

# Agent Eligibility and Underwriting Guide

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HumanaOne Health & Life Products

HUMANA  
*one*<sup>®</sup>

# HumanaOne® Eligibility and Underwriting Guide

## Humana is proud to offer HumanaOne health, life and dental insurance for individuals and families.

The HumanaOne brand of individual products are insured by subsidiaries of Humana, Inc.

This is your guide to assessing your client's eligibility for HumanaOne health and life products. Applications are subject to approval. For information on HumanaOne products and processes, please see the HumanaOne Product and Process Guide.

Use the phone numbers and addresses below to get the information you need quickly. You can also contact your sales representative; we're committed to serving you quickly and efficiently. After all, your success is our success. We value your partnership, and we thank you for your support.

### Important Phone Numbers and E-Mail Address

Agent Service Center Hrs: 7am-7pm M-Th (CT) 7am-6pm F (CT)	1-800-833-2572	agenttask@humana.com
Application team Hrs: 7am-7pm M-Th (CT) 7am-6pm F (CT) 9am-3pm S (CT)	1-800-552-0758	
Billing and premium	1-800-458-1354	
Health claims and customer service	1-800-833-6917	
Dental claims and customer service	1-800-233-4013	
Life claims and customer service	1-800-458-1354	
Licensing and commission inquiries	1-800-558-4444 x8919	

### Important Websites

HumanaOne agent workbench	Humana.com
Sales support materials, agent communications	HumanaOne agent workbench
Rate calculator ordering	www.humanaonerates.com
e-Query	HumanaOne agent workbench

**IMPORTANT:** Please advise your client not to cancel any current health or life insurance coverage until receipt of written approval from our Underwriting department.

This guide is subject to change without notice. Contractual information supersedes information in this guide. This guide does not provide state-specific information.

This guide is for agent use only.

# Eligibility and underwriting guide

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## e-Query service (Ask an Underwriter)

e-Query is a service which allows you to assess your client’s insurance eligibility more accurately with the assistance of a Humana underwriter. It directly links you to a dedicated team of underwriters by means of an electronic form hosted on HumanaOne agent workbench.

e-Query does not replace the Underwriting Guidelines herein, but rather compliments it. To access the e-Query form you will need to log onto the HumanaOne Agent Workbench from the Agent Portal on [www.humana.com](http://www.humana.com), and click on the “e-Query/Ask an Underwriter” link under the questions section. e-Query is not currently available in the state of Wisconsin.

## Eligibility requirements

### For health coverage

- › Issue ages: 2 weeks – 64 ½ years  
Newborns on family and child only applications will be eligible for coverage when they have had a two week well baby exam with normal results.  
**Please Note:** This applies to full term babies. If they are born premature or with complications, we will underwrite as necessary.
- › Maximum issue age of a dependent child varies by state.
- › Dependents may include stepchildren, and/or legally adopted children. (Dependent definitions vary by state.)

### Children-only health coverage

Children can be insured alone. The custodial parent or legal guardian who can attest to child's health history must complete the application. If an underwriting interview is required, the person that completed the application will be interviewed. The youngest child will be the primary applicant, and any others will be listed as dependents. Newborns applying for coverage require a two week well baby exam with normal results. Medical records are required for any child that is 2 weeks to 2 months of age. A child only health policy is ineligible, if any family member of the applicant(s) is pregnant or currently an expectant parent. See the terms indicated under Current/Pregnancy/Expectant parent.

### Application scenarios:

- 1) Parent A has custody and resides in a state in which Humana offers coverage. Parent B will be paying for the health insurance. Parent A must complete and sign the application to verify the health history. Parent B must sign the payer portion of the application.
- 2) Parent A has custody and resides in a state in which Humana does NOT offer coverage. Parent B will be paying for the health insurance. Because benefits are based on the applicant's primary resident, Humana will not be able to accept an application for the child(ren).
- 3) Both parents share custody and reside in a state in which Humana offers coverage. Either parent can complete and sign the application.
- 4) Both parents share custody and reside in a state in which Humana offers coverage, however, their dependent student attends school in a state where Humana does not offer coverage. Coverage may be extended to the parents and their dependent college student(s).

### Current pregnancy/expectant parent

For family applications, before applying for coverage, the mother must be two weeks postpartum, with no adverse findings, and the newborn must be two weeks old and have had a normal two week baby exam.

For child-only health policies, if any family member of the child is currently an expectant parent, the application is ineligible. Before applying for coverage, the mother must be two weeks postpartum, with no adverse findings, and the newborn must be 2 weeks of age, and have had a normal two week well baby exam with normal results.

### Other coverage

A person who is currently covered by another plan must replace that coverage with Humana. However, it is important that he or she does not cancel existing coverage until written notification is received from Humana that coverage will be issued. Some states may require a replacement form.

### U.S. citizenship

The applicant's primary residence must be in a state where the product is approved for sale. If the applicant is not a U.S. citizen, he or she must have lived in the U.S. for a minimum of one year, plans to remain in the U.S. for over three years, has had a normal physical exam with blood work from a U.S. physician, and has no plans of foreign travel of greater than three months continuously. An immigration physical does not meet the criteria for an acceptable physical exam.

## Foreign travel

An applicant who lives in a foreign country is not eligible for coverage, nor is an applicant who has plans for extended foreign travel of three consecutive months at a time or longer. (May vary by state.)

**Exceptions:** An applicant who, for the purpose of Missionary Work, has plans for extended foreign travel for 0-2 years from the time of the application is eligible for coverage. An applicant with foreign travel plans exceeding 2 years for Missionary Work would not be eligible.

An applicant who, for the purpose of studying abroad or occupational/business travel has plans for extended foreign travel for 0-2 years from the time of the application is eligible for coverage. An applicant with foreign travel plans exceeding 2 years for studying abroad or occupational/business travel would not be eligible.

## Tobacco usage - health

Humana has two tobacco classes:

1. Non-user: Does not use ANY form of tobacco currently or has not used ANY tobacco cessation products in the last 12 months.
2. Tobacco user

People who do not smoke or use any form of tobacco have their premium discounted. Humana conducts random nicotine testing during underwriting review.

## Health underwriting guidelines

The following circumstances may result in a person not being eligible for health coverage:

- 1) Currently pregnant, an expectant parent (including fathers and/or other family members)—entire application is ineligible;
- 2) Health history that includes one of the ineligible health conditions;
- 3) Height/weight that exceeds the limits identified in the health build chart; or
- 4) Employment in an ineligible occupation. Not applicable in Florida.
- 5) Non-U.S. citizen who has not consulted a physician in the U.S.
- 6) Health history that includes 3 or more risk factors (build/overweight, elevated cholesterol/elevated triglycerides, hypertension, tobacco use).
- 7) Hypertension with 50% rateable build.
- 8) Hypertension with current treatment for Sleep Apnea.

A “yes” answer to any one of these circumstances may result in a declination of coverage. However, this information only provides their potential eligibility; it is not a final determination. All final coverage decisions are made by our Underwriting department upon receipt of an application. This assessment is not an offer of coverage or a notice of declination for your client.

## Ineligible occupations (not applicable in Florida)

- › Air traffic controllers
- › Asbestos and toxic chemical workers
- › Commercial fishermen who do not return to port every day
- › Divers (professional scuba or skin)
- › Explosive workers
- › High-risk aviation (experimental and test pilots, crop dusters)
- › Oil and natural gas workers, including offshore operations
- › Professional auto racers
- › Professional rodeo participants
- › Professional and semi-professional athletes (**Note:** Golfers are acceptable)
- › Structural steel workers, iron workers and steeplejacks
- › Underground miners

## Health build charts

Use this table as a guide to determine if an applicant is rateable because of his or her build. Humana may request a paramedical exam (at our expense) to confirm an applicant's height and weight. An applicant must have maintained an acceptable build within the 12 months prior to applying to be considered eligible. If an individual's weight exceeds our "Standard" class but less than our "Decline" limit, they will be subject to a premium increase of 25-50%.

To qualify for the lower build rating, an applicant must lose the weight to reach the lower range and maintain the weight loss for 12 months.

Applicants who have applied for individual insurance and who have been offered a rating due to build may also have an obesity rider added to his or her offer. Any diagnostic procedure, treatment, or surgery for obesity including any complications thereof, will be excluded from coverage. In states where riders are not offered, coverage may be declined.

If an applicant is applying for both a HumanaOne health plan as well as for HumanaOne Term Life Insurance, the Health Build Chart will be followed during the underwriting process. (May vary by state.)

### Female

	standard	decline
4'11"	88-151 lbs	175 lbs
5'0"	90-155 lbs	180 lbs
5'1"	93-160 lbs	187 lbs
5'2"	97-167 lbs	193 lbs
5'3"	100-172 lbs	199 lbs
5'4"	102-178 lbs	206 lbs
5'5"	106-183 lbs	212 lbs
5'6"	110-189 lbs	219 lbs
5'7"	113-195 lbs	225 lbs
5'8"	116-200 lbs	232 lbs
5'9"	119-206 lbs	239 lbs
5'10"	123-212 lbs	246 lbs
5'11"	127-219 lbs	253 lbs
6'0"	130-224 lbs	260 lbs
6'1"	134-232 lbs	266 lbs

### Male

	standard	decline
5'2"	97-177 lbs	198 lbs
5'3"	100-182 lbs	205 lbs
5'4"	102-189 lbs	211 lbs
5'5"	106-194 lbs	218 lbs
5'6"	110-200 lbs	224 lbs
5'7"	113-206 lbs	232 lbs
5'8"	116-212 lbs	238 lbs
5'9"	119-219 lbs	245 lbs
5'10"	123-225 lbs	252 lbs
5'11"	127-232 lbs	260 lbs
6'0"	130-238 lbs	267 lbs
6'1"	134-246 lbs	274 lbs
6'2"	138-252 lbs	282 lbs
6'3"	141-259 lbs	289 lbs
6'4"	145-266 lbs	298 lbs

## Ineligible health conditions

A series of medical questions will be asked of each of the proposed insured. Any applicant age 18 and older must review and attest to the questions individually, (age requirements vary by state). Below is a partial listing of conditions that may cause Humana to decline coverage. The list is not all-inclusive.

Please note that if your client is applying for both a health plan and a life policy at the same time, and they are denied a health plan based on their health status, the process will discontinue as well for the life policy.

Below conditions are permanent declines, unless otherwise indicated. Handling of the below conditions may vary by state.

### A

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Achalasia, cardio spasm  
Achondroplasia  
Acromegaly  
Addison's disease  
Adrenal disorders  
AIDS, ARC, or HIV  
Alcohol dependence or abuse—individual consideration, after 5 years of recovery  
Alport syndrome  
Alzheimer's disease  
Amyloidosis  
Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)  
Anemia—aplastic Cooley's, B-12 deficiency, hemolytic, Mediterranean, pernicious, sickle cell or Thalassemia Major  
Anencephaly  
Aneurysm—if present or within 5 years  
Angina  
Angioplasty  
Ankylosing spondylitis  
Anorexia nervosa—individual consideration, after 8 years of recovery  
Anticoagulant therapy  
Antiphospholipid syndrome  
Anticardiolipin antibody syndrome  
Aortic arch arteritis  
Aortic insufficiency/stenosis/regurgitation—moderate or severe  
Aortitis  
Arnold-Chiari malformation  
Arterial embolism (clot)  
Arterial occlusion  
Arteriosclerosis, atherosclerosis  
Arteriosclerosis obliterans (ASO)

Arteriovenous malformation (A-V malformation)  
Arteritis  
Artificial heart valve  
Asperger's syndrome—except in Indiana  
Ascites  
Ataxia telangiectasia  
Atherosclerosis obliterans  
Atherosclerosis thrombotic disease  
Atrial fibrillation—one event less than 2 years ago or multiple events or chronic or with Pacemaker or Cardiverter  
Atrial septal defect—present or if surgically corrected with complications  
Autism—varies by state

### B

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Banti's syndrome  
Basal cell carcinoma—if present  
Berger's disease  
Biliary cirrhosis  
Bipolar disorders  
Bladder entroply—symptomatic  
Blastomycosis  
Brachial plexus disorder  
Brain attack  
Brain tumors  
Bright's disease  
Bronchiectasis—if lung resection, no residuals, no tobacco – individual consideration  
Bronchiolectasis  
Bruit  
Buerger's disease (thromboangiitis obliterans)  
Bulimia—individual consideration, after 8 years of recovery  
Burkitt's lymphoma (malignant lymphoma)  
Bypass surgery

## Ineligible health conditions

### C

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Cachexia  
Cancer with lymph node involvement or metastasis  
Cardiac decompensation  
Cardiac defibrillator (implantable)  
Cardiac or comorbidity risk factors—3 or more (build/overweight, elevated cholesterol/ triglycerides, hypertension, tobacco use)  
Cardiomegaly  
Cardiomyopathy  
Cardiospasm  
Celiac Disease  
Central serous retinopathy  
Cerebral palsy  
Cerebrovascular accident  
Cerebrovascular disease  
Charcot-Marie-Tooth disease  
Chediak Higaski syndrome  
Chondrocalcinosis  
Christmas disease  
Chromosomal abnormalities  
Chronic granulomatous disease  
Chronic glomerulonephritis  
Chronic hepatitis  
Chronic obstructive pulmonary disease (COPD)  
Chronic progressive external ophthalmoplegia (CPEO)  
Cirrhosis of the liver  
Coarctation of the aorta  
Cocaine abuse  
Colitis (ulcerative)  
Collagen diseases  
Congenital heart anomalies  
Congenital lymphedema  
Congestive heart failure (CHF)  
Connective tissue disorder  
Cor pulmonale  
Coronary artery bypass surgery (CABS)  
Coronary artery disease (CAD)  
Coronary Fistula  
Coronary heart disease (CHD)  
CREST syndrome  
Creutzfeldt-Jakob disease  
Crigleer-Najaar syndrome  
Crohn disease

Curvature of the spine with pulmonary, cardiac or spinal cord involvement  
Cushing syndrome/disease  
Cystic fibrosis  
Cystic kidney diseases  
Cystic medial necrosis

### D

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Dejerine type sclerosis  
Delirium  
Delusions  
Dementia  
Demyelinating diseases  
Depressant addiction—current history of addiction with current usage  
Dermatitis herpetiformis—with evidence of significant immunologic compromise  
Dermatomyositis  
Depression—major, if hospitalization required or with suicidal attempt or ideation  
DiGeorge syndrome  
Diabetes insipidus  
Diabetes mellitus (type 1 and type 2)  
Down syndrome  
Drug dependence or abuse (illicit, illegal, over the counter or prescription)  
Drug psychosis  
Dwarfism

### E

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Eaton-Lambert syndrome  
Ebstein's malformation (Ebstein's anomaly)  
Edward's syndrome  
Ehlers-Danlos syndrome  
Eisenmenger's complex (Eisenmenger's syndrome)  
Ejection Fraction-less than 50% or more than 75%  
Embolism—arterial is permanent decline; pulmonary depends on frequency, treatment, etc.  
Emphysema  
Encephalocele  
Encephalocystocele  
Encephalopathy  
Eosinophilic granuloma  
Epidermolysis bullosa  
Erythema Multiforme (Stevens Johnson syndrome)—if present or less than one year since complete recovery or residuals  
Esophageal varices

## Ineligible health conditions

### F

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Fabry disease  
Factor V deficiency  
Factor VIII or IX deficiency  
Familial Adenomatous polyposis  
Fanconi syndrome-fanconi anemia  
Fibromyalgia  
Flexure-hepatic or splenic  
Fragile X syndrome  
Fragilitas ossium

### G

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Galactorrhea—if present  
Galactosemia  
Gargoylism (mucopolysaccharidosis)  
Gastrectomy—total removal  
Gastric bypass/stapling  
Gastroparesis  
Gaucher's disease  
Gender identity disorder  
General paresis  
Glycogen storage disease  
Guillain-Barre Syndrome/Polyneuritis—if present or less than 3 years since recovered or if residual disability/permanent impairment

### H

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Hallucinations  
Hand-Schueller-Christian disease  
Heart attack or disease  
Heart enlargement/hypertrophy  
Heart-lung transplants  
Heavy chain disease  
Hemiplegia  
Hemochromatosis  
Hemophilia A or B  
Hemophilia vascular  
Henoch-Schoenlein purpura  
Hepatic flexure  
Hepatomegaly  
Hepatitis (autoimmune)  
Hepatitis A—if less than 6 months after complete recovery  
Hepatitis B carrier  
Hepatitis C  
Hepatitis D (HDC or delta virus)

Hepatitis E (HEV)  
Hepatitis G (HGV)  
Hepatomegaly  
Hereditary angioedema  
Hereditary spherocytosis—if present  
Hirschsprung's disease—if unoperated or symptomatic  
Histiocytosis X  
Histoplasmosis—if present or disseminated and less than 3 years since complete recovery  
HIV positive  
Hodgkin's disease  
Hughes syndrome  
Human T-cell leukemia virus  
Human T-cell lymphotropic virus  
Hunner's ulcer  
Huntington's chorea  
Hydrocephalus  
Hydronephrosis—if present or bilateral  
Hyperhydrosis—if present or if surgically corrected with residual symptoms or any complications  
Hyperparathyroidism—if unoperated  
Hypersplenism  
Hypogonadism (primary)  
Hypoparathyroidism  
Hypoplastic anemia  
Hysteria

### I

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Idiopathic thrombocytopenic purpura (child form)—if present  
IgA nephropathy/Berger's Disease  
IgG subclass deficiency  
Immune deficiency  
Infectious neuritis—if present or multiple episodes  
Insulin resistance  
Intermittent claudication  
Interstitial cystitis (chronic)/Hunner's Ulcer  
Intestinal infarction/Intestinal ischemia—unless acute with complete recovery more than 6 weeks ago  
Intestinal obstruction—if present  
Iritis—if one episode, less than 6 months ago or multiple episodes  
Ischemic heart disease  
Ischemic/ulcerative colitis  
IV drug use

## Ineligible health conditions

### J

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Jaundice (adult)—present or less than 6 months since complete recovery

Juvenile dermatomyositis—if present or less than 2 years since complete recovery

### K

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Kahler's disease

Karposi's sarcoma

Kartagener's syndrome

Keratoconus—present and surgery recommended

Kidney injury—major injury with history of dialysis

Kidney failure—if chronic or acute less than 2 months since recovery

Kidney stone—if present or if more than 4 episodes

Kidney transplant

Klinefelter's syndrome

Korsakoff's psychosis

### L

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Left bundle branch block

Left ventricular hypertrophy

Legionella pneumophila (Legionnaire's disease)

Letterer-Siwe disease

Leukemia

Leukoencephalopathy

Lipidosis (Niemann Pick disease)

Liver abscess with residuals

Liver cancer

Liver transplant

Lobstein's disease

Lou Gehrig's disease (ALS)

Lung cancer

Lung transplant

Lyme's disease—if present

Lymphoblastoma

Lymphoma

Lymphoma, Hodgkins

Lymphomatoid papulosis

### M

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Malaria—more than one occurrence with complications or frequent disabling attacks

Manic disorders

Marchiafava-Micheli syndrome

Marfan's syndrome

Medullary cystic kidney

Medullary sponge kidney—if present or less than 18 years

of age or if more than 18 years of age—bilateral

Mental retardation—severe, emotionally unstable, seizures or psychiatric impairments

Mesenteric vascular disease

Metabolic syndrome

Microcephaly

Milroy's disease

Mitral insufficiency

Mitral stenosis

Mixed connective tissue disease

Moebius syndrome/Mobius syndrome

Mucopolysaccharidosis

Multicystic kidney

Multiple myeloma

Multiple personality disorder

Multiple sclerosis

Muscular dystrophy

Myasthenia gravis

Myelitis—if present or less than 6 months since complete recovery

Myocardial infarction (MI)

Myocardial ischemia

Myotonic dystrophy

Myxedema—if present

### N

---

Nail-Patella syndrome

Narcotic use/addiction

Nephritis (chronic)

Nephrocalcinosis

Nephrosclerosis

Nephrotic syndrome

Neuritis—if present

Neurofibromatosis

Neurogenic bladder—if present

Neuromuscular disorders

Niemann-Pick disease (Lipidosis)

### O

---

Occlusion

Organic brain disorder/syndrome

Organ transplant recipient

Osteitis fibrosa cystica

Osteitis fibrosa cystica disseminata

Osteitis fibrosa cystica generalisata

Osteogenesis imperfecta/Lobstein's Disease

Ovarian cancer

## Ineligible health conditions

### P

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Pacemaker  
Paget's disease  
Pancreatic cyst or pseudocyst  
Pancytopenia  
Paralysis  
Paranoid disorder  
Paraplegia  
Parkinson's disease  
Paroxysmal nocturnal hemoglobinuria  
Pathological fractures  
Pemphigus  
Percutaneous transluminal coronary angioplasty  
Periarteritis nodosa  
Peripheral occlusive arterial disease (POAD)  
Peripheral vascular disease or intermittent claudication  
Pernicious anemia  
Pick's disease  
Pierre Robin's syndrome  
Pituitary Adenoma—if present  
Pituitary dwarfism/Achondroplasia  
Plasmacytoma  
Pneumocystis carinii pneumonia (PCP)  
Pneumonitis  
Poliomyelitis—if present or more than one limb involved  
Polyarteritis  
Polycystic kidney  
Polycystic ovarian syndrome (PCOS)  
Polycythemia vera  
Polyglandular autoimmune disease  
Polyneuritis (Guillain-Barre syndrome)—if present or less than 3 years since recovered or residual disability/permanent impairment  
Porphyria—diagnosed less than 5 years prior to application  
Portal hypertension  
Post-Polio syndrome  
Pregnant, an expectant parent (including fathers and/or other family members)—the entire application is ineligible  
Primary biliary cirrhosis  
Primary pulmonary hypertension  
Primary sclerosing cholangitis  
Prinzmetal's angina  
Pseudocyst—if present  
Pseudotumor cerebri  
Psittacosis—with extensive respiratory involvement

Psoriasis—if severe or use of UV light  
Psychiatric disorder—severe including childhood and adolescence  
Psychosis  
Pulmonary embolism/thrombosis—if present, on anticoagulants or if less than 1 year  
Pulmonary fibrosis  
Pulmonary heart disease  
Pulmonic insufficiency—if moderate to severe  
Pulmonic stenosis  
Pulseless disease  
Pyloric Stenosis—if present  
Pyogenic arthritis

### Q

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Quadriplegia

### R

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Reflex sympathetic dystrophy  
Renal failure—chronic, uremia  
Renal hypertension  
Renal Insufficiency—chronic or renal failure  
Respiratory failure  
Retinal detachment—if present  
Retinopathy—central serous and diabetic  
Rhabdomyosarcoma  
Rheumatic heart disease  
Rheumatoid arthritis  
Russel-Silver syndrome—if less than 24 years of age

### S

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Sarcoidosis  
Schizo-affective disorders  
Schizophrenia  
Scleroderma—generalized  
Senility  
Severe combined immunodeficiency  
Sexual deviation or disorder  
Shunt  
Sialadenitis  
Sialdenosis  
Sick sinus syndrome  
Sickle cell anemia  
Silent myocardial ischemia  
Sjogren's disease

## Ineligible health conditions

Sleep apnea—central or mixed sleep apnea, or current tobacco user, or with ratable build, or with hypertension or if surgery suggested

Spherocytosis/Hereditary Spherocytosis—if present

Spina bifida (Manifesta)

Splenic flexure

Spondylitis

Sprue disease

Spurway's disease

Status Asthmaticus

Stents—artery or blood vessel

Stevens Johnson syndrome /Erythema Multiforme—if present or less than one year since complete recovery or history of with residuals

Still's disease

Stimulant usage

Stokes-Adams syndrome

Stroke

Sturge-Weber syndrome

Suicide attempt/ideation

Syndrome X

Syphilis—if present or less than one year since complete recovery or more than 1 year since complete recovery without two normal lab results

Syringomyelia

Systemic fibrosclerosing syndrome

Systemic lupus erythematosus (SLE or lupus)

Systemic sclerosis

### T

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Takayasu's arteritis

Tetralogy of fallot

Thalassemia major

Thrombocythemia

Total anomalous pulmonary venous connection

Transient ischemic attack (TIA)

Transplant (except corneal)

Transposition of the great vessels

Transsexualism

Tricuspid atresia

Tricuspid insufficiency/regurgitation—moderate or severe

Tricuspid stenosis

Trisomy 21 syndrome (Down syndrome)

Truncus arteriosus

Tuberous sclerosis

Turner's syndrome

### U

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Ulcerative colitis/proctitis

Underdeveloped left ventricle syndrome

Urachal remnant—if present

Uveitis—if chronic or less than 6 months since recovery

### V

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Valve disorder

Valve replacement

Varicose veins of the esophagus

Vascular hemophilia

Ventricular arrhythmias

Ventricular septal defect—present or less than 1 year since repaired or if surgically corrected with complications

Von Hypple-Lindau syndrome

Von Willebrand's disease/Pseudohemophilia

### W

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Waldenstrom's macroglobulinemia

Warnick's disease

Wegener's granulomatosis (Wegener's syndrome)

Weight reduction surgery—other than gastric banding

Williams syndrome

Wilson's disease

Wiskott-Aldrich syndrome

### X

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XYY syndrome

### Z

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Zollinger-Ellison syndrome

## Actions for common medical conditions—rider states

These guidelines may vary due to state-specific laws and regulations but can be followed as a general outline. This is not all inclusive. Final decision is based on underwriting review. Underwriting assessments in the below grid are based on customary and usual treatment seen for the conditions noted. Below are examples only; Humana will be solely responsible for the final underwriting decision, which is based on the completed application and the applicant's health history. Guidelines are subject to change without prior notice.

NOTE: If an applicant on an application requires more than three exclusion riders (two in Indiana), the applicant will be declined.

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
<b>Acid Reflux/ GERD/ Heartburn</b>				
Present, no hiatal hernia, non prescription medication (OTC only), no recommended consultations or testing	Standard	Standard	Standard	Standard
Present, prescription medication, no hiatal hernia present	Rider	Standard or Rate Up KY & OH: Standard or Rider	Standard	Standard or Rate Up KY & OH: Standard or Rider
Prescription Medication use currently, <u>hiatal hernia present</u>	Rider	Rider	Rider	Rider
<b>Acne/Rosacea</b>				
Present, no treatment or OTC medication	Standard	Standard	Standard	Standard
Prescription meds, or < 6 months since med use, no Accutane or equivalent	Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
Prescription meds, completed ≥ 6 months ago, complete recovery, no Accutane or equivalent	Standard	Standard	Standard	Standard
Accutane treatment of equivalent, or ≤ 1 year since treatment completed	Rider	Rider	Rider	Rider
Accutane treatment of equivalent, or > 1 year ago since treatment, complete recovery	Standard	Standard	Standard	Standard
<b>Allergies</b>				
Recommended, pending or scheduled testing	Rate 50% NV: Decline if tobacco user	Rate 50% NV: Decline if tobacco use	Rate 50% NV: Decline if tobacco use	Standard
Seasonal prescription meds (3 refills or less per year, or OTC, no immunotherapy treatment)	Standard	Standard	Standard	Standard
Prescription meds, more than 3 refills per year, no immunotherapy treatment	Standard or Rating KY & OH: Standard or Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
With or without prescribed medications, current or recent immunotherapy	Rider	Rider	Standard - for prescribed medications Rider - immunotherapy	Rider
<b>Amputation/Prosthesis</b>				
Finger or toes, with or without prosthesis	Standard	Standard	Standard	Standard
Eye	Standard	Standard	Standard	Standard
All other amputations, with or without prosthesis	Rider KY: Decline	Rider KY: Decline	Rider KY: Decline	Rider KY: Decline
Caused by diabetes, severe artery disease or other disease	Decline	Decline	Decline	Decline
<b>Anemia - other than anemia listed in the ineligible health conditions list</b>				
Present	Standard	Standard	Standard	Standard
<b>Aneurysm</b>				
Present	Decline	Decline	Decline	Decline
History of, more than 5 years after repaired	Individual consideration	Individual consideration	Individual consideration	Individual consideration

## Actions for common medical conditions—rider states

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
<b>Anxiety</b>				
Well controlled with prescription medication, no counseling, no more than 2 ER visits in the last 12 months	Standard or Rating KY & OH: Standard or Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
Counseling only, no medication	Rate 10-20%	Rate 10-20%	Standard	Rate 10-20%
<b>Asthma</b>				
Exercise induced, no regular medication required	Standard	Standard	Standard	Standard
Medication use only	Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
Medication use, steroid treatment (not including Albuterol inhaler) less than 3 times and/or no emergency room visits in the past 12 months	Rider	Rider	Rider	Standard or Rating KY & OH: Standard or Rider
Oral steroids required $\geq$ 3 times or more than 2 ER visits in the past 12 months	Decline	Decline	Decline	Decline
<b>Attention Deficit Disorder/ADD/ADHD</b>				
No medication or counseling, more than 2 years	Standard	Standard	Standard	Standard
One medication	Rider IN: Rate only KY & OH: Standard or Rider	Rider or Rating IN: Rate only KY & OH: Standard or Rider	Standard	Rating IN: Rate only KY & OH: Standard or Rider
More than one medication	Rider IN: Rate only KY & OH: Standard or Rider	Rider or Rating IN: Rate only KY & OH: Standard or Rider	Standard	Rating IN: Rate only KY & OH: Standard or Rider
<b>Atrial Fibrillation</b>				
Single event, more than 2 years ago	Standard	Standard	Standard	Standard
Chronic or ongoing treatment	Decline	Decline	Decline	Decline
Single event less than 2 years ago or multiple events or pacemaker/defibrillator	Decline	Decline	Decline	Decline
<b>Back Sprain/Strain/Whiplash</b>				
$\geq$ 1 year ago - complete recovery	Standard	Standard	Standard	Standard
Less than 1 year ago or not recovered	Rider	Rider	Rider	Standard
<b>Baker's Cyst</b>				
History of no recurrence	Standard	Standard	Standard	Standard
Present, asymptomatic	Rider	Standard	Standard	Standard
Present, symptomatic	Rider	Rider	Rider	Standard
<b>Basal Cell Carcinoma</b>				
Present	Decline	Decline	Decline	Decline
Single occurrence, complete recovery	Standard	Standard	Standard	Standard
Multiple occurrences, or recurrent, removed (regardless of timeframe)	Rider - permanent	Rider - permanent	Rider - permanent	Standard
<b>Benign Prostatic Hypertrophy/BPH</b>				
Incidental finding, no symptoms, no treatment or medication use	Standard	Standard	Standard	Standard
Well controlled on one medication	Standard or Rate up	Standard or Rate up	Standard or Rate up	Standard or Rate up
More than one medication	Permanent Rider plus Rating for meds UT - Decline	Permanent Rider plus Rating for meds UT - Decline	Permanent Rider UT - Decline	Permanent Rider plus Rating for meds UT - Decline
Prostatectomy, TURP, TUNA, TUIP, TUMT, or Lazer surgery completed, no follow up needed, complete recovery, no residual complications or medication use	Standard	Standard	Standard	Standard

## Actions for common medical conditions—rider states

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<b>Bladder Infections (Cystitis)</b>				
Less than 4 per year	Standard	Standard	Standard	Standard
4 - 6 or more per year	Decline	Standard	Standard	Standard
More than 6	Decline	Decline	Decline	Decline
<b>Breast Cyst, Nodule or Mass</b>				
Present & benign	Rider VA: Rate 25%	Rider VA: Rate 25%	Rider VA: Rate 25%	Standard
Removed & benign	Standard	Standard	Standard	Standard
Present, pathology unknown	Decline	Decline	Decline	Decline
<b>Breast Implants</b>				
Present, no complications, placed for cosmetic purposes	Standard	Standard	Standard	Standard
<b>Breast Reduction/Macromastia</b>				
Condition present, no surgery completed	Rider	Rider	Rider	Rider
Surgery completed < 1 year ago, with complete recovery	Standard	Standard	Standard	Standard
Surgery completed < 1 year ago, with residuals	Rider	Rider	Rider	Rider
Surgery completed > 1 year ago, no residuals	Standard	Standard	Standard	Standard
<b>Bronchitis</b>				
1 - 3 episodes in the past year, non tobacco user, complete recovery	Standard	Standard	Standard	Standard
1 - 2 episodes in the past year, Tobacco user, complete recovery	Standard	Standard	Standard	Standard
3 episodes a year, Tobacco user, complete recovery	Individual consideration	Individual consideration	Individual consideration	Individual consideration
> 3 episodes a year or Chronic Bronchitis	Decline	Decline	Decline	Decline
<b>Bundle Branch Block (right)</b>				
Complete, no tobacco use for the last 12 months, symptoms & treatment free for last 12 months, build not ratable	Standard	Standard	Standard	Standard
<b>Bursitis/Tendonitis/Tenosynovitis</b>				
Single occurrence with complete recovery	Standard	Standard	Standard	Standard
Single occurrence, not recovered	Rider	Standard	Standard	Standard
Multiple occurrences	Rider	Rider	Rider	Rider
<b>Carpal Tunnel</b>				
Present or residuals	Rider	Rider	Rider	Standard
Surgical repair complete recovery	Standard	Standard	Standard	Standard
<b>Cataracts</b>				
Present	Rider KY: Decline	Rider KY: Decline	Rider KY: Decline	Standard
Surgically corrected, fully recovered, no residuals	Standard	Standard	Standard	Standard
<b>Chlamydia</b>				
Present or under treatment, no other STD history	Standard	Standard	Standard	Standard
Complete recovery	Standard	Standard	Standard	Standard
<b>Colon Polyps</b>				
Present	Decline	Decline	Decline	Decline
More than 1 benign polyp removed within the past 5 years during colonoscopy, scheduled f/u is every 10 years	Rider (permanent)	Rider (permanent)	Rider (permanent)	Rider (permanent)
Single benign polyp removed during colonoscopy within the last 5 years, no colon resection, f/u schedule every 5 years	Standard	Standard	Standard	Standard

## Actions for common medical conditions—rider states

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
Single benign polyp removed during colonoscopy, within the past 5 years no colon resection, follow up scheduled every 3 - 5 years	Rider (permanent)	Rider (permanent)	Rider (permanent)	Rider (permanent)
More than 1 polyp removed within the past 5 years. Surgically removed (not during colonoscopy) or part of colon surgically removed or follow up scheduled every 1 - 2 years	Decline	Decline	Decline	Decline
1 - 2 polyps removed within the past 5 years during colonoscopy, only 1 colonoscopy completed within the past 5 years. Follow up scheduled every 3 - 5 years	Rider (permanent) UT: Decline tobacco user or Max rating applies	Rider (permanent) UT: Decline tobacco user or max rating applies	Rider (permanent) UT: Decline tobacco user or max rating applies	Rider (permanent) UT: Decline tobacco user or max rating applies
More than 2 polyps removed within the past 5 years, follow up scheduled every 3 - 5 years	Decline	Decline	Decline	Decline
<b>Condyloma</b>				
Present or history of - no HPV	Rider UT: 85% rating, <u>non</u> tobacco users UT: Decline tobacco users	Standard	Standard	Standard
Present of history of - with HPV	Rider UT: 85% rating, <u>non</u> tobacco users UT: Decline tobacco users HPV underwritten separately	Rider UT: 85% rating, <u>non</u> tobacco users UT: Decline tobacco users HPV underwritten separately	Rider UT: 85% rating, <u>non</u> tobacco users UT: Decline tobacco users HPV underwritten separately	Rider UT: 85% rating, <u>non</u> tobacco users UT: Decline tobacco users HPV underwritten separately
<b>Deep Vein Thrombosis (DVT)</b>				
On anticoagulants or one episode less than 3 months ago	Decline	Decline	Decline	Decline
One episode—3 mos - 2 years with complete recovery	Rider	Rider	Rider	Standard
Recurrent	Decline	Decline	Decline	Decline
<b>Depression</b>				
Well controlled with prescription medication, no counseling	Standard or Rating KY & OH: Standard or Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
Counseling only, no medication	Rate 10-20%	Rate 10-20%	Rate 10-20%	Rate 10-20%
<b>Deviated Septum (nasal)</b>				
Present, asymptomatic or surgically repaired	Standard	Standard	Standard	Standard
Symptomatic	Rider	Rider	Rider	Rider
<b>Disc Disorder (herniated, bulging, ruptured)</b>				
Present, surgically repaired less than 1 year ago or with residuals	Rider	Rider	Rider	Rider
Asymptomatic, surgically repaired more than 1 year ago with full recovery	Standard	Standard	Standard	Standard
<b>Diverticulitis</b>				
Present, No Surgery	Rider	Rider	Rider	Rider
Surgery within 0-2 years	Rider	Rider	Rider	Rider
Surgically corrected > 2 years ago	Standard	Standard	Standard	Standard
<b>Diverticulosis</b>				
Present or with history of diverticulitis, No Surgery	Decline	Decline	Decline	Decline
Surgery within 0-2 years	Decline	Decline	Decline	Decline
Surgically corrected > 2 years ago	Standard	Standard	Standard	Standard
<b>DUI - Paramed exam is required</b>				
Single occurrence, within 5 years	Rate 30% -Decline	Rate 30% -Decline	Rate 30% -Decline	Rate 30% -Decline
Single occurrence, more than 5 years	Standard	Standard	Standard	Standard
Multiple occurrences, within 5 years	Decline	Decline	Decline	Decline

## Actions for common medical conditions—rider states

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Multiple occurrences, more than 5 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Ear Infection (Otitis Media)</b>				
< 3 in the past 12 months	Standard	Standard	Standard	Standard
> 3 in the past 12 months	Rider	Rider	Rider	Standard
Tubes Present	Rider	Standard	Standard	Standard
Tubes no longer present, no recurrence	Standard	Standard	Standard	Standard
<b>Eczema</b>				
Present or less than 2 years since symptomatic	Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
> 2 years since treatment or symptoms	Standard	Standard	Standard	Standard
<b>Endometriosis</b>				
Present or within 5 years of treatment	Rider KY: Decline	Rider KY: Decline	Rider KY: Decline	Rider KY: Decline
> 5 years since symptoms or treatment	Standard	Standard	Standard	Standard
Surgery < 3 years ago	Rider KY: Decline	Rider KY: Decline	Rider KY: Decline	Standard KY: Decline
Surgery > 3 years ago	Standard	Standard	Standard	Standard
<b>Enlarged Prostate - See Benign Prostatic Hypertrophy</b>				
<b>Epilepsy, Grand Mal (Generalized)</b>				
Seizure within past 2 years	Decline	Decline	Decline	Decline
Last seizure > 2 years ago	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>Epilepsy, Petit Mal (Generalized)</b>				
Seizure within past 2 years	Decline	Decline	Decline	Decline
Last seizure > 2 years ago	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>Epilepsy, Temporal Lobe (Partial)</b>				
Seizure < 1 year ago	Decline	Decline	Decline	Decline
Seizure > 1 year ago	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>Fibromyalgia</b>				
Present or history of	Decline	Decline	Decline	Decline
<b>Fractures</b>				
Present - No fixation device	Rider	Standard	Standard	Standard
Present - with permanent fixation device	Standard	Standard	Standard	Standard
Present - with temporary fixation device	Rider	Standard	Standard	Standard
Recovered & released from care with no fixation device or permanent fixation device	Standard	Standard	Standard	Standard
Recovered, released from care with temporary fixation device	Rider	Rider	Rider	Standard
Pathological	Decline	Decline	Decline	Decline
<b>Ganglion Cyst</b>				
Present & symptomatic	Rider	Standard	Standard	Standard
Surgically removed or history of and resolved	Standard	Standard	Standard	Standard
<b>Gastric banding - weight loss surgery</b>				
Lap band removed, no rateable build, weight maintained for one year	Standard	Standard	Standard	Standard
Lap Band removed, rateable build, or weight loss not maintained for one year	Decline	Decline	Decline	Decline

## Actions for common medical conditions—rider states

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Lap Band present	Decline	Decline	Decline	Decline
Gastric Bypass / Gastric Stapling	Decline	Decline	Decline	Decline
<b>GERD (reflux) - see Acid Reflux/GERD</b>				
<b>Gestational Diabetes</b>				
< 5 yrs ago, diet controlled during pregnancy, no recurrence	Rate 25%	Rate 25%	Rate 25%	Rate 25%
> 5 yrs ago, diet controlled during pregnancy, no recurrence	Standard	Standard	Standard	Standard
< 5 yrs ago, controlled with insulin during pregnancy, no recurrence	Rate 50%	Rate 50%	Rate 50%	Rate 50%
> 5 yrs ago, controlled with insulin during pregnancy, no recurrence	Rate 25%	Rate 25%	Rate 25%	Rate 25%
History of, no glucose test following pregnancy or glucose levels did not return to normal	Decline	Decline	Decline	Decline
<b>Glaucoma</b>				
Symptomatic, but not diagnosed	Rider and rating for medications	Rider and rating for medications	Rider for condition, no action for medications	Rider and rating for medications
Present, well controlled	Rating OH & KY: Rider	Rating OH & KY: Rider	Standard	Rating OH & KY: Rider
Present, not controlled: with or without medications	Rider	Rider	Rider	Rider
Surgically corrected both eyes, with or without medications	If no medications: Standard Medication use: Rating OH & KY: Rider	If no medications: Standard Medication use: Rating OH & KY: Rider	Standard	If no medications: Standard Medication use: Rating OH & KY: Rider
Surgically corrected in one eye: with or without medication use	Rider	Rider	Rider	Rider
<b>Gout</b>				
Present or within 2 years of symptoms or treatment	Rider	Rider	Rider	Standard
Recovered and time from last symptoms or treatment > 2 years	Standard	Standard	Standard	Standard
<b>Grave's Disease - See Hyperthyroidism</b>				
<b>Guillain-Barre Syndrome</b>				
Present or < 3 years since recovered or Residual disability/permanent impairment	Decline	Decline	Decline	Decline
> 3 years since recovered, no disability, minimal weakness, no relapse	Rate 25%	Standard	Standard	Standard
<b>Gynecomastia</b>				
Present	Rider	Rider	Rider	Rider
Surgical correction > 6 months ago	Standard	Standard	Standard	Standard
<b>Hashimoto's Thyroiditis - See Hypothyroidism</b>				
<b>Heartburn - see Acid Reflux</b>				
<b>Heart Murmur</b>				
Functional/Innocent, Grade I or II - Systolic	Standard	Standard	Standard	Standard
Organic, Grade III or greater, continuous - Diastolic	Decline	Decline	Decline	Decline
<b>Hemorrhoids</b>				
Present, asymptomatic	Standard	Standard	Standard	Standard
Present, symptomatic	Rider	Standard or Rate up	Standard	Standard
> 1 year since symptoms or surgery	Standard	Standard	Standard	Standard
<b>Hepatitis A</b>				
> 6 months since treatment with normal liver tests	Standard	Standard	Standard	Standard

## Actions for common medical conditions—rider states

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<b>Hepatitis B</b>				
Carrier	Decline	Decline	Decline	Decline
Present or < 6 months since treatment	Decline	Decline	Decline	Decline
Others	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Hernia</b>				
Present, all types other than Hiatal Hernia	Rider	Rider	Rider	Rider
Surgically repaired	Standard	Standard	Standard	Standard
<b>Herpes</b>				
OTC medication	Standard	Standard	Standard	Standard
Prescription medication	Rating or Rider KY & OH: Standard or Rider	Rating or Rider KY & OH: Standard or Rider	Standard	Rating or Rider KY & OH: Standard or Rider
<b>Herpes Zoster (shingles)</b>				
Present	Standard or Rate up	Standard or Rate up	Standard	Standard
Complete recovery, no medication	Standard	Standard	Standard	Standard
<b>Hiatal Hernia - see Acid Reflux/GERD</b>				
<b>High Blood Pressure/Hypertension</b>				
<b>Underwritten based on age of onset, stability and comorbidity</b>				
Stable, average readings 150/90 or less, no other cardiac risk factors, controlled with medication	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>High Blood Pressure + 50% Ratable Build</b>				
	Decline	Decline	Decline	Decline
<b>High Blood Pressure + Ratable Build + Tobacco User</b>				
	Decline	Decline	Decline	Decline
<b>High Blood Pressure + High Cholesterol controlled with medication</b>				
	Standard or Rating KY & OH: Hypertension: Standard or Rating Cholesterol: Standard or Rider	Standard or Rating KY & OH: Hypertension: Standard or Rating Cholesterol: Standard or Rider	Standard	Standard or Rating KY & OH: Hypertension: Standard or Rating Cholesterol: Standard or Rider
<b>High Blood Pressure + Sleep Apnea</b>				
	Decline	Decline	Decline	Decline
<b>High Blood Pressure + High Cholesterol + Ratable Build</b>				
	Decline	Decline	Decline	Decline
<b>High Blood Pressure + High Cholesterol + Tobacco User</b>				
	Decline	Decline	Decline	Decline
<b>High Cholesterol</b>				
Lipid panel results within normal limits, compliant with follow up, controlled with medication	Standard or Rating KY & OH: Standard or Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
<b>High Cholesterol + Ratable Build + Tobacco User</b>				
	Decline	Decline	Decline	Decline
<b>High Cholesterol + Ratable Build + Hypertension</b>				
	Decline	Decline	Decline	Decline

## Actions for common medical conditions—rider states

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
<b>Human Papilloma Virus (HPV)</b>				
Low risk - no condyloma	Standard	Standard	Standard	Standard
High risk	Rider CO & KY: Decline UT: Rate 85%-non tobacco user, Decline-tobacco user	Rider CO & KY: Decline UT: Rate 85%-non tobacco user, Decline-tobacco user	Rider CO & KY: Decline UT: Rate 85%-non tobacco user, Decline-tobacco user	Rider CO & KY: Decline UT: Rate 85%-non tobacco user, Decline-tobacco user
<b>Hyperthyroidism</b>				
Present - untreated	Decline	Decline	Decline	Decline
Present - treated with medication	Rider	Standard	Standard	Standard
<b>Hypoglycemia</b>				
Present, follow up recommended	Decline	Decline	Decline	Decline
Present, or history of, diet controlled, no follow-up recommended	Standard	Standard	Standard	Standard
Present, treated with medication	Decline	Decline	Decline	Decline
<b>Hypothyroid</b>				
Present or history of	Standard	Standard	Standard	Standard
<b>Infertility Treatment - male and female</b>				
Current infertility drug treatment	Decline - entire family	Decline - entire family	Decline - entire family	Decline - entire family
Last treatment with infertility drugs ≤ a year without a live birth	Decline - entire family	Decline - entire family	Decline - entire family	Decline - entire family
Last treatment with infertility drugs with a live birth, family planning complete	Standard	Standard	Standard	Standard
Last treatment with infertility drugs with a live birth, family planning is not complete	Decline - entire family	Decline - entire family	Decline - entire family	Decline - entire family
Last treatment with IVF, ZIFT, GIFT or others, family planning complete	Standard	Standard	Standard	Standard
Last treatment with IVF, ZIFT, GIFT or others, family planning is not complete	Decline - entire family	Decline - entire family	Decline - entire family	Decline - entire family
<b>Insomnia</b>				
Treated with medication	Standard or Rating KY & OH: Standard or Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
<b>Irritable Bowel Syndrome</b>				
Treated with OTC medication	Standard	Standard	Standard	Standard
Controlled w/prescription GI medication	Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
Treated w/non-GI prescription medication	Rider and Rating for non-GI meds	Standard or Rating	Standard	Standard or Rating
<b>ITP (blood disorder)</b>				
Child form, complete recovery, platelet count returned to normal	Standard	Standard	Standard	Standard
Child form, present	Decline	Decline	Decline	Decline
Adult form or chronic, less than 40 years of age, more than 3 years since treatment and a complete recovery	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Adult form or chronic, more than 6 years since treatment and a complete recovery, no current treatment, normal platelet count	Standard	Standard	Standard	Standard
<b>Joint replacement</b>				
Hip replaced	Permanent Rider KY: Decline	Permanent Rider KY: Decline	Permanent rider KY: Decline	Permanent Rider KY: Decline
Knee replaced	Permanent Rider KY: Decline	Permanent Rider KY: Decline	Permanent Rider KY: Decline	Permanent Rider KY: Decline

## Actions for common medical conditions—rider states

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Shoulder replaced	Permanent Rider KY: Rate 100% - Decline tobacco user	Permanent Rider KY: Rate 100% - Decline tobacco user	Permanent Rider KY: Rate 100% - Decline tobacco user	Standard
<b>Kidney Infection/Pyelonephritis/Pyelitis</b>				
1 episode, within 0-3 years	Rider	Standard	Standard	Standard
1 episode > 3 years ago	Standard	Standard	Standard	Standard
2 episodes, < 2 years ago	Decline	Decline	Decline	Standard
2 episodes, 2-5 years ago	Rider	Standard	Standard	Standard
2 episodes, > 5 years ago	Standard	Standard	Standard	Standard
3 or more episodes, regardless of time frame	Decline	Decline	Decline	Decline
<b>Kidney Stones</b>				
Present	Decline	Decline	Decline	Rider
Passed or surgically removed < 2 years ago	Rider	Rider	Rider	Standard
Passed or surgically removed > 2 years	Standard	Standard	Standard	Standard
5 or more episodes	Decline	Decline	Decline	Decline
<b>Lichen Planus</b>				
Mild infrequent attacks	Standard	Standard	Standard	Standard
Frequent or severe attacks	Rider plus Rate	Standard or Rate up	Rider	Standard or Rate up
<b>Lipoma</b>				
Present, asymptomatic, no surgery anticipated	Standard	Standard	Standard	Standard
Present and symptomatic	Rider	Standard	Standard	Standard
<b>Lyme Disease</b>				
Present or treatment completed less than 6 months ago	Decline	Decline	Decline	Decline
> 6 months since recovery, no residuals	Standard	Standard	Standard	Standard
<b>Macular Degeneration</b>				
Dry or wet	Rider	Rider	Rider	Rider
<b>Meniere's Disease</b>				
Present, confirmed diagnosis, stable, current or history of med use, no ongoing follow-up or treatment	Standard or Rating KY & OH: Standard or Rider (permanent)	Standard or Rating KY & OH: Standard or Rider (permanent)	Standard	Standard
Present, confirmed diagnosis, stable, current or history of med use, ongoing follow-up or treatment	Rider (permanent)	Rider (permanent)	Rider (permanent)	Rider (permanent)
<b>Migraines</b>				
Occasional (≤ 3 episodes yearly) treated with OTC medication	Standard	Standard	Standard	Standard
≥ 4 episodes in the last 12 months, or severe. Workup completed, symptoms controlled with current treatment	Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
≥ 4 episodes in the last 12 months, No workup completed	Decline	Decline	Decline	Decline
<b>Miscarriage</b>				
1 - 2, no underlying cause	Standard	Standard	Standard	Standard
> 2, no full term deliveries	Rider	Rider	Rider	Rider
History of with full term delivery	Standard	Standard	Standard	Standard
<b>Mitral Valve Prolapse</b>				
No symptoms or treatment	Standard	Standard	Standard	Standard
Mild symptoms controlled with one med, no other heart disorder	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up

## Actions for common medical conditions—rider states

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<b>Molluscum Contagiosum</b>				
Present or complete recovery < 1 year	Rider	Standard	Standard	Standard
Complete recovery > 1 year	Standard	Standard	Standard	Standard
<b>MRSA - Methicillin-Resistant Staphylococcus Aureus</b>				
Present, currently under treatment	Decline	Decline	Decline	Decline
Completed treatment, follow-up pending	Decline	Decline	Decline	Decline
Treated, full recovery of over 60 days	Standard	Standard	Standard	Standard
<b>Nephritis/Glomerulonephritis</b>				
1 episodes > 3 years ago	Standard	Standard	Standard	Standard
1 episode < 2 years ago	Decline	Decline	Decline	Decline
<b>Osteoarthritis</b>				
Present, only OTC meds, no PT or OT, no shoulder, hip, pelvis, back or spine, knee or ankle involvement	Standard	Standard	Standard	Standard
Present, all treatment except OTC meds, no shoulder, hip, pelvis, back or spine, knee or ankle involvement	Rider	Rider	Rider	Standard or Rating
Present, regardless of treatment, with shoulder, hip, pelvis, back or spine, knee or ankle involvement and no joint replacement	Rider	Rider	Rider	Rider
Joint replacement (see joint replacements)				
<b>Osteoporosis/Osteopenia</b>				
Current use of Prophylactic medication, due to age/ menopause, no diagnosis of osteoporosis or osteopenia, no fractures or Dexa scans done	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
Diagnosis of Osteoporosis or Osteopenia with or without medication use, Dexa scans stable or improved	Rider (permanent)	Rider (permanent)	Rider (permanent)	Standard or Rate up
Present, severe, history of pathologic fractures, crippling, Dexa scans worsening	Decline	Decline	Decline	Decline
<b>Ovarian Cyst</b>				
Present, asymptomatic	Standard	Standard	Standard	Standard
Symptomatic	Rider	Rider	Rider	Rider
Removed	Standard	Standard	Standard	Standard
<b>Pancreatitis</b>				
History of attack, no underlying cause, resolved	Individual consideration, medical records required	Individual consideration, medical records required	Individual consideration, medical records required	Individual consideration, medical records required
Chronic or recurrent	Decline	Decline	Decline	Decline
<b>Pap Smear - Abnormal</b>				
ASCUS, no high risk HPV, Class II or Class III followed by one normal pap, Class IV, treated, followed by three normal pap smears	Standard	Standard	Standard	Standard
<b>Phlebitis</b>				
Current use of blood thinners	Decline	Decline	Decline	Decline
One episode, < 3 months, complete recovery, no varicose veins or edema	Rider	Rider	Rider	Standard
One episode, 3 months - 2 years, complete recovery, no varicose veins or edema	Standard	Standard	Standard	Standard
Recurrent episodes within 0 - 2 years	Rider	Rider	Rider	Standard
History of ≥ 2 years ago	Standard	Standard	Standard	Standard
Varicose Veins - (see Varicose Veins)				

## Actions for common medical conditions—rider states

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
<b>Pneumonia</b>				
Present	Decline	Decline	Decline	Decline
Complete recovery	Standard	Standard	Standard	Standard
<b>Prostatitis</b>				
One episode, full recovery	Standard	Standard	Standard	Standard
> 1 episode or chronic	Rider	Rider	Rider	Rider
<b>Prosthesis/Prosthetics Device See Amputation</b>				
<b>Prostate - Enlarged See Benign Prostatic Hypertrophy/BPH</b>				
<b>Psoriasis</b>				
Mild symptoms, OTC medications or no treatment	Standard	Standard	Standard	Standard
Mild to moderate symptoms, conservative treatments, including prescription topical agents	Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
Severe symptoms requiring RX medication such as Enbrel, Remicade, Sulfasalazine, gold therapy or Methotrexate	Decline	Decline	Decline	Decline
Psoriatic Arthritis (See Psoriatic Arthritis)				
Use of tanning bed only	Standard	Standard	Standard	Standard
Use of UVA/PUVA light at a medical facility	Decline	Decline	Decline	Decline
<b>Psoriatic Arthritis</b>				
All cases	Decline	Decline	Decline	Decline
<b>Pyloric Stenosis</b>				
Present	Decline	Decline	Decline	Decline
Surgically corrected with complete recovery	Standard	Standard	Standard	Standard
<b>Respiratory Syncytial Virus (RSV)/Bronchiolitis</b>				
Present or history of, < 2 years of age, Synagis/ Palivizumab use	Decline	Decline	Decline	Decline
> 2 years of age, Last occurrence < 1 year ago and Synagis/Palivizumab use	Decline	Decline	Decline	Decline
> 2 years of age, Last occurrence > 1 year ago, No medications for > 1 year, Complete recovery, No other respiratory conditions	Standard	Standard	Standard	Standard
<b>Restless Leg Syndrome</b>				
Confirmed diagnosis, no medication, or treatment for 12 months	Standard	Standard	Standard	Standard
Confirmed diagnosis, controlled with medication or treatment or no medication use for 12 months	Standard or Rating KY & OH: Standard or Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
Unconfirmed diagnosis or testing pending or recommended	Decline	Decline	Decline	Decline
<b>Retinal Detachment</b>				
Present	Decline	Decline	Decline	Decline
Surgically corrected < 2 years	Rider	Standard	Standard	Standard
<b>Rheumatoid Arthritis</b>				
	Decline	Decline	Decline	Decline
<b>Scoliosis</b>				
Present, no surgery, under age of 20	Rider	Rider	Rider	Rider
Present, over age of 20	Standard	Standard	Standard	Standard
Surgery completed, rod in place, full recovery	Standard	Standard	Standard	Standard

## Actions for common medical conditions—rider states

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
Any cardiac, pulmonary or spinal cord involvement	Decline	Decline	Decline	Decline
<b>Sinusitis</b>				
< 3 episodes in the past year	Standard	Standard	Standard	Standard
3 - 6 episodes in the past 12 months	Rider	Standard	Standard	Standard
> 6 episodes in the past 12 months	Rider	Rider	Rider	Standard
<b>Sleep Apnea</b>				
Controlled with CPAP	Rider	Rider	Rider	Standard
Surgically corrected	Standard	Standard	Standard	Standard
Sleep Apnea + Ratable build	Decline	Decline	Decline	Decline
Sleep Apnea + Tobacco User	Decline	Decline	Decline	Decline
Sleep Apnea + Hypertension	Decline	Decline	Decline	Decline
Central or Mixed	Decline	Decline	Decline	Decline
<b>Spina Bifida</b>				
Occulta, incidental finding, asymptomatic	Standard	Standard	Standard	Standard
Occulta - symptomatic	Decline	Decline	Decline	Decline
Manifesta	Decline	Decline	Decline	Decline
<b>Spinal Manipulations</b>				
0 - 2 visits per year	Standard	Standard	Standard	Standard
3 - 5 visits per year	All states Standard except: NV: Rider Portrait plan only (all other plans standard)	All states Standard except: NV - Rider Portrait plan & Autoshare 80 plus RX only (all other plans standard)	Standard	All states Standard except: NV - Rider Autoshare 80 plus RX only (all other plans standard)
6 - 10 visits per year	All states Ridered except: AZ, CO & WI: Rate 25%	All states Standard except: NV - Rider Portrait plan & Autoshare 80 plus RX only (all other plans standard)	Standard	All states Standard except: NV - Rider Autoshare 80 plus RX only (all other plans standard)
11 - 15 visits per year	All states Ridered except: AZ, CO & WI: Rate 50%	All states Standard except: NV - Rider Portrait plan & Autoshare 80 plus RX only (all other plans standard)	Standard	All states Standard except: NV - Rider Autoshare 80 plus RX only (all other plans standard)
16 - 20 visits per year	All states Ridered except: AZ, CO & WI: Rate 75%	All states Ridered except: AZ, CO & WI: Rate 15%	All states Ridered except: AZ, CO & WI: Rate 15%	All states Standard except: NV - Rider Autoshare 80 plus RX only (all other plans standard)
21 - 25 visits per year	All states Ridered except: AZ, CO & WI: Rate 100%	All states Ridered except: AZ, CO & WI: Rate 25%	All states Ridered except: AZ, CO & WI: Rate 25%	All states Standard except: NV - Rider Autoshare 80 plus RX only (all other plans standard)
26 - 30 visits per year	All states Ridered except: AZ, CO & WI: Rate 125%	All states Ridered except: AZ, CO & WI: Rate 40%	All states Ridered except: AZ, CO & WI: Rate 740%	All states Standard except: NV - Rider Autoshare 80 plus RX only (all other plans standard)
31 - 35 visits per year	All states Ridered except: AZ, CO & WI: Rate 150%	All states Ridered except: AZ, CO & WI: Rate 50%	All states Ridered except: AZ, CO & WI: Rate 50%	All states Standard except: NV - Rider Autoshare 80 plus RX only (all other plans standard)

## Actions for common medical conditions—rider states

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
36+ visits per year	All states Ridered except: AZ, CO & WI: Decline	All states Ridered except: AZ, CO & WI: Rate 75%	All states Ridered except: AZ, CO & WI: Rate 75%	All states Ridered except: AZ, CO & WI: Rate 75%
<b>Stents</b>				
Heart	Decline	Decline	Decline	Decline
Other locations	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Tachycardia</b>				
No attacks in past 12 months, maintained and well controlled on medications to control attacks and symptoms, no other cardiovascular disorders	Rider + Rating for meds	Rider + Rating for meds	Rider	Standard or Rate-up
≤ 3 attacks per year, < 1 year since last attack	Decline	Decline	Decline	Decline
≤ 3 attacks per year, 1-3 years since last attack, prompt response to treatment, no other cardiovascular disorders	Rider	Rider	Rider	Rider
< 3 attacks per year, > 3 years since last attack, prompt response to treatment, no other cardiovascular disorders	Standard	Standard	Standard	Standard
Others	Decline	Decline	Decline	Decline
Surgical ablation ≤ 6 months ago	Decline	Decline	Decline	Decline
Surgical ablation > 6 months ago, no residuals	Standard	Standard	Standard	Standard
<b>Tendonitis - SEE BURSITIS</b>				
<b>Tenosynovitis - SEE BURSITIS</b>				
<b>Tonsillitis</b>				
< 3 episodes per year	Standard	Standard	Standard	Standard
3 - 5 episodes per year	Rider	Standard	Standard	Standard
> 5 episodes per year	Rider	Rider	Rider	Standard
<b>Tourettes Syndrome</b>				
Simple tics, no behavioral disorders	Standard	Standard	Standard	Standard
Controlled with medication	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
Disabling, behavioral issues, extensive psychotherapy	Decline	Decline	Decline	Decline
<b>Tuberculosis</b>				
TB infection without disease, + skin test, Negative bacteriologic studies, Negative chest x-ray, No evidence of active disease, Prophylactic drug therapy complete > 6 months ago	Standard	Standard	Standard	Standard
TB infection without disease, + skin test, Negative bacteriologic studies, Negative chest x-ray, No evidence of active disease, Current use of < 6 months of prophylactic drugs	Decline	Standard	Standard	Standard
<b>Ulcer (Peptic)</b>				
One episode, complete recovery	Standard	Standard	Standard	Standard
> 1 episode, well controlled with medications	Rider UT - Decline	Rider UT - Decline	Rider UT - Decline	Standard
History of bleeding or perforation, < 2 years after episode, OR multiple occurrences of bleeding or perforation	Decline	Decline	Decline	Decline
History of bleeding or perforation, > 2 years after episode, single occurrence, no known cause OR NSAID's discontinued, Vagotomy performed > 3 years ago, No symptoms	Standard	Standard	Standard	Standard
<b>Uterine Fibroids</b>				
Post-menopausal, no HRT, asymptomatic or myomectomy or hysterectomy completed	Standard	Standard	Standard	Standard

## Actions for common medical conditions—rider states

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
Others	Rider	Rider	Rider	Rider
<b>Vaginitis</b>				
One occurrence, complete recovery	Standard	Standard	Standard	Standard
> 1 occurrence, < 1 year since last occurrence	Rider	Standard	Standard	Standard
<b>Varicose Veins of the lower extremities - UT only</b>				
Present-asymptomatic, no recommendations for treatment	Standard	Standard	Standard	Standard
Present with ulcer	Decline	Decline	Decline	Decline
Treated with lazer, stripping or sclerotherapy, full recovery no symptoms or treatment < 1yr ago	Rider	Standard	Standard	Standard
Treated with lazer, stripping or sclerotherapy, full recovery no symptoms or treatment > 1yr ago	Standard	Standard	Standard	Standard
<b>Varicose Veins</b>				
Present-asymptomatic, no recommendations for treatment	Standard	Standard	Standard	Standard
Present with ulcer	Decline	Decline	Decline	Decline
Treated with lazer, stripping or sclerotherapy, full recovery no symptoms or treatment < 1yr ago	Rider	Standard	Standard	Standard
Treated with lazer, stripping or sclerotherapy, full recovery no symptoms or treatment >1yr ago	Standard	Standard	Standard	Standard
<b>Ventricular Septal Defect - APS REQUIRED</b>				
Repaired > 1 year ago, complete recovery, normal cardiac exam	Standard	Standard	Standard	Standard
Present or repaired with symptoms or abnormal cardiac exam	Decline	Decline	Decline	Decline
<b>Weight loss medication use</b>				
Use of any weight loss medication (other than Xenical) in combination with hypertension or cardiac issues	Individual consideration - medical records required	Individual consideration - medical records required	Individual consideration - medical records required	Individual consideration - medical records required
Continuous use of any weight loss medications for more than one year	Decline	Decline	Decline	Decline
All other scenarios or Xenical use in combination with hypertension or cardiac disease	Standard	Standard	Standard	Standard
<b>Weight loss surgery - Gastric banding</b>				
Lap band removed, no rateable build, weight maintained for one year	Standard	Standard	Standard	Standard
Lap Band removed, rateable build, or weight loss not maintained for one year	Decline	Decline	Decline	Decline
Lap Band present	Decline	Decline	Decline	Decline
Gastric Bypass / Gastric Stapling	Decline	Decline	Decline	Decline

## Actions for common medical conditions — Non-rider states (LA & MI)

Below are underwriting actions for conditions for which Humana does not place exclusion riders.

These guidelines may vary due to state-specific laws and regulations but can be followed as a general outline. This is not all inclusive. Final decision is based on underwriting review. Underwriting assessments in the below grid are based on customary and usual treatment seen for the conditions noted. Below are examples only; Humana will be solely responsible for the final underwriting decision, which is based on the completed application and the applicant's health history. Guidelines are subject to change without prior notice.

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
<b>Acid Reflux/ GERD/ Heartburn</b>				
Present, no hiatal hernia, non prescription medication (OTC only), no recommended consultations or testing	Standard	Standard	Standard	Standard
Present, prescription medication, no hiatal hernia present	Standard or Rating	Standard or Rating	Standard	Standard or Rating
Prescription Medication use currently, hiatal hernia present	Decline	Decline	Decline	Standard or Rating
<b>Acne/Rosacea</b>				
Present, no treatment or OTC medication	Standard	Standard	Standard	Standard
Prescription meds, or < 6 months since med use, no Accutane or equivalent	Standard or Rating	Standard or Rating	Standard	Standard or Rating
Prescription meds, completed ≥ 6 months ago, complete recovery, no Accutane or equivalent	Standard	Standard	Standard	Standard
Accutane treatment of equivalent, or ≤ 1 year since treatment completed	Decline	Decline	Decline	Decline
Accutane treatment of equivalent, or > 1 year ago since treatment, complete recovery	Standard	Standard	Standard	Standard
<b>Allergies</b>				
Recommended, pending or scheduled testing	Rate 50%	Rate 50%	Rate 50%	Standard
Seasonal prescription meds (3 refills or less per year, or OTC, no immunotherapy treatment.	Standard	Standard	Standard	Standard
Prescription meds, more than 3 refills per year, no immunotherapy treatment	Standard or Rating	Standard or Rating	Standard	Standard or Rating
With or without prescribed medications, current or recent immunotherapy	Individual Consideration with Max Rating	Individual Consideration with Max Rating	Individual Consideration with Max Rating	Individual Consideration with Max Rating
<b>Amputation/Prosthesis</b>				
Finger or toes - with or without prosthesis	Standard	Standard	Standard	Standard
Eye	Standard	Standard	Standard	Standard
All other amputations, with or without prosthesis	Decline	Decline	Decline	Decline
Caused by diabetes, severe artery disease or other disease	Decline	Decline	Decline	Decline
<b>Anemia - other than anemia listed in the ineligible health conditions list</b>				
Present	Standard	Standard	Standard	Standard
<b>Aneurysm</b>				
Present	Decline	Decline	Decline	Decline
Surgically repaired > 5 years, no residuals	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Anxiety</b>				
Well controlled with prescription medication, no counseling, no more than 2 ER visits in the last 12 months	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
Counseling only, no medication	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>Asthma</b>				
Exercise induced, no regular medication required	Standard	Standard	Standard	Standard
Medication use only	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up

## Actions for common medical conditions — Non-rider states (LA & MI)

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
Medication use, steroid treatment (not including Albuterol inhaler) less than 3 times and/or no more than 1-2 emergency room visits in the past 12 months	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
Oral steroids required $\geq$ 3 times or more than 2 ER visits in the past 12 months	Decline	Decline	Decline	Decline
<b>Attention Deficit Disorder/ADD/ADHD</b>				
No medication or counseling, more than 2 years	Standard	Standard or Rate up	Standard	Standard
One medication	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
More than one medication	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>Atrial Fibrillation</b>				
Single event, more than 2 years ago	Standard	Standard	Standard	Standard
Chronic or ongoing treatment	Decline	Decline	Decline	Decline
Single event less than 2 years ago or multiple events or pacemaker/defibrillator	Decline	Decline	Decline	Decline
<b>Back Sprain/Strain/Whiplash</b>				
$\geq$ 1 year ago - complete recovery	Standard	Standard	Standard	Standard
Less than 1 year ago or not recovered	Rate 50%	Rate 50%	Rate 50%	Standard
<b>Baker's Cyst</b>				
Present and symptomatic	Decline	Decline	Decline	Standard
Present and asymptomatic	Decline	Standard	Standard	Standard
History of and no recurrence	Standard	Standard	Standard	Standard
<b>Basal Cell Carcinoma</b>				
Present	Decline	Decline	Decline	Decline
Single occurrence, removed within 2 years	Rate 25%	Rate 25%	Rate 25%	Standard
Single occurrence, complete recovery	Standard	Standard	Standard	Standard
Multiple occurrences, or recurrent, removed (regardless of timeframe)	Rate 25% permanent	Rate 25% permanent	Rate 25% permanent	Standard
<b>Benign Prostatic Hypertrophy/BPH</b>				
Incidental finding, no symptoms, no treatment or medication use	Standard	Standard	Standard	Standard
Well controlled on one medication	Standard or Rate up	Standard or Rate up	Standard or Rate up	Standard or Rate up
More than one medication	Decline	Decline	Decline	Decline
Prostatectomy, TURP, TUNA, TUIP, TUMT, or Lazer surgery completed, no follow up needed, complete recovery, no residual complications or medication use	Standard	Standard	Standard	Standard
<b>Bladder Infections (Cystitis)</b>				
Less than 4 per year	Standard	Standard	Standard	Standard
4 - 6 per year	Decline	Standard	Standard	Standard
More than 6 per year	Decline	Decline	Decline	Decline
<b>Breast Cyst, Nodule or Mass</b>				
Present & benign	Rate 25%	Rate 25%	Rate 25%	Standard
Removed & benign	Standard	Standard	Standard	Standard
Present, pathology unknown	Decline	Decline	Decline	Decline
<b>Breast Implants</b>				
Present	Standard	Standard	Standard	Standard
<b>Breast Reduction/Macromastia</b>				
Condition present, no surgery completed	Decline	Decline	Decline	Decline
Surgery completed < 1 year ago, with complete recovery	Standard	Standard	Standard	Standard
Surgery completed < 1 year ago, with residuals	Rate 25%	Rate 25%	Rate 25%	Standard

## Actions for common medical conditions — Non-rider states (LA & MI)

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
Surgery completed > 1 year ago, no residuals	Standard	Standard	Standard	Standard
<b>Bronchitis</b>				
1 - 3 episodes in the past year, non tobacco user, complete recovery	Standard	Standard	Standard	Standard
1 - 2 episodes in the past year, Tobacco user, complete recovery	Standard	Standard	Standard	Standard
3 episodes a year, Tobacco user, complete recovery	Individual consideration	Individual consideration	Individual consideration	Individual consideration
> 3 episodes a year or Chronic Bronchitis	Decline	Decline	Decline	Decline
<b>Bundle Branch Block (right)</b>				
Complete right, no tobacco use for last 12 months, symptoms and treatment free for last 12 months, build not ratable	Standard	Standard	Standard	Standard
<b>Bursitis/Tendonitis</b>				
Single occurrence with complete recovery	Standard	Standard	Standard	Standard
Single occurrence, not recovered	Rate 25%	Standard	Standard	Standard
Multiple occurrences	Rate 25%	Rate 25%	Rate 25%	Standard
<b>Carpal Tunnel</b>				
Present or residuals	Decline	Decline	Decline	Standard
Surgical repair, full recovery	Standard	Standard	Standard	Standard
<b>Cataracts</b>				
Present	Decline	Decline	Decline	Standard
Surgically corrected, fully recovered, no residuals	Standard	Standard	Standard	Standard
<b>Chlamydia</b>				
Present or under treatment, no other STD history	Standard	Standard	Standard	Standard
Complete recovery	Standard	Standard	Standard	Standard
<b>Colon Polyps</b>				
Present	Decline	Decline	Decline	Decline
More than 1 benign polyp removed within the past 5 years during colonoscopy, follow up scheduled every 10 years	Max Rating or Individual Consideration	Max Rating or Individual Consideration	Max Rating or Individual Consideration	Max Rating or Individual Consideration
Single benign polyp removed during colonoscopy within the last 5 years, no colon resection, follow up scheduled every 5 years	Standard	Standard	Standard	Standard
Single benign polyp removed during colonoscopy, within the past 5 years no colon resection, follow up scheduled every 3 - 5 years	Max Rating or Individual Consideration	Max Rating or Individual Consideration	Max Rating or Individual Consideration	Max Rating or Individual Consideration
More than 1 polyp removed within the past 5 years. Surgically removed (not during colonoscopy) or part of colon surgically removed or follow up scheduled every 1 - 2 years	Decline	Decline	Decline	Decline
1 - 2 polyps removed within the past 5 years during colonoscopy, only 1 colonoscopy completed within the past 5 years. Follow up scheduled every 3 - 5 years	Max Rating or Individual Consideration	Max Rating or Individual Consideration	Max Rating or Individual Consideration	Max Rating or Individual Consideration
More than 2 polyps removed within the past 5 years, follow up scheduled every 3 - 5 years	Decline	Decline	Decline	Decline
<b>Condyloma</b>				
Present or history of - No HPV	Rate 100% LA: 84%	Standard	Standard	Standard
Present or history of - with HPV	Rate 100% LA: Rate 84% HPV underwritten separately	Rate 100% LA: Rate 84% HPV underwritten separately	Rate 100% LA: Rate 84% HPV underwritten separately	Rate 100% LA: Rate 84% HPV underwritten separately

## Actions for common medical conditions — Non-rider states (LA & MI)

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
<b>Deep Vein Thrombosis (DVT)</b>				
On anticoagulants or 1 episode < 3 months	Decline	Decline	Decline	Decline
1 episode 3 months - 2 years	Rate 25%	Rate 25%	Rate 25%	Standard
Recurrent	Decline	Decline	Decline	Decline
<b>Depression</b>				
Well controlled with prescription medication, no counseling	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
Counseling only, no medication	Rate 10-20%	Rate 10-20%	Rate 10-20%	Rate 10-20%
<b>Deviated Septum (nasal)</b>				
Present, asymptomatic or surgically repaired	Standard	Standard	Standard	Standard
Symptomatic	Rate 100% LA: Rate 84%	Rate 100% LA: Rate 84%	Rate 100% LA: Rate 84%	Rate 100% LA: Rate 84%
<b>Disc Disorder (herniated, bulging, ruptured)</b>				
Present, surgically repaired less than 1 year ago or with residuals	Decline	Decline	Decline	Decline
Asymptomatic for more than 1 year without surgery or surgically repaired more than 1 year ago with full recovery	Standard	Standard	Standard	Standard
<b>Diverticulitis</b>				
Present, No Surgery	Decline	Decline	Decline	Decline
Surgery within 0-2 years	Decline	Decline	Decline	Decline
Surgically corrected > 2 years ago	Standard	Standard	Standard	Standard
<b>Diverticulosis</b>				
Present or with history of diverticulitis, No Surgery	Decline	Decline	Decline	Decline
Surgery within 0-2 years	Decline	Decline	Decline	Decline
Surgically corrected > 2 years ago	Standard	Standard	Standard	Standard
<b>DUI - Paramed Exam is required</b>				
Single occurrence, within 5 years	Rate 30% - Decline	Rate 30% - Decline	Rate 30% - Decline	Rate 30% - Decline
Single occurrence, more than 5 years	Standard	Standard	Standard	Standard
Multiple occurrences, within 5 years	Decline	Decline	Decline	Decline
Multiple occurrences, more than 5 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Ear Infection (Otitis Media)</b>				
< 3 in the past 12 months	Standard	Standard	Standard	Standard
3 or more in the past 12 months	Decline	Decline	Decline	Standard
Tubes Present	Rate 25%	Standard	Standard	Standard
Tubes no longer present, no recurrence	Standard	Standard	Standard	Standard
<b>Eczema</b>				
Present or less than 2 years since symptomatic	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
> 2 years since treatment or symptoms	Standard	Standard	Standard	Standard
<b>Endometriosis</b>				
Present or within 5 years of treatment	Decline	Decline	Decline	Decline
> 5 years since symptoms or treatment	Standard	Standard	Standard	Standard
Surgery < 3 years ago	Decline	Decline	Decline	Standard
Surgery > 3 years ago	Standard	Standard	Standard	Standard
<b>Enlarged Prostate - See Benign Prostatic Hypertrophy</b>				

## Actions for common medical conditions — Non-rider states (LA & MI)

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
<b>Epilepsy, Grand Mal (Generalized)</b>				
Seizure within past 2 years	Decline	Decline	Decline	Decline
Last seizure > 2 years ago	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>Epilepsy, Petit Mal (Generalized)</b>				
Seizure within past 2 years	Decline	Decline	Decline	Decline
Last seizure > 2 years ago	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>Epilepsy, Temporal Lobe (Partial)</b>				
Seizure < 1 year ago	Decline	Decline	Decline	Decline
Seizure > 1 year ago	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>Fibromyalgia</b>				
Present or history of	Decline	Decline	Decline	Decline
<b>Fractures</b>				
Present - No fixation device	Rate 75%	Standard	Standard	Standard
Present - with permanent fixation device	Standard	Standard	Standard	Standard
Present - with temporary fixation device	Decline	Decline	Decline	Decline
Recovered & released from care with no fixation device or permanent fixation device	Standard	Standard	Standard	Standard
Recovered, released from care with temporary fixation device	Decline	Decline	Decline	Decline
Pathological	Decline	Decline	Decline	Decline
<b>Ganglion Cyst</b>				
Present & symptomatic	Rate 25%	Standard	Standard	Standard
Surgically removed, asymptomatic or history of and resolved	Standard	Standard	Standard	Standard
<b>Gastric banding - weight loss surgery</b>				
Lap band removed, no rateable build, weight maintained for one year	Standard	Standard	Standard	Standard
Lap Band removed, rateable build, or weight loss not maintained for one year	Decline	Decline	Decline	Decline
Lap Band present	Decline	Decline	Decline	Decline
Gastric Bypass / Gastric Stapling	Decline	Decline	Decline	Decline
<b>GERD (reflux) - see Acid Reflux/GERD</b>				
<b>Gestational Diabetes</b>				
< 5 yrs ago, diet controlled during pregnancy, no recurrence	Rate 25%	Rate 25%	Rate 25%	Rate 25%
> 5 yrs ago, diet controlled during pregnancy, no recurrence	Standard	Standard	Standard	Standard
< 5 yrs ago, controlled with insulin during pregnancy, no recurrence<	Rate 50%	Rate 50%	Rate 50%	Rate 50%
> 5 yrs ago, controlled with insulin during pregnancy, no recurrence	Rate 25%	Rate 25%	Rate 25%	Rate 25%
History of, no glucose test following pregnancy or glucose levels did not return to normal	Decline	Decline	Decline	Decline
<b>Glaucoma</b>				
Symptomatic, but not diagnosed	Rate 25% for condition and additional rating for meds	Rate 25% for condition and additional rating for meds	Rate 25% for condition and additional rating for meds	Rate 25% for condition and additional rating for meds
Present, well controlled	Rating	Rating	Standard	Rating
Present, not controlled: with or without medications	Decline	50-75% rating for condition, and additional rating for medications	Rate 50%, no action for meds	Rate 50% and additional rating for meds

## Actions for common medical conditions — Non-rider states (LA & MI)

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
Surgically corrected both eyes, with or without medications	If no medications: Standard: Medication use: Rating	If no medications: Standard: Medication use: Rating	Standard	If no medications: Standard: Medication use: Rating
Surgically corrected in one eye: with or without medication use	Decline	50-75% rating for condition, and additional rating for medications	Rate 50% for condition, no action for meds	Rate 50% and additional rating for meds
Surgically corrected	Std	Std	Std	Std
<b>Gout</b>				
Present or within 2 years of symptoms or treatment	Rate 75%	Rate 75%	Rate 75%	Standard
Recovered and time from last symptoms or treatment > 2 years	Standard	Standard	Standard	Standard
<b>Grave's Disease - See Hyperthyroidism</b>				
<b>Guillain-Barre Syndrome</b>				
Present or < 3 years since recovered OT residual disability/permanent impairment	Decline	Decline	Decline	Decline
> 3 years since recovered, no disability, minimal weakness, no relapse	Rate 25%	Standard	Standard	Standard
<b>Gynecomastia</b>				
Present	Decline	Decline	Decline	Decline
History of, complete recovery	Standard	Standard	Standard	Standard
<b>Hashimoto's Thyroiditis - See Hypothyroidism</b>				
<b>Heartburn - SEE ACID REFLUX</b>				
<b>Heart Murmur Diastolic</b>				
Functional/Innocent, Grade I or II - Systolic	Standard	Standard	Standard	Standard
Organic, Grade III or greater, continuous - Diastolic	Decline	Decline	Decline	Decline
<b>Hemorrhoids</b>				
Present, asymptomatic	Standard	Standard	Standard	Standard
Present, symptomatic	Rate 50%	Standard or Rate up	Standard	Standard or Rate up
> 1 year since symptoms or surgery	Standard	Standard	Standard	Standard
<b>Hepatitis A</b>				
> 6 months since treatment with normal liver tests	Standard	Standard	Standard	Standard
<b>Hepatitis B</b>				
Carrier	Decline	Decline	Decline	Decline
Present or < 6 months since treatment	Decline	Decline	Decline	Decline
Others	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Hernia</b>				
Present, all types other than Hiatal Hernia	Decline	Decline	Decline	Decline
Surgically repaired, with complete recovery and no residuals	Standard	Standard	Standard	Standard
<b>Hiatal Hernia - see Acid Reflux/GERD</b>				
<b>Herpes</b>				
OTC medication	Standard	Standard	Standard	Standard
Prescription medication	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>Herpes Zoster (shingles)</b>				
Present	Standard or Rate up	Standard or Rate up	Standard	Standard
Complete recovery, no medication	Standard	Standard	Standard	Standard

## Actions for common medical conditions — Non-rider states (LA & MI)

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
<b>High Blood Pressure/Hypertension</b>				
<b>Underwritten based on age of onset, stability and comorbidity</b>				
Stable, average readings 150/90 or less, no other cardiac risk factors, controlled with medication	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>High Blood Pressure + 50% Ratable Build</b>				
	Decline	Decline	Decline	Decline
<b>High Blood Pressure + Ratable Build + Tobacco User</b>				
	Decline	Decline	Decline	Decline
<b>High Blood Pressure + High Cholesterol controlled with medication</b>				
	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>High Blood Pressure + High Cholesterol + Ratable Build</b>				
	Decline	Decline	Decline	Decline
<b>High Blood Pressure + High Cholesterol + Tobacco User</b>				
	Decline	Decline	Decline	Decline
<b>High Blood Pressure + Ratable Build + Tobacco User</b>				
	Decline	Decline	Decline	Decline
<b>High Blood Pressure + Sleep Apnea</b>				
	Decline	Decline	Decline	Decline
<b>High Cholesterol</b>				
Lipid panel results within normal limits, compliant with follow up	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>High Cholesterol + Rateable Build + Tobacco User</b>				
	Decline	Decline	Decline	Decline
<b>High Cholesterol + Rateable Build + Hypertension</b>				
	Decline	Decline	Decline	Decline
<b>Human Papilloma Virus (HPV)</b>				
Low risk - no condyloma	Standard	Standard	Standard	Standard
High risk	Decline	Decline	Decline	Decline
<b>Hyperthyroidism</b>				
Present - untreated	Decline	Decline	Decline	Decline
Present - treated with medication	Rate 25% or higher	Standard	Standard	Standard
<b>Hypoglycemia</b>				
Present, follow up recommended	Decline	Decline	Decline	Decline
Present, or history of, diet controlled, no follow-up recommended	Standard	Standard	Standard	Standard
Present, treated with medication	Decline	Decline	Decline	Decline
<b>Hypothyroid</b>				
Present or history of	Standard	Standard	Standard	Standard
<b>Infertility Treatment - male and female</b>				
Current infertility drug treatment	Decline - entire family	Decline - entire family	Decline - entire family	Decline - entire family
Last treatment with infertility drugs ≤ a year without a live birth	Decline - entire family	Decline - entire family	Decline - entire family	Decline - entire family
Last treatment with infertility drugs with a live birth, family planning complete	Standard	Standard	Standard	Standard

## Actions for common medical conditions — Non-rider states (LA & MI)

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
Last treatment with infertility drugs with a live birth, family planning is not complete	Decline - entire family	Decline - entire family	Decline - entire family	Decline - entire family
Last treatment with IVF, ZIFT, GIFT or others, family planning complete	Standard	Standard	Standard	Standard
Last treatment with IVF, ZIFT, GIFT or others, family planning is not complete	Decline - entire family	Decline - entire family	Decline - entire family	Decline - entire family
<b>Insomnia</b>				
Treated with medication	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>Irritable Bowel Syndrome</b>				
Treated with OTC medication	Standard	Standard	Standard	Standard
Treated with medication	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
Treated with non-GI prescription medication	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>ITP (blood disorder)</b>				
Child form, complete recovery, platelet count returned to normal	Standard	Standard	Standard	Standard
Child form, present	Decline	Decline	Decline	Decline
Adult form or chronic, less than 40 years of age, more than 3 years since treatment and a complete recovery	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Adult form or chronic, more than 6 years since treatment and a complete recovery, no current treatment, normal platelet count	Standard	Standard	Standard	Standard
<b>Joint replacement</b>				
Hip replaced	Decline	Decline	Decline	Decline
Knee Replaced	Decline	Decline	Decline	Decline
Shoulder replaced	Rate 100% LA: Rate 84%	Rate 100% LA: Rate 84%	Rate 100% LA: Rate 84%	Standard
<b>Kidney Infection/Pyelonephritis/Pyelitis</b>				
1 episode, within 0 - 3 years	Rate 25%	Standard	Standard	Standard
1 episode > 3 years ago	Standard	Standard	Standard	Standard
2 episodes, < 2 years ago	Decline	Decline	Decline	Standard
2 episodes, 2-5 years ago	Rate 25%	Standard	Standard	Standard
2 episodes, > 5 years ago	Standard	Standard	Standard	Standard
3 or more episodes, regardless of time frame	Decline	Decline	Decline	Decline
<b>Kidney Stones</b>				
Present	Decline	Decline	Decline	Decline
Passed - on its own or surgically > 2 years	Standard	Standard	Standard	Standard
> 5 episodes	Decline	Decline	Decline	Decline
<b>Lichen Planus</b>				
Mild infrequent attacks	Standard	Standard	Standard	Standard
Frequent or severe attacks	Rate 25% or higher	Rate	Rate 25%	Rate
<b>Lipoma</b>				
Present, asymptomatic, no surgery anticipated	Standard	Standard	Standard	Standard
Present and symptomatic	Rate 25%	Standard	Standard	Standard
<b>Lyme Disease</b>				
Present or treatment completed less than 6 months ago	Decline	Decline	Decline	Decline
> 6 months since recovery	Standard	Standard	Standard	Standard
<b>Macular Degeneration</b>				
Dry or wet	Decline	Decline	Decline	Decline

## Actions for common medical conditions — Non-rider states (LA & MI)

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<b>Meniere's Disease</b>				
Present, confirmed diagnosis, stable, current or history of med use, no ongoing follow-up or treatment	Standard or Rating	Standard or Rating	Standard	Standard
Present, confirmed diagnosis, stable, current or history of med use, ongoing follow-up or treatment	Decline	Decline	Decline	Standard
<b>Migraines</b>				
Occasional ( $\leq$ 3 episodes yearly) treated with OTC medication	Standard	Standard	Standard	Standard
$\geq$ 4 episodes in the last 12 months, or severe. Workup completed, symptoms controlled with current treatment	Rating	Rating	Standard	Rating
$\geq$ 4 episodes in the last 12 months, No workup completed	Decline	Decline	Decline	Decline
Prescription medication	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>Miscarriage</b>				
1-2, no underlying cause	Standard	Standard	Standard	Standard
> 2, no full term deliveries	Rate 50%	Rate 50%	Rate 50%	Rate 50%
History of with full term delivery	Standard	Standard	Standard	Standard
<b>Mitral Valve Prolapse</b>				
No symptoms or treatment	Standard	Standard	Standard	Standard
Mild symptoms controlled with one med, no other heart disorder	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
<b>Molluscum Contagiosum</b>				
Present of complete recovery < 1 year	Rate 50%	Standard	Standard	Standard
Complete recovery > 1 year	Standard	Standard	Standard	Standard
<b>Nephritis/Glomerulonephritis</b>				
One episodes > 3 years ago	Standard	Standard	Standard	Standard
One episode < 3 years ago	Decline	Decline	Decline	Decline
<b>Osteoarthritis</b>				
Present, only OTC meds, no PT or OT, no shoulder, hip, pelvis, back or spine, knee or ankle involvement	Standard	Standard	Standard	Standard
Present, all treatment except OTC meds, no shoulder, hip, pelvis, back or spine, knee or ankle involvement	Rating	Rating	Rating	Rating
Present, regardless of treatment, with shoulder, hip, pelvis, back or spine, knee or ankle involvement and no joint replacement	Decline	Decline	Decline	Decline
Joint replacement (see joint replacements)				
<b>Osteoporosis/Osteopenia</b>				
Current use of Prophylactic medication, due to age/ menopause, no diagnosis of osteoporosis or osteopenia, no fractures or DEXA scans done	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
Diagnosis of Osteoporosis or Osteopenia with or without medication use, DEXA scans stable or improved	Minimum rate of 25% + pharmacy rating if on meds, or 50% Rate if not on meds	Minimum rate of 25% + pharmacy rating if on meds, or 50% Rate if not on meds	Rate 25%	Standard or Rate up
Present, severe, history of pathologic fractures, crippling, DEXA scans worsening	Decline	Decline	Decline	Decline
<b>Ovarian Cyst</b>				
Present, asymptomatic	Standard	Standard	Standard	Standard
Symptomatic	Decline	Rate 50%	Rate 50%	Standard
Removed	Standard	Standard	Standard	Standard

## Actions for common medical conditions — Non-rider states (LA & MI)

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<b>Pancreatitis</b>				
History of attack, no underlying cause, resolved	Individual consideration, medical records required	Individual consideration, medical records required	Individual consideration, medical records required	Individual consideration, medical records required
Chronic or recurrent	Decline	Decline	Decline	Decline
<b>Pap Smear - Abnormal</b>				
ASCUS, no high risk HPV, Class II or Class III followed by one normal pap, Class IV, treated, followed by three normal pap smears	Standard	Standard	Standard	Standard
<b>Phlebitis</b>				
Current use of blood thinners	Decline	Decline	Decline	Decline
One episode, <3 months, complete recovery, no varicose veins or edema	Rate 25%	Rate 25%	Rate 25%	Standard
One episode, 3 months - 2 years, complete recovery, no varicose veins or edema	Standard	Standard	Standard	Standard
Recurrent episodes within 0-2 years	Rate 25%	Rate 25%	Rate 25%	Standard
History of - ≥ 2 years ago	Standard	Standard	Standard	Standard
Varicose Veins - (see Varicose Veins)				
<b>Pneumonia</b>				
Present	Decline	Decline	Decline	Decline
Complete recovery	Standard	Standard	Standard	Standard
<b>Prostatitis</b>				
One episode, full recovery	Standard	Standard	Standard	Standard
> One episode or chronic	Rate 25%	Rate 25%	Rate 25%	Rate 25%
<b>Prosthesis/Prosthetics Device See Amputation</b>				
<b>Prostate - Enlarged See Benign Prostatic Hypertrophy/BPH</b>				
<b>Psoriasis</b>				
Mild symptoms, OTC medications or no treatment	Standard	Standard	Standard	Standard
Mild to moderate symptoms, conservative treatments, including prescription topical agents	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
Severe symptoms requiring RX medication such as Enbrel, Remicade, Sulfasalazine, gold therapy or Methotrexate	Decline	Decline	Decline	Decline
Use of tanning bed only	Standard	Standard	Standard	Standard
Use of UVA/PUVA light at a medical facility	Standard	Standard	Standard	Standard
<b>Psoriatic Arthritis</b>				
All cases	Decline	Decline	Decline	Decline
<b>Pyloric Stenosis</b>				
Present	Decline	Decline	Decline	Decline
Surgically corrected with complete recovery	Standard	Standard	Standard	Standard
<b>Respiratory Syncytial Virus (RSV)/Bronchiolitis</b>				
Present or history of, < 2 years of age, Synagis/ Palivizumab use	Decline	Decline	Decline	Decline
> 2 years of age, Last occurrence < 1 year ago and Synagis/Palivizumab use	Decline	Decline	Decline	Decline
> 2 years of age, Last occurrence > 1 year ago, no medications for > 1 year, Complete recovery, no other respiratory conditions	Standard	Standard	Standard	Standard

## Actions for common medical conditions — Non-rider states (LA & MI)

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
<b>Restless Leg Syndrome</b>				
No medication, no treatment for 2+ years	Standard	Standard	Standard	Standard
Controlled with medication	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
Diagnosis not confirmed, secondary condition not ruled out	Decline	Decline	Decline	Decline
<b>Retinal Detachment</b>				
Present	Decline	Decline	Decline	Decline
Surgically correct < 2 years	Rate 50%	Standard	Standard	Standard
<b>Rheumatoid Arthritis</b>				
	Decline	Decline	Decline	Decline
<b>Scoliosis</b>				
Present, no surgery, under age of 20	Decline	Decline	Decline	Decline
Present, over age of 20	Standard	Standard	Standard	Standard
Surgery completed, rod in place, full recovery	Standard	Standard	Standard	Standard
Any cardiac, pulmonary or spinal cord involvement	Decline	Decline	Decline	Decline
<b>Sinusitis</b>				
< 3 episodes in the past year or chronic	Standard	Standard	Standard	Standard
3 - 6 episodes in the past 12 months	Rate 25%	Standard	Standard	Standard
> 6 episodes on the past 12 months	Rate 25%	Rate 25%	Rate 25%	Standard
<b>Sleep Apnea</b>				
Controlled with CPAP	Rate 150% LA: Decline	Rate 150% LA: Decline	Rate 150% LA: Decline	Standard
Surgically Corrected	Standard	Standard	Standard	Standard
Sleep Apnea + Ratable Build	Decline	Decline	Decline	Decline
Sleep Apnea + Tobacco User	Decline	Decline	Decline	Decline
Sleep Apnea + Hypertension	Decline	Decline	Decline	Decline
Central or Mixed	Decline	Decline	Decline	Decline
<b>Spina Bifida</b>				
Occulta, incidental finding, asymptomatic	Standard	Standard	Standard	Standard
Occulta - symptomatic	Decline	Decline	Decline	Decline
Manifesta	Decline	Decline	Decline	Decline
<b>Spinal Manipulations</b>				
0 - 5 visits per year	Standard	Standard	Standard	Standard
6 - 10 visits per year	Standard	Standard	Standard	Standard
11 - 15 visits per year	Rate 50%	Standard	Standard	Standard
16 - 20 visits per year	Rate 75%	Rate 15%	Rate 15%	Standard
21 - 25 visits per year	Rate 75% Except: LA: Rate 84%	Rate 15% Except: LA: Rate 25%	Rate 15% Except: LA: Rate 25%	Standard
26 - 30 visits per year	Rate 75% Except: LA: Rate 84%	Rate 15% Except: LA: Rate 40%	Rate 15% Except: LA: Rate 40%	Standard
31 - 35 visits per year	Rate 75% Except: LA: Rate 84%	Rate 15% Except: LA: Rate 50%	Rate 15% Except: LA: Rate 50%	Standard
36+ visits per year	Rate 75% Except: LA: Decline	Rate 75% Except: LA: Decline	Rate 15% Except: LA: Rate 75%	Rate 15%
<b>Stents</b>				
Heart	Decline	Decline	Decline	Decline
Other locations	Individual consideration	Individual consideration	Individual consideration	Individual consideration

## Actions for common medical conditions — Non-rider states (LA & MI)

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<b>Tachycardia</b>				
No attacks in past 12 months, maintained and well controlled on medications to control attacks and symptoms, no other cardiovascular disorders	Rate 25% or higher	Rate 25% or higher	Rate 25%	Std-Rate
≤ 3 attacks per year, < 1 year since last attack	Decline	Decline	Decline	Decline
≤ 3 attacks per year, 1-3 years since last attack, prompt response to treatment, no other cardiovascular disorders	Rate 75%	Rate 75%	Rate 75%	Rate 75%
< 3 attacks per year, > 3 years since last attack, prompt response to treatment, no other cardiovascular disorders	Standard	Standard	Standard	Standard
Others	Decline	Decline	Decline	Decline
Surgical ablation ≤ 6 months ago	Decline	Decline	Decline	Decline
Surgical ablation > 6 months ago, no residuals	Standard	Standard	Standard	Standard
<b>Tendonitis - SEE BURSTITIS</b>				
<b>Tonsillitis</b>				
Less than 3 per year	Standard	Standard	Standard	Standard
3 - 5 per year	Decline	Standard	Standard	Standard
> 5 per year	Decline	Decline	Decline	Standard
<b>Tourettes Syndrome</b>				
Simple tics, no behavioral disorders	Standard	Standard	Standard	Standard
Controlled with medication	Standard or Rate up	Standard or Rate up	Standard	Standard or Rate up
Disabling, behavioral issues, extensive psychotherapy	Decline	Decline	Decline	Decline
<b>Tuberculosis</b>				
TB infection without disease: + skin test, negative bacteriologic studies, negative chest x-ray, no clinical evidence of active TB disease, Prophylactic drug therapy completed > 6 months ago	Standard	Standard	Standard	Standard
TB infection without disease: + skin test, negative bacteriologic studies, negative chest x-ray, no clinical evidence of active TB disease, current use of < 6 months of prophylactic drugs	Decline	Standard	Standard	Standard
<b>Ulcer (Peptic)</b>				
One episodes, complete recovery	Standard	Standard	Standard	Standard
History of bleeding or perforation less than 2 years ago or multiple episodes of bleeding or perforation	Decline	Decline	Decline	Decline
One episode of bleeding or perforation > 2 years ago, no symptoms or vagotomy completed > 3 years ago	Standard	Standard	Standard	Standard
<b>Uterine Fibroids</b>				
Post-menopausal, no HRT, asymptomatic or myomectomy or hysterectomy completed	Standard	Standard	Standard	Standard
Others	Decline	Decline	Decline	Decline
<b>Vaginitis</b>				
One occurrence - complete recovery	Standard	Standard	Standard	Standard
> 1 occurrence, < 1 year since last occurrence	Rate 25%	Standard	Standard	Standard
<b>Varicose Veins</b>				
Present-asymptomatic, no recommendations for treatment	Standard	Standard	Standard	Standard
Present with ulcer	Decline	Decline	Decline	Decline
Treated with lazer, stripping or sclerotherapy, full recovery no symptoms or treatment <1yr ago	Rate 25%	Standard	Standard	Standard
Treated with lazer, stripping or sclerotherapy, full recovery no symptoms or treatment >1yr ago	Standard	Standard	Standard	Standard

## Actions for common medical conditions — Non-rider states (LA & MI)

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
<b>Ventricular Septal Defect - APS REQUIRED</b>				
Repaired > 1 year ago, complete recovery, normal cardiac exam	Standard	Standard	Standard	Standard
Present or repaired with symptoms or abnormal cardiac exam	Decline	Decline	Decline	Decline
<b>Weight loss medication use</b>				
Use of any weight loss medication (other than Xenical) in combination with hypertension or cardiac issues	Individual consideration medical records required	Individual consideration medical records required	Individual consideration medical records required	Individual consideration medical records required
Continuous use of any weight loss medications for more than one year	Decline	Decline	Decline	Decline
All other scenarios or Xenical use in combination with hypertension or cardiac disease	Standard	Standard	Standard	Standard
<b>Weight loss surgery - Gastric banding</b>				
Lap band removed, no rateable build, weight maintained for one year	Standard	Standard	Standard	Standard
Lap Band removed, rateable build, or weight loss not maintained for one year	Decline	Decline	Decline	Decline
Lap Band present	Decline	Decline	Decline	Decline

## Actions for cancer

The following grid includes possible underwriting actions for applicants with cancer history. This is not an all-inclusive list. Medical records are required for all cancer history, regardless of the original diagnosis date.

Eligibility is determined based on the underwriter assessment of complete medical records, confirmation of compliance with all physician recommended follow-up, a current physician assessment of the condition, supporting stability and no recurrence of the condition. Treatment for cancer may be defined as: office visits, preventive maintenance medication, screenings, monitoring, diagnostics, and lab work.

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
<b>Basal Cell Carcinoma</b>				
Present	Decline	Decline	Decline	Decline
Single occurrence, complete recovery	Standard	Standard	Standard	Standard
Multiple occurrences, or recurrent, removed (regardless of timeframe)	Rate 25% - permanent	Rate 25% - permanent	Rate 25% - permanent	Standard
<b>Breast</b>				
Stage 0, > 4 yrs from treatment	All states: Rate 25%	All states: Rate 25%	All states: Rate 25%	All states: Rate 25%
Stage 0, ≥ 2 yrs from treatment	FL only: Rating if cancer free for ≥ 2 years	FL only: Rating if cancer free for ≥ 2 years	FL only: Rating if cancer free for ≥ 2 years	FL only: Rating if cancer free for ≥ 2 years
Stage 1, > 11 yrs from treatment	All states: Rate 25-50%	All states: Rate 25-50%	All states: Rate 25-50%	All states: Rate 25-50%
Stage 1, ≥ 2 yrs from treatment	FL only: Rating if cancer free for ≥ 2 years	FL only: Rating if cancer free for ≥ 2 years	FL only: Rating if cancer free for ≥ 2 years	FL only: Rating if cancer free for ≥ 2 years
Stage II, III, IV,	Decline FL only: Exception ≥ 2 years cancer free, 150% rating applies	Decline FL only: Exception ≥ 2 years cancer free, 150% rating applies	Decline FL only: Exception ≥ 2 years cancer free, 150% rating applies	Decline FL only: Exception ≥ 2 years cancer free, 150% rating applies
<b>Bladder</b>				
Stage 0, 10+ years from treatment	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%
Stage I, > 10 years from treatment	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Cervical</b>				
Stage 0 (carcinoma in situ), > 3 years from treatment	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Stage I, IA1, IA2, IB1, IB2 (lymph node removed), > 10 years from treatment	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%
Stage IA, IIA, IIIA, IBA & IVB, > 10 years ago	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Colon</b>				
Stage 0 or Carcinoma in situ, 3+ years from treatment	Rate 25 - 50%	Rate 25 - 50%	Rate 25%	Rate 25%
Stage I or Duke's A, > 5 years from treatment	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%
Stage II or Duke's B, > 12 years from treatment	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%
Stage III or IV, Duke's C or D, > 10 years from treatment	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Kidney</b>				
Stage I & II, normal kidney function, > 10 years from treatment:	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%
Stage 1 & II, abnormal kidney function, > 10 years from treatment	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Stage III & IV, > 10 years from treatment	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Melanoma, localized</b>				
Clark's Level I, II & III - .76 - 1.5 mm thick, > 5 years	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%
Clark's Level I, II & III, > 1.5 mm thick, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Clark's Level I, II & III, < .75 mm thick, > 3 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Clark Level I, II & III, unknown thickness, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Clark level IV or V, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Melanoma In Situ, > 2 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Multiple Malignant Melanoma, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration

## Actions for cancer

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
<b>Osteoid Osteoma</b>				
Removed with complete recovery	Standard	Standard	Standard	Standard
<b>Prostate</b>				
Stage I or Gleason score 2 - 4, > 2 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Gleason Score 5, > 3 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Stage II or Gleason Score 6, > 5 years	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%
Gleason score 7, > 5 years	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%
Stage III or Gleason Score 8 - 10, > 10 years	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%
Stage IV or Recurrent, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Skin, Sarcoma</b>				
<b>Adult</b>				
Stage I, G1 or G2, T1, > 3 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Stage I, G1 or G2, T2: > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Stage II, III or IV, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Under age 20:</b>				
Group I, > 3 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Group II, > 5 years	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%
Group II, IV or Recurrent, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Skin, Squamous Cell</b>				
Present	Decline	Decline	Decline	Decline
Single occurrence, complete recovery - margins free of tumor	Standard	Standard	Standard	Standard
Multiple occurrences or recurrent, last removal < 3 years ago	Rider - permanent	Rider - permanent	Rider - permanent	Rider - permanent
Multiple occurrences or recurrent, last removal ≥ 3 years ago	Rider - permanent	Rider - permanent	Rider - permanent	Standard
Deep Tumor: invaded muscle, cartilage or bone, no metastasis	Decline	Decline	Decline	Decline
Metastasis	Decline	Decline	Decline	Decline
<b>Stomach</b>				
	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Testicular</b>				
Nonseminoma & Seminoma combination, Stage I, > 3 years ago	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Nonseminoma & Seminoma Combination Stage II or Stage III > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Nonseminoma Stage I, > 3 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Nonseminoma, Stage II or III, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Seminoma Stage I, > 3 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Seminoma Stage II or III, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Throat</b>				
	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Tongue - oropharyngeal</b>				
Stage 0, > 5 years	Rate 25 - 50%	Rate 25 - 50%	Rate 25-50%	Rate 25 - 50%
Stage I, no alcohol or tobacco use within the past 2 years, > 5 years from treatment	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%
Stage I, current alcohol or tobacco use, > 10 years from treatment	Individual consideration	Individual consideration	Individual consideration	Individual consideration

## Actions for cancer

<b>Condition</b> <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	<b>\$1500 or lower deductible plus Rx</b>	<b>\$2500 - \$5000 deductible plus Rx</b>	<b>\$2000 - \$5200 deductible no Rx</b>	<b>\$6000 or higher deductible plus Rx</b>
Stage II, no alcohol or tobacco use within the past 2 years, > 10 years from treatment	Rate 25-50%	Rate 25-50%	Rate 25-50%	Rate 25-50%
Stage II, current alcohol or tobacco use, > 10 years from treatment	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Stage III, IV or Recurrent, > 10 years from treatment	Individual consideration	Individual consideration	Individual consideration	Individual consideration
<b>Thyroid, Papillary</b>				
> 5 years from treatment	Rate 25 - 50%	Rate 25-50%	Rate 25 - 50%	Rate 25 - 50%
<b>Uterine</b>				
Stage I, II, > 5 years from treatment	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%
Stage III, > 10 years from treatment	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%
Stage IV, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Uterine sarcoma, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration

## HumanaOne Short Term Medical Plans

HumanaOne's Short Term Medical Plans are not subject to complete underwriting like other HumanaOne plans. Instead, applicants will be asked four or five eligibility and health questions to determine their eligibility. The following questions must be answered fully and truthfully; including information related to spouse and/or dependents applying for coverage:

- >  No  Yes Are you or is any immediate family member (whether or not named in this application) pregnant, an expectant parent, in the process of adopting a child, or undergoing infertility treatment?
- >  No  Yes Have/Are you, your spouse, or any person applying for coverage resided in the U.S. for less than 6 months?
- >  No  Yes Are you, your spouse, or any person applying for coverage over 300 pounds if male, or over 250 pounds if female?
- >  No  Yes For any of the following conditions, has any person to be insured received, in the past 5 years, any abnormal test results; medical or surgical consultation, treatment, or advice; consulted a health care professional; or taken medication for: diabetes, emphysema, cancer or tumor, stroke, heart disorder including but not limited to heart attack or chest pain, AIDS or tested positive for HIV, kidney disorder (excluding kidney stones), alcoholism, chemical dependency, drug or alcohol abuse?

In Colorado, an additional question will be asked of the applicants:

- >  No  Yes Have you or any other person to be insured been covered under two or more non-renewable short term plans during the past 12 months?

### Eligibility

If "no" is answered to all of the following questions, your client will be eligible for coverage. If "yes" is answered to any of the following questions, your client will need to provide the name of the person the answer applies to. The person(s) named will not be covered under the policy. If your client is not eligible for coverage, they may choose to apply for a different HumanaOne plan that is fully underwritten.

If you have any questions about HumanaOne's Short Term Medical plans, please contact your local sales representative.



Insured by Humana Insurance Company, Humana Health Plan, Inc., Humana Health Insurance Company of Florida, Inc., Humana Employers Health Plan of Georgia, Inc. and Humana Insurance Company, Humana Health Benefit Plan of Louisiana, Inc., HumanaDental Insurance Company, or The Dental Concern, Inc. For residents of Arizona and Texas: Insured by Humana Insurance Company. Waiting periods, limitations and exclusions apply.

FOR AGENT USE ONLY

Applications are subject to approval.

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