

# Limited Benefit Underwriting Guide

August 2008





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## Introduction

### Welcome!

Thank you for choosing to sell our products. We have tried to design this Limited Benefit Underwriting Guide to make your job easier. It provides you with the possible decisions available for the most common medical conditions requiring underwriting action.

The purpose of the Limited Benefit Underwriting Guide is to show the most probable course of action to be taken by the Home Office Underwriting Department with regard to a pre-existing health condition. It is intended as a **guide** only. There may be occasions when additional information is available to the underwriting staff that would require an underwriting decision other than specifically outlined in this guide. For this reason, the guide should not be interpreted as a guarantee of underwriting action on any specific case. The underwriter's discretion is the ultimate determining factor in issuance of coverage.

### Removal or Modification of an Elimination Rider/Rating

All Elimination Riders can be reviewed after 2 years. However, the insured must send a written request for waiver or rating reconsideration. The insured will be responsible for the cost and procurement of any evidence of insurability deemed necessary by the underwriting department. This would include examinations, special medical tests and attending physician statements.

It is recognized that many health conditions can and do improve significantly with the passage of time and administration of proper care. Therefore, we will consider removal or modification of substandard ratings/riders for impairments of a less severe or non-chronic nature. On the conditions of hypertension (high blood pressure) or hyperlipidemia (high cholesterol/triglycerides) we will review for good control and the absence of any other health conditions and consider removal of those riders at that time as well. If medications are being used to control those conditions, and the prescription rider was purchased, we will be unable to remove the Rx portion of the rider.

### Testing and Requirements

World Insurance Company requests medical records and medical testing — including, but not limited to, blood and urine tests — on a for cause basis. World reserves the right to modify testing based on geographic or other non-discriminatory factors. Tests may also be required on a case-by-case basis subject to the underwriter's discretion. Applicants for this product can expect a telephone interview to assist in risk assessment.

**There is no preferred rating for this product.**

### Health Insurance Build Charts

Height		MALE		Height		FEMALE	
Ft.	In.	Std	Decline	Ft.	In.	Std	Decline
5	0	90-195	196	4	8	75-173	174
5	1	93-201	202	4	9	77-178	179
5	2	97-209	210	4	10	79-182	183
5	3	100-216	217	4	11	81-185	186
5	4	103-222	223	5	0	83-191	192
5	5	106-229	230	5	1	85-196	197
5	6	109-236	237	5	2	87-201	202
5	7	112-242	243	5	3	90-207	208
5	8	116-250	251	5	4	92-212	213
5	9	119-258	259	5	5	94-217	218
5	10	122-264	265	5	6	96-222	223
5	11	125-272	273	5	7	99-229	230
6	0	128-279	280	5	8	102-235	236
6	1	131-289	290	5	9	105-244	245
6	2	134-296	297	5	10	107-248	249
6	3	138-306	307	5	11	111-258	259
6	4	142-313	314	6	0	115-267	268
6	5	145-321	322	6	1	118-273	274
6	6	150-330	331	6	2	120-280	281
6	7	152-339	340	6	3	123-286	287
6	8	158-347	348	6	4	127-295	296

## Underwriting Guidelines

Health Condition	Plan w/ No Optional Riders	Cancer Rider	Health Condition	Plan w/ No Optional Riders	Cancer Rider
Abnormal Pap Smear .....	IC	D	Asbestosis .....	D	D
Acne/Rosacea .....	A	A	Asthma .....	R 493	A
Addison's Disease .....	D	D	Atrial Fibrillation .....	R 427	A
Allergies .....	A	A	Atrial Septal Defect		
Adult Panhypopituitarism .....	D	D	• Unoperated and still open .....	D	D
AIDS, ARC, HIV infection .....	D	D	• Operated* .....	R745	A
Alcoholism/ Alcohol Abuse/Misuse .....	D	D	Autism .....	D	D
Alzheimer's Disease .....	D	D	Back Injury or Surgery		
Anal Fissure .....	R 565	A	• Unoperated (dependent on circumstances)	R A122	A
Anemia: Aplastic .....	D	D	• Operated* .....	A	A
Anemia: Hemolytic .....	D	D	Back Sprain/Strain		
Anemia: Iron Deficiency			• Within 2 years .....	R A122	A
• Mild, single occurrence within 1 year .....	R280	A	• Over 2 years .....	A	A
• Over 1 year .....	A	A	Bell's Palsy		
• Chronic or recurrent .....	R 280	IC	• Present or with residuals .....	R 351	A
Anemia: Pernicious .....	D	D	Bipolar Disorder .....	D	D
Anemia: Sickle Cell .....	D	D	Bronchitis		
Aneurysm			• Acute .....	A	A
• Within 1 year .....	D	D	• Chronic		
• Over 1 year .....	R(413)	A	- Mild to Moderate .....	R 490	A
Angina Pectoris .....	R (413 full circulatory system)	R	- Severe .....	D	D
Aphasia .....	D	D	Buerger's Disease .....	D	D
Arrythmia .....	R427	A	Burns		
Arteriosclerosis .....	R (full circulatory system)	R	• 1 <sup>st</sup> and 2 <sup>nd</sup> degree .....	A	A
Arthritis - Osteoarthritis .....	R 716	A	• 3 <sup>rd</sup> degree .....	R 709.2	A
Arthritis - Rheumatoid			Bursitis		
• Mild to moderate .....	R 716	D	• Single episode* .....	A	A
• Severe .....	D	D	• Chronic or Recurrent .....	R 727	A
			Cancer – Internal/Malignant		
			• Internal		
			- < 5 years .....	D	D
			- > 5 years .....	R (See tumor guide for rider)	R
			• Malignant Melanoma		
			- Within 2 years .....	D	D
			- Over 2 years .....	R (See tumor guide for rider)	IC
			• Other skin cancer .....	R	IC

CODE: A - Accept; R - Rider; D - Decline; IC - Individual Consideration

\* Fully recovered, no treatment or symptoms and released to normal activities

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Health Condition	Plan w/ No Optional Riders	Cancer Rider	Health Condition	Plan w/ No Optional Riders	Cancer Rider
Cardiac Arrhythmia.....	R 427	A	Cystic Fibrosis .....	D	D
Carotid Artery blockage with endarterectomy			Cystitis		
• Within 1 year.....	D	D	• Acute.....	A	A
• Over 1 year.....	R (413 Full Circulatory System Rider)	A	• Chronic.....	R 596	A
			• Interstitial.....	R 596	IC
Carpal Tunnel Syndrome			Cystocele		
• Unoperated.....	R 354	A	• Unoperated.....	R 618	A
• Operated*.....	A	A	• Operated*.....	A	A
Cataract			Depression/Anxiety .....	IC	IA
• Unoperated or operated within 1 year.....	R 366	A	Detached Retina		
• Operated over 1 year*.....	A	A	• Within 3 years .....	R 362	A
			• Over 3 years .....	A	A
Cerebral Embolism, Hemorrhage or Thrombosis			Deviated Septum		
• Within 1 year.....	D	D	• Unoperated.....	R 470	A
• Over 1 year*.....	R (413 Full circulatory system)		• Operated*.....	A	A
Cerebral Palsy.....	D	D	Diabetes Mellitus		
Chronic Obstructive Pulmonary Disease (COPD)			• Excellent control with diet or oral medication and no other health factors	R (Full diabetes & complica- tions rider if accepted 251)	IIC
• Mild to moderate.....	R Full Lung waiver (518)	D	Diabetes Mellitus		
• Severe.....	D	D	• All others and/or on insulin.....	D	D
Chorea, Huntington's.....	D	D	Disc Disease (spinal)		
Cirrhosis of the Liver.....	D	D	• Unoperated or operated within 2 years.....	R A122	IA
Cleft Palate/Lip			• Operated > 2 years*.....	A	A
• Unoperated.....	R 749	A	Diverticulitis & Diverticulosis.....	R 562.1	A
• Operated*.....	A	A	Down's Syndrome.....	D	D
Club Foot			Drug Abuse or Addiction .....	D	D
• Unoperated.....	R 754	A	Duodenal or Gastric Ulcer		
• Operated*.....	A	A	• Single episode		
Colitis			- Within 2 years.....	R 533.9	A
• Spastic.....	R 564.1	A	- Over 2 years.....	A	A
• Ulcerative.....	D	D	• Multiple Episode		
Crohn's Disease .....	D	D	- Within 5 years.....	R 533.9	A
Cystic Disease			- Over 5 years.....	A	A
• Breast .....	R (if state allows) 610	IC	Eating Disorders.....	IC	IC
• Kidney .....	D	D	Emphysema ( <i>see COPD</i> )		
• Ovary/ Polycystic ovaries.....	R 620.2/ 256.4	IC			

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Health Condition	Plan w/ No Optional Riders	Cancer Rider	Health Condition	Plan w/ No Optional Riders	Cancer Rider
Endometriosis			Heart Surgery (bypass/angioplasty/valve)		
• Unoperated.....	R 617	A	• Within 1 year.....	D	D
• Operated within 2 years.....	R 617	A	• Over 1 year.....	R (Full Circulatory System rider 413)	A
• Over 2 years.....	A	A			
Epilepsy.....	R 345	A	Hemophilia.....	D	D
Esophageal Stricture or Spasm.....	R 530.9	A	Hemorrhoids		
Fatty Liver.....	IC (571)	IC	• Unoperated.....	R 455	IA
Fibrocystic Breast Disease ( <i>see cystic disease</i> )			• Operated*.....	A	A
Fibroid (uterine)			Hepatitis		
• Unoperated.....	R 218	A	• Acute Infectious*.....	A	A
• Operated*.....	A	A	• Chronic or Recurrent.....	D	D
Fibromyalgia.....	IC/R	IC/R	Hernia (any type)		
Fractures			• Unoperated.....	R (550/551 depending on type of hernia)	A
• Other than skull*.....	A	A	• Operated*.....	A	A
• Skull.....	IC	A	Hydrocele		
Gallbladder disorders			• Unoperated.....	R 603	A
• Unoperated.....	R 575	A	• Operated*.....	A	A
• Operated*.....	A	A	Hydrocephalus.....	D	D
Gastric Bypass/Stapling			Hydronephrosis		
• Under 8 years.....	D	D	• Unoperated/present.....	D	D
• Over 8 years.....	R (279 Full GI system rider)		• Operated*.....	A	A
Gastric Ulcer ( <i>see Duodenal Ulcer</i> )			Hyperglycemia ( <i>see diabetes</i> )		
GERD.....	A	A	Hyperlipidemia		
Glaucoma and/or increased intra-ocular pressure.....	R 365	A	No other cardiovascular impairments.....	20%	A
Gout.....	R 274	A	Hypertension (High blood pressure)		
Grave's Disease.....	D	D	No other cardiovascular impairments.....	20%	A
Hayfever ( <i>see allergies</i> )			Hypoglycemia.....	A	A
Heart Attack			Hypothyroidism.....	A	A
• Within 1 year.....	D	D	Hyperthyroidism		
• Over 1 year*.....	R (Full Circulatory System rider 413)	A	• Present.....	D	D
			• Treated/resolved.....	A	A
Heart Murmur.....	IC	A	Intestinal Obstruction.....	R 560	A
			Irritable Bowel Syndrome (IBS).....	IC	A
			Kaposi's Sarcoma.....	D	D

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Health Condition	Plan w/ No Optional Riders	Cancer Rider	Health Condition	Plan w/ No Optional Riders	Cancer Rider
Kidney Stone(s)			Otitis Media		
• Present.....	R 592	A	• Acute.....	A	A
• Single attack			• Recurrent or chronic .....	R 381	A
- Within 3 years.....	R	A	Pacemaker		
- Over 3 years.....	A	A	• Within 1 year.....	D	D
• More than 1 attack .....	R	A	• Over 1 year.....	R (Full Circulatory System Waiver 413)	A
Knee injury/condition			Pancreatic Cyst		
• Unoperated or operated within 2 years .....	R 712 L/R	A	• Unoperated.....	D	D
• Operated greater than 2 years ago*.....	A	A	• Operated*		
Liver Abscess			- Within 5 years.....	R 577	IC
• Within 5 years .....	R 572	IC	- Over 5 years.....	A	A
• Over 5 years .....	A	A	Pancreatitis		
Lupus Erythematosus			• Acute		
• Discoid .....	R 710	A	- Within 5 years.....	R 577	IC
• Systemic or Disseminated.....	D	D	- Over 5 years.....	A	A
Manic Depression (Bipolar).....	D	D	• Chronic or Recurrent.....	D	D
Meniere's Disease or Syndrome .....	R 386	A	Panic Attacks.....	IC	IC
Meningitis			Paralysis .....	D	D
• Within one year or with long term effects	R 047	R	Parkinson's Disease .....	D	D
• Over one year*.....	A	A	Patent Ductus Arteriosus		
Menstrual disorders			• Unoperated.....	D	D
• Present/Unoperated.....	R 629	A	• Operated over 2 years* .....	A	A
• Operated/Recovered*.....	A	A	Pelvic Inflammatory Disease (PID).....	R 614.9	A
Mental Retardation.....	IC	A	Peptic Ulcer ( <i>see gastric ulcer</i> )		
Migraine or other recurrent Headaches.....	R 784	A	Pericarditis		
Mitral Valve Prolapse.....	R 394	A	• Single attack		
Multiple Myeloma .....	D	D	- Within 2 years.....	R 420	A
Multiple Sclerosis .....	D	D	- Over 2 years *.....	A	A
Muscular Dystrophy.....	D	D	• Recurrent.....	R	A
Myasthenia Gravis .....	D	D	Peripheral Vascular Disease.....	R (Full Circulatory System rider 413)	IC
Narcolepsy .....	IC	A	Phlebitis/Thrombophlebitis.....	R 444	A
Obesity/excess weight.....	See Weight Chart	See Weight Chart	Pneumothorax		
Osteomyelitis			• Traumatic* .....	A	A
• Mild*.....	R 730	A	• Spontaneous		
• Recurrent or severe .....	R	D	- Single Attack.....	IC	A
			- Recurrent .....	R 518	A

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Health Condition	Plan w/ No Optional Riders	Cancer Rider	Health Condition	Plan w/ No Optional Riders	Cancer Rider
Poliomyelitis .....	IC (045)	A	Sinusitis		
Polycystic Kidney Disease.....	D	D	• Mild, non-recurrent.....	A	A
Polycythemia.....	D	IC	• Chronic or recurrent.....	R 473	A
Polyp (benign)			Spina Bifida		
• Unoperated.....	R 569	IC	• Occulta .....	IC	A
• Operated within 3 years*.....	R	A	• All others.....	D	D
- Over 3 years.....	A	A	Strabismus		
Pregnancy, Prior complication.....	R 669.7	A	• Unoperated.....	R 378	A
Prostate Hypertrophy (benign)			• Operated*.....	A	A
• Unoperated.....	R 600	IC	Stroke (Cerebrovascular Accident) or TIA (transient ischemic attack)		
• Operated			• Within 1 year.....	D	D
- Within 3 years.....	R 600	A	• Over 1 year.....	R (Full Circulatory System rider)	A
- Over 3 years*.....	A	A	Tachycardia ( <i>see arrhythmia</i> )		
Prostatitis			Tonsillitis or Enlarged tonsils		
• Acute.....	A	A	• Single acute.....	A	A
• Chronic or Recurrent.....	R 600	A	• Recurrent/Chronic.....	R 474	A
Psoriasis .....	R 696	A	Tuberculosis		
Psoriatic Arthritis.....	D	D	• Active.....	D	D
Psychoneurosis, Psychoses .....	D	D	• Arrested		
Pulmonary Embolism or Infarction			- Within 1 year .....	IC	IC
• Within 1 year.....	D	D	- One to 5 years.....	R 010	A
• Over 1 year.....	R 415	A	- Over 5 years.....	A	A
Pulmonary Fibrosis.....	D	D	Tumor (benign)		
Pyloric Stenosis			• Unoperated.....	R (depends on DX)	IC
• Unoperated.....	R 537	A	• Operated*.....	A	A
• Operated*.....	A	A	Tumor (Malignant) ( <i>see cancer</i> )		
Raynaud's Disease/Syndrome.....	R 443	A	Urethral Stricture/Stenosis		
Rectocele			• Unoperated.....	R 598	A
• Unoperated.....	R 618	A	• Operated*.....	A	A
• Operated*.....	A	A	Varicose Veins		
Sarcoidosis .....	D	D	• Unoperated.....	R 454	A
Schizophrenia.....	D	D	• Operated*.....	A	A
Scoliosis.....	R 737	A	Varicocele ( <i>see hydrocele</i> )		
Sexually Transmitted Diseases .....	IC	IC	Ventricular Septal Defect		
Seizure Disorder.....	R 345	A	• Unoperated or operated within 2 years.....	R 745	A
			• Operated* > 2 years.....	A	A
			Whiplash ( <i>see back injury</i> )		

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