis of the Liver, **65**
 Cirrhosis, Primary Biliary, **66**
 Claudication, **66, 132-133**
 Colitis, Non Ulcerative, **66, 71-72**
 Colitis, Ulcerative, **66-67**
 Collagen Vascular Disease, **67**
 Colostomy/Ileostomy, **67**
 Common Variable Immune Deficiency, **67**
 Complex Regional Pain Syndrome, **67-68**
 Compression Fractures, **68, 89-91, 126-128**

- Concussion, 68, **95-96**
 Confusion, **68**
 Congestive Heart Failure, **69**
 Connective Tissue Disease, **69**
 COPD, **65, 69**
 Cor Pulmonale, **70**
 Corneal Dystrophy, **70**
 Corneal Transplant, **70**
 Coronary Angioplasty, **18-19, 71**
 Coronary Arteriosclerosis, **18-19, 71**
 Coronary Artery Bypass Graft, **18-19, 71**
 Coronary Artery Disease, **18-19, 70**
 Coronary Stent Placement, **18-19, 71**
 CREST Syndrome, **71**
 Creutzfeldt-Jakob Syndrome, **71**
 Crohn's Disease, **71-72**
 Cushing's Disease, **72**
 Cushing's Syndrome, **73**
 CVA, **63, 73**
 Cyst, Benign, **73**
 Cystectomy, Bladder, **73, 35-37**
 Cystic Fibrosis, **73**
 Cystitis, **73**
 Cystocele, **73**
- D-**
- DDD, **73, 74-75**
 Deafness, **97**
 Deep Vein Thrombosis, **73-74**
 Defibrillator Implant, **74**
 Deformed Limb(s), **13**
 Degenerative Arthritis, **22, 74**
 Degenerative Disk Disease, **74-75**
 Degenerative Joint Disease, **22, 75**
 Delirium, **68, 76**
 Dementia, **76**
 Demyelinating Disease, **76**
 Depression, Depressive Illness, **76-77**
 Dermatomyositis, **77**
 Detached Retina, **77**
 Dialysis, **79**
 Diabetes Mellitus, **78-79**
 Disability Benefits, **79**
 Discoid Lupus, **115-116**
 Diskopathy, **74-75, 79**
 Dissociative Identity Disorder, **79**
 Diverticulitis, **80**
 Diverticulosis, **80**
 Dizziness, **80-81**
 Down Syndrome, **81**
 Drug Abuse/Drug Dependency, **12-13, 81**
 Duodenal Ulcers, **81, 162**
 Dupuytren's Contracture, **81**
 Dwarfism, **81**
 Dysphagia, **81**
 Dystonia, **82**
- E-**
- Edema, **82**
 Ehlers-Danlos Syndrome, **82**
 Emphysema, **65, 82**
 Encephalitis, **82**
 Endarterectomy, Carotid, **60-61, 83**
 Endocarditis, **83**
 Epilepsy, **84**
 Epstein Barr Syndrome, **84-85**
 Esophageal Dilatation, **85**
 Esophageal Stricture, **85**
 Esophageal Varices, **85**
 Esophagitis, **85-86**
 Essential Thrombocythemia, **86, 155**
- F-**
- Falls, **86-87**
 Fatty Liver, **87-88**
 Felty's Syndrome, **88**
 Fibrocystic Breast Disease, **88**
 Fibromyalgia, **88-89**
 Fibromyositis, **88-89**
 Folic Acid Deficiency, **16, 89**
 Foot Drop, **89**
 Forgetfulness, **68, 89**
 Fractures, **89-91**
- G-**
- Gallbladder Disease, Disorders, Surgery, **91**
 Gangrene, **92**
 Gastric Banding, Bypass, **92**
 Gastric Ulcers, **93, 162**
 Gastroesophageal Reflux Disease (GERD), **85-86, 93**
 Gastrointestinal Polyps, **93**
 Gaucher's Disease, **93**
 Giant Cell Arteritis, **21, 93**
 Gilles de la Tourette Syndrome, **93**
 Glaucoma, **93**
 Glomerulonephritis, **93**
 Glucose Intolerance, **78-79, 93**
 Goiter, **94, 107-108**
 Gout, **94**
 Gouty Arthritis, **94**
 Grave's Disease, **94, 107-108**
 Guillain Barre' Disease, **94-95**
- H-**
- Hamman-Rich Syndrome, **95**
 Hashimoto's Thyroiditis, **95**
 Head Injury, **95-96**
 Headaches, **96-97**
 Hearing Loss, **97**
 Heart Attack, **18-19, 98**
 Heart Block, **26, 98**
 Heart Murmur, **98**
 Heart Valve Disease, **98-99**
 Hematuria, **99**
 Hemiparesis/Hemiplegia, **99**
 Hemochromatosis, **99-100**
 Hemophilia, **100**
 Hepatitis, **100-102**
- Hepatolenticular Degeneration, **102**
 Hereditary Hemorrhagic Telangiectasia, **102**
 Hernia, Abdominal, **102**
 Hernia, Hiatal, **102**
 Herniated Disk, **74-75, 103**
 Herpes Zoster, **103**
 High Blood Pressure, **103, 105-107**
 HIV Positive, **103**
 Hodgkin's Disease/Lymphoma, **103-104**
 Hunter's Disease, **104**
 Huntington's Chorea, **104**
 Hurler's Syndrome, **104**
 Hydrocephalus, **104**
 Hypercholesterolemia, **104-105**
 Hyperlipidemia, **104-105**
 Hyperparathyroidism, **105**
 Hypertension, **105-107**
 Hyperthyroidism, **107-108**
 Hypertriglyceridemia, **104**
 Hypoplastic Anemia, **13-14, 107**
 Hypothyroidism, **108**
 Hysterectomy, **108**
- I-**
- IBS, **108, 109-110**
 Idiopathic Thrombocytopenia Purpura, **108, 156**
 Ileostomy, **108**
 Illicit Drug Use, **12-13, 109**
 Imbalance/Gait Disturbance, **109**
 Immune Deficiency or System Disorders, **109**
 Incontinence, Fecal, **109**
 Incontinence, Urine, **31, 109, 163**
 Inflammatory Bowel Disease, **71-72, 109**
 Intercranial Bleeding, **64, 109**
 Intestinal Angina, **109**
 Iron Deficiency Anemia, **15-16, 109**
 Irritable Bowel Syndrome, **109-110**
 Ischemic Bowel Disease, **110**
- J-**
- Joint Replacement, **110**
- K-**
- Kaposi's Sarcoma, **110**
 Kidney Dialysis, **111**
 Kidney Disease, **111**
 Kidney Failure, **111-112**
 Kidney Infection, **112**
 Kidney Insufficiency, **111**
 Kidney Stones, **113**
 Kidney Transplant, **113**
 Korsakoff's Psychosis, **113**
 Kyphosis, **113, 150-151**

-L-

Labrynthitis, **80-81**, 113
 Lacunar Infarction, **63**, 113
 Lambert-Eaton Syndrome, **114**
 Laminectomy, Spinal, **114**
 Leukemia, **114-115**
 Limbs, Missing or Deformed, **13**,
 115
 Lordosis, 115, **150-151**
 Lou Gherig's Disease, **115**
 Lumbar Strain/Sprain, **115**
 Lupus, **115-116**
 Lyme Disease, **116**
 Lymphoma, Hodgkin's, **103-104**,
 116
 Lymphoma, Non-Hodgkin's, **117**
 Lymphosarcoma, **117**

-M-

Macular Degeneration, **117-118**
 Major Depression, **30**, 118
 Malignant Melanoma, **118-120**
 Manic Depression, **30**, 120
 Marfan Syndrome, **120**
 Marie Strumpell Disease, **120**
 Megoblastic Anemia, **16**, 120
 Melanoma, **118-120**
 Memory Loss, **68**, 120
 Meniere's Disease, **80-81**, 120
 Meningioma, Benign, 120, **161**
 Meningitis, **120-121**
 Menopausal Symptoms, **121**
 Mental Retardation, **121**
 Mesothelioma, **121**
 Metabolic Syndrome, **78-79**, 121
 Microcytic Anemia, **15-16**, 121
 Migraine Headaches, **96-97**, 121
 Mild Cognitive Impairment, **121**
 Missing Limbs, **13**, 121
 Mitral Valve Prolapse, **98-99**, 121
 Mixed Connective Tissue Disease,
121
 Multiple Myeloma, **122**
 Multiple Personality Disorder, **79**,
 122
 Multiple Sclerosis, **122**
 Muscular Dystrophy, **122**
 Myasthenia Gravis, **122-123**
 Myelodysplasia/Myelodysplastic
 Syndrome, **123**
 Myelofibrosis, **123**
 Myocardial Infarction, **18-19**, 123
 Myocarditis, **123**
 Myofacial Pain Syndrome, **88-89**,
 123
 Myopia, **123**

-N-

Narcolepsy, **124**
 Nephrectomy, **124**
 Nephrolithiasis, **124**
 Nephrosclerosis, **124**
 Nervous Breakdown, **20**, **76-77**,
 124
 Neurofibromatosis, **124**
 Neurogenic Arthropathy, **124**

Neurogenic Bladder, **31**, 124
 Non-Hodgkin's Lymphoma, **117**

-O-

Obsessive Compulsive Disorder
 (OCD), **125**
 Occupational Therapy, **125**
 Organ Transplant, **125**
 Organic Brain Syndrome (OBS),
125
 Osler-Weber-Rendu Disease,
102, 125, 155
 Osteoarthritis, **22**, 125
 Osteomyelitis, **126**
 Osteopenia, **126**
 Osteoporosis, **126-128**
 Oxygen Use, **128**

-P-

Pacemaker Implant, **128**
 Paget's Disease of the Bone,
128-129
 Paget's Disease of the Breast,
38-40, 129
 Pancreatitis, **129-130**
 Panic Disorder, **20**, 130
 Paralysis/Paresis, **130**
 Paraplegia, **130**
 Parkinson's Disease, **130**
 Paroxysmal Atrial Tachycardia,
130-131
 Paroxysmal Supraventricular
 Tachycardia, **130-131**
 Peptic Ulcers, 131, **162**
 Periodic Leg Movement in Sleep,
 131, **143**
 Peripheral Arterial Disease
 (PAD), **132-133**
 Peripheral Neuropathy, **131-132**
 Peripheral Vascular Disease
 (PVD), **132-133**
 Pernicious Anemia, **16**, 133
 Phlebitis, **73-74**, 133
 Phobias, **20**, 133
 Physical Therapy, **133**
 Pick's Disease, **134**
 Pneumonia, **134**
 Poliomyelitis/Polio, **134-135**
 Polycystic Kidney Disease, **135**
 Polycythemia Vera, **135-136**
 Polymyalgia Rheumatica, **136**
 Polymyositis, **136-137**
 Polyps, Benign, **137**
 Polyradiculoneuritis, **94-95**, 137
 Portal Hypertension, **137**
 Post-Hepatic Neuralgia, **137**
 Post-Polio Paralytic Syndrome,
137
 Post Traumatic Stress Syndrome,
76-77, 138
 Postero-Lateral Sclerosis, **138**
 Pre-Diabetes, **78-79**, 138
 Premature Atrial Contractions,
138
 Premature Ventricular
 Contractions, **139**

Primary Biliary Cirrhosis, **66**,
 139
 Primary Progressive Aphasia,
139
 Progressive Muscular Atrophy,
139
 Progressive Systemic
 Sclerosis, **140**
 Prolapsed Bladder, **140**
 Prostatitis, **29-30**, 140
 Psoriatic Arthritis, **140**
 Psychiatric Disorders, **140**
 Psychoneurosis, **141**
 Psychosis, **141**
 Pulmonary Embolism, **141-142**
 Pulmonary Fibrosis, **65**, 142
 Pulmonary Hypertension, **142**

-Q-

Quadriplegia, **142**

-R-

Raynaud's Disease, **142**
 Recklinghausen's Disease, **142**
 Rectocele, **142**
 Reflex Sympathetic Dystrophy,
67-68, 142
 Regional Enteritis, **71-72**, 142
 Renal Failure, **111-112**, 142
 Renal Insufficiency, **111**, 124
 Renal Transplant, **113**, 124
 Respiratory Disease, **143**
 Restless Leg Syndrome, **143**
 Retinal Detachment, **143**
 Retinitis Pigmentosa, **143**
 Retinopathy, 144
 Rheumatoid Arthritis, **144**
 Rotator Cuff (Injury, Strain,
 Tear), **144-145**

-S-

Sarcoidosis of the Lung, **145**
 Schizo-Affective Disorder, **146**
 Schizophrenia, **146**
 Schwannoma, **10**, 146
 Sciatica, **146-147**
 Scleroderma, Morphea, **147**
 Scleroderma, Systemic, **147**
 Sclerosing Cholangitis, **147**
 Scoliosis, 147, **150-151**
 Seizure Disorder, **84**, 147
 Senility, **147**
 Shunts (Brain, Head, Heart,
 Kidney), **147**
 Shy-Drager Syndrome, **147**
 Sickle Cell Anemia, **148**
 Sinus Bradycardia, **32-33**, 148
 Sinus Tachycardia, 148, **154**
 Sjogren's Syndrome, **148**
 Skin Ulcers, **149**
 Skull Fracture, **95-96**, 149
 Sleep Apnea, **149**
 Smoking Tobacco, **150**
 Social Security Disability
 Income, **79**, 150
 Spastic Colon, **109-110**, 150

Speech Therapy, **150**
 Spina Bifida, **150**
 Spina Bifida Occulta, **150**
 Spinal Cord Injuries, **150**
 Spinal Deformity, **150-151**
 Spinal Muscle Atrophy, **151**
 Spinal Stenosis, **151-152**
 Spondylolisthesis, **74-75**, 152
 Spondylosis/Spondylitis, **151-152**
 Squamous Cell Carcinoma, **152**
 Steatosis, **87-88**, 152
 Stokes-Adams Syndrome, **11**, 152
 Stomach Ulcers, 152, **162**
 Stroke, **63**, 152
 Subarachnoid Hemorrhage, **63**, 152
 Subcortical Leukoencephalopathy,
30, **153**
 Subdural Hematoma, **95-96**, 153
 Substance Abuse, **12-13**, 153
 Syncope, **153-154**
 Systemic Lupus Erythematosus,
116

-T-
 Tachycardia, Sinus, **154**
 TB, 154, **160**
 Telangiectasia, **155**
 Temporal Arteritis, **21**, 155
 Tendonitis, **155**
 Thoracic Aneurysm, **17-18**
 Thromboangiitis Obliterans, **155**
 Thrombocythemia, Essential, **155**
 Thrombocythemia, Reactive, **155**
 Thrombocytopenia Purpura, **156**
 Thrombocytosis, **155**, 156
 Thrombophlebitis, Superficial, **73-74**, 156
 Thrombosis, Deep Vein, **73-74**, 156
 TIA, 156, **157-158**
 Tobacco Use, **156**
 Tourette's Syndrome, **93**, 156
 Transient Global Amnesia, **157**
 Transient Ischemic Attack, **157-158**
 Transplant, Organ, **158**
 Transurethral Resection of the
 Prostate, **158-159**
 Transverse Myelitis, **159**
 Tremors, **159**
 Tuberculosis, Pulmonary, **160**
 Tumors, Benign – Not Otherwise
 Specified, **161**
 Tumors, Brain and Spinal Cord, **161**

-U-
 Ulcer, Decubitis (Pressure and
 Bed Sores), **162**
 Ulcer, Duodenal, Gastric, Peptic,
 Esophageal, **162**
 Ulcer, Skin, **162**
 Ulcerative Colitis, **66-67**, 162
 Undifferentiated Connective
 Tissue Disease, **163**
 Uremia, **163**
 Urethral Stricture, **31**, 163
 Urinary Incontinence, **31**, **163**

-V-
 Valvular Heart Disease, **98-99**
 Varices, Esophageal, **163**
 Varicose Veins, **163-164**
 Venous Thrombosis, **73-74**, 164
 Ventricular Fibrillation, **164**
 Ventricular Tachycardia, **164**
 Vertebral Basilar Insufficiency,
164
 Vertigo, **80-81**, 164
 Vestibular Schwannoma, **10**, 164
 Vestibular Neuritis/Vestibulitis,
80-81
 Visual Loss, **31-32**, 164
 Von Willebrand's Disease, **165**
 Von-Hippel-Lindau Disease, **165**
 Von-Recklinghausen's Disease,
 124, **165**

-W-
 Waldenstrom's
 Macroglobulinemia, **165**
 Wegner's Granulomatosis, **165**
 Wernicke-Korsakoff Syndrome,
165
 Whipple's Disease, **165**
 White Coat Syndrome, **105-107**,
 165
 Wilson's Disease, **165**
 Wiskott-Aldrich Syndrome, **165**
 Wolff-Parkinson-White
 Syndrome, **26**, **128**, 165
 Worker's Compensation Disability
 Benefits, **79**, **166**

-X-
 Xeroderma Pigmentosa, **166**

Policies issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, Texas 77019

American General Long Term Care Insurance Policy Form Number 08000

Automatic Inflation Protection – Compound for Life Rider Form Number 08002

Automatic Inflation Protection – Compound for Life Funded With Age Graded Premiums
Rider Form Number 08003

Automatic Inflation Protection – Compound for Life With Age Graded Premiums to Age 65
Rider Form Number 08004

Joint Survivor Benefit Rider Form Number 08005

Joint Waiver of Premium Rider Form Number 08006

Nonforfeiture Benefit – Shortened Benefit Period Rider Form Number 08007

Paid-Up Premium Rider Form Number 08008

Restoration of Benefits Rider Form Number 08009

Return of Premium at Death Benefit Rider Form Number 08010

Shared Care Benefit Rider Form Number 08011

Waiver of Elimination Period for Home and Community Care Benefit Rider Form Number 08012

The underwriting risks, financial and contractual obligations, and support functions associated with the products issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Policies and riders not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy and riders for complete details.

Important Note: All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefits and exclusions are covered in every state. Please consult the policy form and outline of coverage for details. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Comprehensive medical coverage may be required in some states in order to apply for or maintain the policy.

American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AGL.

Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.

© 2010. All rights reserved. AGLC103905 REV0510

FOR AGENT USE ONLY – NOT FOR DISSEMINATION TO THE PUBLIC