

Agent Eligibility and Underwriting Guide

HumanaOne Health & Life Products

HUMANA
one[®]

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-8pm 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

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

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

Table of contents

- Eligibility requirements 2
 - Issue ages 2
 - Children-only health coverage 2
 - Current pregnancy/expectant parent 2
 - Other coverage 2
 - U.S. citizenship 2
 - Foreign travel 3
 - Tobacco usage 3
- Health underwriting guidelines 3
 - Ineligible occupations (not applicable in Florida) 3
 - Health build charts 3
 - Ineligible health conditions 5
 - Actions for common medical conditions—rider states 11
 - Actions for common medical conditions—non-rider states 22
 - Actions for cancer—rider and non-rider states 32
- Life underwriting guidelines 35
 - Ineligible health conditions 35
 - Life build chart 36
 - Tobacco usage 36
 - Policy summary 36

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 www.humanaonehq.com.

e-Query does not replace the Underwriting Guidelines herein, but rather complements it. To access the e-Query form you will need to log onto www.humanaonehq.com, user name is your state (i.e., Florida) and password is “humanaone” (all case sensitive). Then click on your state on the map that appears and choose “Agent Underwriting Guide and e-Query” link. e-Query is not currently available in the state of Wisconsin.

Eligibility requirements

For health coverage

- › Issue ages: 2 weeks*/2 months** – 64 ½ years
- › Maximum issue age of a dependent child is 24 years if the child is a full-time student, 18 years if the child is not a full-time student. (Dependent ages vary by state.)
- › Dependents may include stepchildren and/or legally adopted children. (Dependent ages may 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 an eight week well baby exam, with normal results.

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*

Expectant parents (including women who are currently pregnant or expectant fathers) are not eligible for coverage until after the baby is born, regardless of whether the expectant parent is applying for coverage. 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.

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 two years and have consulted a physician in the U.S. within the past two years.

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 or more. (May vary by state.)

Tobacco usage - health

Humana has three tobacco classes:

1. Non-user: Does not use ANY form of tobacco
2. Tobacco user
3. Preferred tobacco user: Uses tobacco less than once per week.

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 or an expectant parent (including fathers);
- 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, on this page. Not applicable in Florida.
- 5) Non-U.S. citizen who has not consulted a physician in the U.S. in the past two years.
- 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, aerial photographers, 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 ratable 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.

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. 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. Your client may still be eligible for term life, however, they will need to go through a separate life application process. (The standalone Life product is not available in AL, IA, NV, OK, UT and VA.)

A

Achalasia, cardio spasm
Achondroplasia
Acromegaly
Addison's disease
Adrenal disorders
AIDS, ARC, or HIV
Alcohol dependence or abuse—consider after 10 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
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
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—except in Indiana

B

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

C

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/ triglycercerides, hypertension, tobacco use)
Cardiomegaly
Cardiomyopathy
Cardiospasm
Central serous retinopathy
Cerebral palsy
Cerebrovascular accident
Cerebrovascular disease
Charcot-Marie-Tooth disease
Chediak Kigaski 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
Crigler-Najjar 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

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
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

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

F

Fabry disease
Factor V deficiency
Factor VIII or IX deficiency
Familial Aadenomatous polyposis

Fibromyalgia/fibrositis
Flexure-hepatic or splenic
Fragile X syndrome
Fragilitas ossium

G

Galactorrhea—if present
Galactosemia
Gargoylism (mucopolysaccharidosis)
Gastrectomy—total removal
Gastric banding/bypass/stapling
Gaucher's disease
Gender identity disorder
General paresis
Glaucoma if not controlled
Glycogen storage disease
Guillain-Barre Syndrome/Polyneuritis—if present or less than 3 months since recovered or if residual disability/permanent impairment

H

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 spherocytosis—if present
Hirschsprung's disease—if unoperated or symptomatic
Histocytosis 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
Hypoparathyroidism
Hypoplastic anemia
Hysteria

I

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

J

Jaundice (adult)—present or less than 6 months since complete recovery
Juvenile dermatomyositis—if present or less than 2 years since complete recovery

K

Kahler's disease
Kaposi'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

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 transplant
Lobstein's disease
Lou Gehrig's disease (ALS)
Lung transplant
Lyme's disease—if present
Lymphoblastoma
Lymphoma
Lymphomatoid papulosis

M

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

P

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
Pregnancy or expectant parent
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

Quadriplegia

R

Reflex sympathetic dystrophy
Renal failure—chronic, uremia
Renal hypertension
Renal Insufficiency—chronic or renal failure
Respiratory failure
Respiratory syncytial virus (RSV)—less than 6 months since complete recovery
Retinal detachment—if present
Retinopathy—central serous and diabetic
Rhabdomyosarcoma
Rheumatic heart disease
Russel-Silver syndrome—if less than 24 years of age

S

Sarcoidosis
Sarcoma
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
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

Takayasu's arteritis

Tetralogy of fallot

Thalassemia major

Thrombocytopenia

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

Ulcerative colitis/proctitis

Underdeveloped left ventricle syndrome

Urachal remnant—if present

Uveitis—if chronic or less than 6 months since recovery

V

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 Hippel-Lindau syndrome

Von Willebrand's disease/Pseudohemophilia

W

Waldenstrom's macroglobulinemia

Warnick's disease

Wegener's granulomatosis (Wegener's syndrome)

Weight Loss medication—use within the past 12 months

Weight reduction surgery

Williams syndrome

Wilson's disease

Wiskott-Aldrich syndrome

X

XYY syndrome

Z

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.

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Acid Reflux/ GERD/ Heartburn				
OTC medication or no prescription medication	Standard If hiatal hernia present - Rider	Standard If hiatal hernia present - Rider	Standard If hiatal hernia present - Rider	Standard If hiatal hernia present - Rider
Prescription medication	Standard - Rate or Rider If hiatal hernia present - Rider	Standard - Rate or Rider If hiatal hernia present - Rider	Standard - Rate or Rider If hiatal hernia present - Rider	Standard - Rate If hiatal hernia present - Rider
Acne/Rosacea				
No treatment or OTC medication	Standard	Standard	Standard	Standard
Prescription medication, present or within 2 years	Rider	Rider - Accutane, otherwise Standard - Rate	Rider - Accutane, otherwise Standard	Standard - Rate
No prescription medication for more than 2 years	Standard	Standard	Standard	Standard
Allergies				
OTC or prescription medication	Standard	Standard	Standard	Standard
Pending or scheduled testing	Rate 50% NV: 49%, if tobacco user - Decline	Rate 50% NV: 49%, if tobacco user - Decline	Rate 50% NV: 49%, if tobacco user - Decline	Standard
Medication used to treat	Rate	Rate	Standard	Rate
Amputation				
Finger or toes - no prosthesis	Standard	Standard	Standard	Standard
Finger or toes with prosthesis	Rider KY: Decline	Rider KY: Decline	Rider KY: Decline	Rider KY: Decline
Hand, arm or leg - with 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
Anemia - other than anemia listed in the ineligible health conditions list				
Present	Standard	Standard	Standard	Standard
Aneurysm				
Present	Decline	Decline	Decline	Decline
History of, more than 5 years after repaired	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Anxiety				
Controlled with prescription medication, no counseling	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Counseling only, no medication	Rate 10-20%	Rate 10-20%	Rate 10-20%	Rate 10-20%
Asthma				
Exercise induced, no regular medication required	Standard	Standard	Standard	Standard

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Medication use only	Rider	Standard - Rate	Standard	Standard - Rate
Medication use, steroid treatment (not including Albuterol inhaler) less than 3 times and/or no emergency room visits in the past 12 months	Rider	Standard - Rate	Rider	Standard - Rate
Oral steroids required more than 3 times or more than 2 ER visits in the past year	Decline	Decline	Decline	Decline
Attention Deficit Disorder/ADD/ADHD				
No medication or counseling, more than 2 years	Standard	Standard	Standard	Standard
One medication	Rider - Rate IN: Rate	Standard - Rate	Standard	Standard - Rate
More than one medication	Rider - Rate IN: Rate	Standard - Rate	Standard	Standard - Rate
Atrial Fibrillation				
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
Back Sprain/Strain/Whiplash				
More than 1 year ago - complete recovery	Standard	Standard	Standard	Standard
Less than 1 year ago or not recovered	Rider	Rider	Rider	Standard
Baker's Cyst				
History of no recurrence	Standard	Standard	Standard	Standard
Present, asymptomatic	Rider	Standard	Standard	Standard
Present, symptomatic	Rider	Rider	Rider	Standard
Basal Cell Carcinoma				
Present	Decline	Decline	Decline	Decline
Single occurrence, removed within 2 years	Rider	Rider	Rider	Standard
Single occurrence, removed more than 2 years ago	Standard	Standard	Standard	Standard
Multiple occurrences, removed	Rider	Rider	Rider	Standard
Bladder Infections (Cystitis)				
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
Breast Cyst, Nodule or Mass				
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
Breast Implants				
Present	Standard	Standard	Standard	Standard
Breast Reduction				
Surgery completed with complete recovery	Standard	Standard	Standard	Standard
Surgery completed with residuals	Rider	Rider	Rider	Rider
Bronchitis				
1 - 3 episodes in the past 12 months	Standard	Standard	Standard	Standard
4 or more per year	Decline	Decline	Decline	Decline

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Bundle Branch Block (right)				
Complete, no tobacco use for the last 12 months, symptoms & treatment free for last 12 months, build not ratable	Standard	Standard	Standard	Standard
Bursitis/Tendonitis/Tenosynovitis				
Single occurrence with complete recovery	Standard	Standard	Standard	Standard
Single occurrence, not recovered	Rider	Standard	Standard	Standard
Carpal Tunnel				
Present or residuals	Rider	Rider	Rider	Standard
Surgical repair complete recovery	Standard	Standard	Standard	Standard
Cataracts				
Present	Rider KY: Decline	Rider KY: Decline	Rider KY: Decline	Standard
Surgically corrected, fully recovered, no residuals	Standard	Standard	Standard	Standard
Chlamydia				
Present or under treatment, no other STD history	Standard	Standard	Standard	Standard
Complete recovery	Standard	Standard	Standard	Standard
Condyloma				
Present or history of - no HPV	Rider	Standard	Standard	Standard
Present of history of - HPV	Rider	Rider	Rider	Rider
Deep Vein Thrombosis (DVT)				
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
Deviated Septum (nasal)				
Present, asymptomatic or surgically repaired	Standard	Standard	Standard	Standard
Symptomatic	Rider	Rider	Rider	Rider
Disc Disorder (herniated, bulging, ruptured)				
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
Diverticulitis/Diverticulosis				
Present or surgery within 2 years	Rider	Rider	Rider	Rider
Surgically corrected > 2 years ago	Standard	Standard	Standard	Standard
DUI - Paramed exam is required				
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
Ear Infection (Otitis Media)				
< 3 in the past 12 months	Standard	Standard	Standard	Standard
> 3 in the past 12 months	Rider	Rider	Rider	Standard
Tubes Present	Standard	Standard	Standard	Standard

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Tubes no longer present, no recurrence	Standard	Standard	Standard	Standard
Eczema				
Present or less than 2 years since symptomatic	Rider	Standard - Rate	Standard	Standard - Rate
> 2 years since treatment or symptoms	Standard	Standard	Standard	Standard
Endometriosis				
Present or within 5 years of treatment	Rider KY: Decline UT: Rider	Rider KY: Decline UT: Rider	Rider KY: Decline UT: Rider	Rider KY: Decline UT: Rider
> 5 years since symptoms or treatment	Standard	Standard	Standard	Standard
Surgery < 3 years ago	Rider KY: Decline UT: Rider	Rider KY: Decline UT: Rider	Rider KY: Decline UT: Rider	Standard KY: Decline UT: Rider
Surgery > 3 years ago	Standard	Standard	Standard	Standard
Epilepsy, Grand Mal (Generalized)				
Seizure within past 2 years	Decline	Decline	Decline	Decline
Last seizure > 2 years ago	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Epilepsy, Petit Mal (Generalized)				
Seizure within past 2 years	Decline	Decline	Decline	Decline
Last seizure > 2 years ago	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Epilepsy, Temporal Lobe (Partial)				
Seizure < 1 year ago	Decline	Decline	Decline	Decline
Seizure > 1 year ago	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Fibromyalgia				
Present or history of	Decline	Decline	Decline	Decline
Fractures				
Present	Rider	Standard	Standard	Standard
Temporary Fixation Device	Rider KY & CO: Decline	Rider KY & CO: Decline	Rider KY & CO: Decline	Standard
Permanent Fixation Device	Standard	Standard	Standard	Standard
Pathological	Decline	Decline	Decline	Decline
Ganglion Cyst				
Present & symptomatic	Rider	Standard	Standard	Standard
Surgically removed or history of and resolved	Standard	Standard	Standard	Standard
GERD (reflux) - see Acid Reflux/GERD				
Gestational Diabetes				
< 5 years ago, diet controlled during pregnancy, no recurrence	Rate 25%	Rate 25%	Rate 25%	Standard
Glaucoma				
Present, well controlled	Rider	Rider	Standard	Standard
Present, not controlled	Decline	Decline	Decline	Decline
Surgically corrected	Standard	Standard	Standard	Standard
Gout				
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

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Guillain-Barre Syndrome				
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
Gynecomastia				
Present	Rider	Rider	Rider	Rider
Surgical correction > 6 months ago	Standard	Standard	Standard	Standard
Heartburn - see ACID REFLUX				
Heart Murmur				
Functional, Grade I or II	Standard	Standard	Standard	Standard
Others	Decline	Decline	Decline	Decline
Hemorrhoids				
Present, asymptomatic	Standard	Standard	Standard	Standard
Present, symptomatic	Rider	Standard - Rate	Standard	Standard
> 1 year since symptoms or surgery	Standard	Standard	Standard	Standard
Hepatitis A				
> 6 months since treatment with normal liver tests	Standard	Standard	Standard	Standard
Hepatitis 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
Hernia				
Present	Rider	Rider	Rider	Rider
Surgically repaired	Standard	Standard	Standard	Standard
Herpes				
OTC medication	Standard	Standard	Standard	Standard
Prescription medication	Rider	Rider	Standard	Rider
Herpes Zoster (shingles)				
Present	Standard - Rate	Standard - Rate	Standard	Standard
Complete recovery, no medication	Standard	Standard	Standard	Standard
High Blood Pressure/Hypertension				
Stable, average readings 150/90 or less, no other cardiac risk factors, controlled with medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
High Blood Pressure + 50% Ratable Build				
	Decline	Decline	Decline	Decline
High Blood Pressure + Ratable Build + Tobacco User				
	Decline	Decline	Decline	Decline
High Blood Pressure + High Cholesterol controlled with medication				
	Standard - Rate	Standard - Rate	Standard	Standard - Rate
High Blood Pressure + Sleep Apnea				
	Decline	Decline	Decline	Decline

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
High Blood Pressure + High Cholesterol + Ratable Build				
	Decline	Decline	Decline	Decline
High Blood Pressure + High Cholesterol + Tobacco User				
	Decline	Decline	Decline	Decline
High Cholesterol				
Lipid panel results within normal limits, compliant with follow up, controlled with medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
High Cholesterol + Ratable Build + Tobacco User				
	Decline	Decline	Decline	Decline
Human Papilloma Virus (HPV)				
Low risk - no condyloma	Standard	Standard	Standard	Standard
High risk	Rider CO & KY: Decline	Rider CO & KY: Decline	Rider CO & KY: Decline	Rider CO & KY: Decline
Hyperthyroidism				
Present - untreated	Decline	Decline	Decline	Decline
Present - treated with medication	Rider	Standard	Standard	Standard
Hypoglycemia				
Diet controlled, no hypoglycemic episodes > 1 year	Standard	Standard	Standard	Standard
Diagnosed < 1 year	Decline	Standard	Standard	Standard
Treated with medication	Decline	Standard - Rate	Standard	Standard - Rate
Hypothyroid				
< 20 years of age	Rider	Standard	Standard	Standard
Stable on medication	Standard	Standard	Standard	Standard
Infertility Treatment				
Current or within 1 year - male and female	Decline	Decline	Decline	Decline
> 1 year since treatment with fertility drugs	Standard	Standard	Standard	Standard
Treated with IVF, ZIFT, GIFT or other < 3 years ago	Decline	Decline	Decline	Decline
> 3 years	Standard	Standard	Standard	Standard
Insomnia				
Treated with medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Irritable Bowel Syndrome				
Treated with OTC medication	Standard	Standard	Standard	Standard
Controlled with prescription medication	Rider	Standard - Rate	Standard	Standard - Rate
Treated with non-GI prescription medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
ITP (blood disorder)				
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%

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Adult form or chronic, more than 6 years since treatment and a complete recovery, no current treatment, normal platelet count	Standard	Standard	Standard	Standard
Kidney Infection/Pyelonephritis/Pyelitis				
1 episode less than 1 year ago	Decline	Decline	Decline	Standard
1 episode 1 - 3 years ago	Rider	Standard	Standard	Standard
1 episode more than 3 years ago	Standard	Standard	Standard	Standard
Kidney Stones				
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
Lichen Planus				
Mild infrequent attacks	Standard	Standard	Standard	Standard
Frequent or severe attacks	Rider + Rate	Standard - Rate	Rider	Standard - Rate
Lipoma				
Present, asymptomatic, no surgery anticipated	Standard	Standard	Standard	Standard
Present and symptomatic	Rider	Standard	Standard	Standard
Lyme Disease				
Present or treatment completed less than 6 months ago	Decline	Decline	Decline	Decline
> 6 months since recovery, no residuals	Standard	Standard	Standard	Standard
Macular Degeneration				
	Rider	Rider	Standard	Standard
Meniere's Disease				
	Rider	Rider	Rider	Standard
Migraines				
OTC medication	Standard	Standard	Standard	Standard
Prescription medication	Rider	Standard - Rate	Standard	Standard - Rate
Miscarriage				
> 2, no full term deliveries	Rider	Rider	Rider	Rider
History of with full term delivery	Standard	Standard	Standard	Standard
Mitral Valve Prolapse				
No symptoms or treatment	Standard	Standard	Standard	Standard
Mild symptoms controlled with one med, no other heart disorder	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Molluscum Contagiosum				
Present or complete recovery < 1 year	Rider	Standard	Standard	Standard
Complete recovery > 1 year	Standard	Standard	Standard	Standard
Nephritis/Glomerulonephritis				
1 episodes > 3 years ago	Standard	Standard	Standard	Standard
1 episode < 2 years ago	Decline	Decline	Decline	Decline
Osteoarthritis				
Present, OTC or no medication, no PT, no OT, no hip, back or knee involvement	Standard	Standard	Standard	Standard

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Present, prescription medication, PT or OT, no hip, back or knee involvement	Rider	Rider	Rider	Standard
Present, prescription medication, PT or OT, hip back or knee involvement	Rider	Rider	Rider	Rider
Osteoporosis/Osteopenia				
Prophylactic medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Diagnosed with osteoporosis or osteopenia	Rider KY: Rate 25% or higher	Rider KY: Rate 25% or higher	Rider KY: Rate 25%	Standard
Ovarian Cyst				
Present, asymptomatic	Standard	Standard	Standard	Standard
Symptomatic	Rider	Rider	Rider	Rider
Removed	Standard	Standard	Standard	Standard
Pancreatitis				
History of attacks, no underlying cause, resolved	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Chronic or recurrent	Decline	Decline	Decline	Decline
Pap Smear - Abnormal				
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
Pelvic Inflammatory Disease				
One episode, > 1 year ago	Standard	Standard	Standard	Standard
> One episode > 2 years ago	Standard	Standard	Standard	Standard
Phlebitis				
Current use of blood thinners or recurrent episodes with the past 2 years	Decline	Decline	Decline	Decline
Recurrent episodes 0 - 2 years ago	Rider	Rider	Rider	Standard
One episode, 3 months - 2 years ago, complete recovery	Standard	Standard	Standard	Standard
Last episode > 2 years ago	Standard	Standard	Standard	Standard
Pneumonia				
Complete recovery	Standard	Standard	Standard	Standard
Prostatitis				
One episode, full recovery	Standard	Standard	Standard	Standard
> 1 episode or chronic	Rider	Rider	Rider	Rider
Psoriasis				
Mild, OTC medication	Standard	Standard	Standard	Standard
Topical prescription medication	Rider	Standard - Rate	Standard	Standard - Rate
Severe, psoriatic arthritis, treatment with UV light	Decline	Decline	Decline	Decline
Pyloric Stenosis				
Present	Decline	Decline	Decline	Decline
Surgically corrected with complete recovery	Standard	Standard	Standard	Standard
Respiratory Syncytial Virus (RSV)				
< 6 months since recovery	Decline	Decline	Decline	Decline
> 6 months since recovery	Standard	Standard	Standard	Standard

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Restless Leg Syndrome				
Confirmed diagnosis, no medication, or treatment for 12 months	Standard	Standard	Standard	Standard
Controlled with medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Diagnosis not confirmed, secondary condition not ruled out	Decline	Decline	Decline	Decline
Retinal Detachment				
Present	Decline	Decline	Decline	Decline
Surgically corrected < 2 years	Rider	Standard	Standard	Standard
Rheumatoid Arthritis				
	Individual consideration - Decline	Individual consideration - Decline	Individual consideration - Decline	Individual consideration - Decline
Scoliosis				
Present < 20 years old	Rider	Rider	Rider	Rider
Present > 20 year old, no treatment	Standard	Standard	Standard	Standard
Surgery completed, rod in place	Standard	Standard	Standard	Standard
Any cardiac, pulmonary or spinal cord involvement	Decline	Decline	Decline	Decline
Sinusitis				
< 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
Sleep Apnea				
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
Spina Bifida				
Occulta, incidental finding, asymptomatic	Standard	Standard	Standard	Standard
Occulta - symptomatic	Decline	Decline	Decline	Decline
Manifesta	Decline	Decline	Decline	Decline
Spinal Manipulations				
0 - 5 visits per year	Standard	Standard	Standard	Standard
6 - 10 visits per year	Rider AZ & WI: Rate 25%	Standard	Standard	Standard
11 - 15 visits per year	Rider AZ & WI: Rate 50%	Standard	Standard	Standard
16 - 20 visits per year	Rider AZ & WI: Rate 75%	Rider AZ & WI: Rate 15%	Standard KY, SC, & TN: Rider AZ & WI: Rate 15%	Standard
21 - 25 visits per year	Rider AZ & WI: Rate 100%	Rider AZ & WI: Rate 25%	Standard KY, SC, & TN: Rider AZ & WI: Rate 25%	Standard
26 - 30 visits per year	Rider AZ & WI: Rate 125%	Rider AZ & WI: Rate 40%	Standard KY, SC, & TN: Rider AZ & WI: Rate 40%	Standard

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
31 - 35 visits per year	Rider AZ & WI: Rate 150%	Rider AZ & WI: Rate 50%	Standard KY, SC, & TN: Rider AZ & WI: Rate 50%	Standard
36+ visits per year	Rider AZ & WI: Decline	Rider AZ & WI: Rate 75%	Standard KY, SC, & TN: Rider AZ & WI: Rate 75%	Rider AZ & WI: Rate 75%
Stents				
Heart	Decline	Decline	Decline	Decline
Other locations	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Tachycardia				
No attacks in > 12 months, controlled with one med, no other cardiovascular disorders	Rider & Rate	Rider & Rate	Rider	Standard - Rate
< 12 months since last attack	Decline	Decline	Decline	Decline
More than 3 years since last attack, no other cardiovascular disorders	Standard	Standard	Standard	Standard
Surgical ablation < 6 months ago	Decline	Decline	Decline	Decline
Surgical ablation > 6 months ago, no residuals	Standard	Standard	Standard	Standard
Tendonitis - SEE BURSITIS				
Tenosynovitis - SEE BURSITIS				
Tonsillitis				
< 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
Tourettes Syndrome				
Simple tics, no behavioral disorders	Standard	Standard	Standard	Standard
Controlled with medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Disabling, behavioral issues, extensive psychotherapy	Decline	Decline	Decline	Decline
Tuberculosis				
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
Ulcer (Peptic)				
One episode, 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

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Uterine Fibroids				
Post-menopausal, no HRT, asymptomatic or myomectomy or hysterectomy completed	Standard	Standard	Standard	Standard
Others	Rider	Rider	Rider	Rider
Vaginitis				
One occurrence, complete recovery	Standard	Standard	Standard	Standard
> 1 occurrence, < 1 year since last occurrence	Rider	Standard	Standard	Standard
Varicose Veins				
Present-asymptomatic, no recommendations for treatment	Standard	Standard	Standard	Standard
Treated with stripping or sclerotherapy > 1 year ago	Standard	Standard	Standard	Standard
Present with ulcer	Decline	Decline	Decline	Decline
Treated by stripping or sclerotherapy < 1 year ago	Rider	Standard	Standard	Standard
Ventricular Septal Defect - APS REQUIRED				
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

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

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.

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Acid Reflux/ GERD/ Heartburn				
OTC medication OR no prescription medication for 2 years	Standard If hiatal hernia present - Decline	Standard If hiatal hernia present - Decline	Standard If hiatal hernia present - Decline	Standard If hiatal hernia present - Decline
Prescription medication	Standard - Rate If hiatal hernia present - Decline	Standard - Rate If hiatal hernia present - Decline	Standard - Rate If hiatal hernia present - Decline	Standard - Rate If hiatal hernia present - Decline
Acne/Rosacea				
No treatment or OTC medication	Standard	Standard	Standard	Standard
Prescription medication, present or within 2 years	Standard - Rate Decline if using Accutane	Decline - Accutane, otherwise Standard - Rate	Decline - Accutane, otherwise Standard	Standard - Rate
Prescription medication, more than 2 years	Standard	Standard	Standard	Standard
Allergies				
OTC or prescription medication	Standard	Standard	Standard	Standard
Pending or scheduled testing	Rate 50% UT: Decline tobacco user	Rate 50% UT: Decline tobacco user	Rate 50% UT: Decline tobacco user	Standard
Medication used to treat	Rate	Rate	Standard	Rate
Amputation				
Finger or toes - no prosthesis	Standard	Standard	Standard	Standard
Finger or toes with prosthesis	Decline	Decline	Decline	Decline
Hand, arm, leg with prosthesis	Decline	Decline	Decline	Decline
Caused by diabetes, severe artery disease or other disease	Decline	Decline	Decline	Decline
Anemia - other than anemia listed in the ineligible health conditions list				
Present	Standard	Standard	Standard	Standard
Aneurysm				
Present	Decline	Decline	Decline	Decline
Surgically repaired > 5 years, no residuals	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Anxiety				
Controlled with prescription medication, no counseling	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Asthma				
Exercise induced, no regular medication required	Standard	Standard	Standard	Standard
Medication use only	Standard - Rate	Standard - Rate	Standard	Standard - Rate
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 - Rate	Standard - Rate	Standard	Standard - Rate
Oral steroids required more than 3 times or more than 2 emergency room visit in the past year	Decline	Decline	Decline	Decline

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Attention Deficit Disorder/ADD/ADHD				
No medication or counseling, more than 2 years	Standard	Standard - Rate	Standard	Standard
One medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
More than one medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Atrial Fibrillation				
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
Back Sprain/Strain/Whiplash				
More than 1 year ago - complete recovery	Standard	Standard	Standard	Standard
Less than 1 year ago or not recovered	Rate 50% UT: Decline tobacco user	Rate 50% UT: Decline tobacco user	Rate 50% UT: Decline tobacco user	Standard
Baker's Cyst				
Present and symptomatic	Decline	Decline	Decline	Standard
Present and asymptomatic	Decline	Standard	Standard	Standard
History of and no recurrence	Standard	Standard	Standard	Standard
Basal Cell Carcinoma				
Present	Decline	Decline	Decline	Decline
Single occurrence, removed within 2 years	Rate 25%	Rate 25%	Rate 25%	Standard
Single occurrence, removed more than 2 years ago	Standard	Standard	Standard	Standard
Multiple occurrences, removed	Rate 25%	Rate 25%	Rate 25%	Standard
Bladder Infections (Cystitis)				
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
Breast Cyst, Nodule or Mass				
Present & benign	Rate 25%	Rate 25%	Rate 25%	Standard
Removed & benign	Standard	Standard	Standard	Standard
Present, pathology unknown	Decline	Decline	Decline	Decline
Breast Implants				
Present	Standard	Standard	Standard	Standard
Breast Reduction				
Surgery complete with complete recovery	Standard	Standard	Standard	Standard
Surgery completed with residuals	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Bronchitis				
1 - 3 episodes in the past 12 months	Standard	Standard	Standard	Standard
4 or more per year	Decline	Decline	Decline	Decline
Bundle Branch Block (right)				
Complete right, no tobacco use for last 12 months, symptoms and treatment free for last 12 months, build not ratable	Standard	Standard	Standard	Standard
Bursitis/Tendonitis				
Single occurrence with complete recovery	Standard	Standard	Standard	Standard
Single occurrence, not recovered	Rate 25%	Standard	Standard	Standard

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Multiple occurrences	Rate 25%	Rate 25%	Rate 25%	Standard
Carpal Tunnel				
Present or residuals	Decline	Decline	Decline	Standard
Surgical repair, full recovery	Standard	Standard	Standard	Standard
Cataracts				
Present	Decline	Decline	Decline	Standard
Surgically corrected, fully recovered, no residuals	Standard	Standard	Standard	Standard
Chlamydia				
Present or under treatment, no other STD history	Standard	Standard	Standard	Standard
Complete recovery	Standard	Standard	Standard	Standard
Condyloma				
Present or history of - No HPV	Rate 100% UT: Decline LA: 84%	Standard	Standard	Standard
Present of history of - HPV	Rate 100% UT: Decline LA: Rate 84% HPV underwritten separately	Rate 100% UT: Decline LA: Rate 84% HPV underwritten separately	Rate 100% UT: Decline LA: Rate 84% HPV underwritten separately	Rate 100% UT: Decline LA: Rate 84% HPV underwritten separately
Deep Vein Thrombosis (DVT)				
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
Deviated Septum (nasal)				
Present, asymptomatic or surgically repaired	Standard	Standard	Standard	Standard
Symptomatic	Rate 100% UT: Decline LA: Rate 84%	Rate 100% UT: Decline LA: Rate 84%	Rate 100% UT: Decline LA: Rate 84%	Rate 100% UT: Decline LA: Rate 84%
Disc Disorder (herniated, bulging, ruptured)				
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
Diverticulitis/Diverticulosis				
Present or surgery within 2 years	Decline	Decline	Decline	Decline
Surgically corrected > 2 years	Standard	Standard	Standard	Standard
DUI - Paramed Exam is required				
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
Ear Infection (Otitis Media)				
< 3 in the past 12 months	Standard	Standard	Standard	Standard
3 or more in the past 12 months	Decline	Decline	Decline	Standard
Tubes Present	Standard	Standard	Standard	Standard
Tubes no longer present, no recurrence	Standard	Standard	Standard	Standard

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Eczema				
Present or less than 2 years since symptomatic	Standard - Rate	Standard	Standard	Standard
> 2 years since treatment or symptoms	Standard	Standard	Standard	Standard
Endometriosis				
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
Epilepsy, Grand Mal (Generalized)				
Seizure within past 2 years	Decline	Decline	Decline	Decline
Last seizure > 2 years ago	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Epilepsy, Petit Mal (Generalized)				
Seizure within past 2 years	Decline	Decline	Decline	Decline
Last seizure > 2 years ago	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Epilepsy, Temporal Lobe (Partial)				
Seizure < 1 year ago	Decline	Decline	Decline	Decline
Seizure > 1 year ago	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Fibromyalgia				
Present or history of	Decline	Decline	Decline	Decline
Fractures				
Present	Rate 75% UT: Decline tobacco user	Standard	Standard	Standard
Temporary Fixation Device	Decline	Decline	Decline	Standard
Permanent Fixation Device	Standard	Standard	Standard	Standard
Pathological	Decline	Decline	Decline	Decline
Ganglion Cyst				
Present & symptomatic	Rate 25%	Standard	Standard	Standard
Surgically removed, asymptomatic or history of and resolved	Standard	Standard	Standard	Standard
GERD (reflux) - see Acid Reflux/GERD				
Gestational Diabetes				
< 5 years ago, diet controlled during pregnancy, no recurrence	Rate 25%	Rate 25%	Rate 25%	Standard
Glaucoma				
Present, well controlled	Standard - Rate	Standard - Rate	Standard	Standard
Present, not controlled	Decline	Decline	Decline	Decline
Surgically corrected	Standard	Standard	Standard	Standard
Gout				
Present or within 2 years of symptoms or treatment	Rate 75% UT: Decline Tobacco users	Rate 75% UT: Decline tobacco users	Rate 75% UT: Decline tobacco user	Standard
Recovered and time from last symptoms or treatment > 2 years	Standard	Standard	Standard	Standard
Guillain-Barre Syndrome				
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

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Gynecomastia				
Present	Decline	Decline	Decline	Decline
History of, complete recovery	Standard	Standard	Standard	Standard
Heartburn - SEE ACID REFLUX				
Heart Murmur Diastolic				
Functional, Grade I or II	Standard	Standard	Standard	Standard
Others	Decline	Decline	Decline	Decline
Hemorrhoids				
Present, asymptomatic	Standard	Standard	Standard	Standard
Present, symptomatic	Rate 50%	Standard - Rate	Standard	Standard - Rate
> 1 year since symptoms or surgery	Standard	Standard	Standard	Standard
Hepatitis A				
> 6 months since treatment with normal liver tests	Standard	Standard	Standard	Standard
Hepatitis 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
Hernia				
Present	Decline	Decline	Decline	Decline
Surgically repaired	Standard	Standard	Standard	Standard
Herpes				
OTC medication	Standard	Standard	Standard	Standard
Prescription medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Herpes Zoster (shingles)				
Present	Standard - Rate	Standard - Rate	Standard	Standard
Complete recovery, no medication	Standard	Standard	Standard	Standard
High Blood Pressure/Hypertension				
Stable, average readings 150/90 or less, no other cardiac risk factors, controlled with medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
High Blood Pressure + 50% Ratable Build				
	Decline	Decline	Decline	Decline
High Blood Pressure + Ratable Build + Tobacco User				
	Decline	Decline	Decline	Decline
High Blood Pressure + High Cholesterol controlled with medication				
	Standard - Rate	Standard - Rate	Standard	Standard - Rate
High Blood Pressure + High Cholesterol + Ratable Build				
	Decline	Decline	Decline	Decline
High Blood Pressure + High Cholesterol + Tobacco User				
	Decline	Decline	Decline	Decline
High Blood Pressure + Ratable Build + Tobacco User				
	Decline	Decline	Decline	Decline

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
High Cholesterol				
Lipid panel results within normal limits, compliant with follow up	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Human Papilloma Virus (HPV)				
Low risk - no condyloma	Standard	Standard	Standard	Standard
High risk	Decline	Decline	Decline	Decline
Hyperthyroidism				
Present - untreated	Decline	Decline	Decline	Decline
Present - treated with medication	Rate 25% or higher	Standard	Standard	Standard
Hypoglycemia				
Diet controlled, no hypoglycemic episodes > 1 year	Standard	Standard	Standard	Standard
Diagnosed < 1 year	Decline	Standard	Standard	Standard
Treated with medication	Decline	Standard - Rate	Standard	Standard - Rate
Hypothyroid				
< 20 years of age	Rate 10%	Standard	Standard	Standard
Stable on medication	Standard	Standard	Standard	Standard
Infertility Treatment - male and female				
Current or within 1 year	Decline	Decline	Decline	Decline
> 1 year since treatment with fertility drugs	Standard	Standard	Standard	Standard
Treated with IVF, ZIFT, GIFT or other < 3 years ago	Decline	Decline	Decline	Decline
> 3 years	Standard	Standard	Standard	Standard
Insomnia				
Treated with medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Irritable Bowel Syndrome				
Treated with OTC medication	Standard	Standard	Standard	Standard
Treated with medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Treated with non-GI prescription medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
ITP (blood disorder)				
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
Kidney Infection/Pyelonephritis/Pyelitis				
1 episode less than 1 year ago	Decline	Decline	Decline	Standard
1 episode 1 - 3 years ago	Rate 25%	Standard	Standard	Standard
1 episode more than 3 years ago	Standard	Standard	Standard	Standard
Kidney Stones				
Present	Decline	Decline	Decline	Decline
Passed - on its own or surgically > 2 years	Standard	Standard	Standard	Standard
> 5 episodes	Decline	Decline	Decline	Decline
Lichen Planus				
Mild infrequent attacks	Standard	Standard	Standard	Standard

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Frequent or severe attacks	Rate 25% or higher	Rate	Rate 25%	Rate
Lipoma				
Present, asymptomatic, no surgery anticipated	Standard	Standard	Standard	Standard
Present and symptomatic	Rate 25%	Standard	Standard	Standard
Lyme Disease				
Present or treatment completed less than 6 months ago	Decline	Decline	Decline	Decline
> 6 months since recovery	Standard	Standard	Standard	Standard
Macular Degeneration				
Dry or wet	Decline	Decline	Standard	Standard
Meniere's Disease				
	Decline	Decline	Decline	Standard
Migraines				
OTC medication	Standard	Standard	Standard	Standard
Prescription medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Miscarriage				
> 2, no full term deliveries	Rate 50% UT: Decline Tobacco user	Rate 50% UT Decline Tobacco User	Rate 50% UT: Decline tobacco user	Rate 50% UT: Decline tobacco user
History of with full term delivery	Standard	Standard	Standard	Standard
Mitral Valve Prolapse				
No symptoms or treatment	Standard	Standard	Standard	Standard
Mild symptoms controlled with one med, no other heart disorder	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Molluscum Contagiosum				
Present of complete recovery < 1 year	Rate 50% UT: Decline Tobacco user	Standard	Standard	Standard
Complete recovery > 1 year	Standard	Standard	Standard	Standard
Nephritis/Glomerulonephritis				
One episodes > 3 years ago	Standard	Standard	Standard	Standard
One episode < 3 years ago	Decline	Decline	Decline	Decline
Osteoarthritis				
Present, OTC or no medication, no PT, no OT, no hip, back or knee involvement	Standard	Standard	Standard	Standard
Present, prescription medication, no PT or OT, no hip, back or knee involvement	Standard - Rate	Standard - Rate	Standard - Rate	Standard - Rate
Present, prescription medication, PT or OT, hip back or knee involvement	Decline	Decline	Decline	Decline
Osteoporosis/Osteopenia				
Prophylactic medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Diagnosed with osteoporosis or osteopenia	Rate 25% or higher	Rate 25% or higher	Rate 25%	Standard - Rate
Ovarian Cyst				
Present, asymptomatic	Standard	Standard	Standard	Standard
Symptomatic	Decline	Rate 50% UT: Decline tobacco user	Rate 50% UT: Decline tobacco user	Standard
Removed	Standard	Standard	Standard	Standard
Pancreatitis				
History of attacks, no underlying cause, resolved	Individual consideration	Individual consideration	Individual consideration	Individual consideration

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Chronic or recurrent	Decline	Decline	Decline	Decline
Pap Smear - Abnormal				
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
Pelvic Inflammatory Disease				
One episode, > 1 year ago, complete recovery	Standard	Standard	Standard	Standard
> One episode > 2 years since last episode	Standard	Standard	Standard	Standard
Phlebitis				
Current use of blood thinners or recurrent episodes with the past 2 years	Decline	Decline	Decline	Decline
Recurrent episodes 0 - 2 years	Rate 25%	Rate 25%	Rate 25%	Standard
One episode, 3 months - 2 years ago, complete recovery	Standard	Standard	Standard	Standard
Last episode > 2 years ago	Standard	Standard	Standard	Standard
Pneumonia				
Complete recovery	Standard	Standard	Standard	Standard
Prostatitis				
One episode, full recovery	Standard	Standard	Standard	Standard
> One episode or chronic	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Psoriasis				
Mild, OTC medication	Standard	Standard	Standard	Standard
Topical Prescription medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Severe, psoriatic arthritis, treatment with UV light	Decline	Decline	Decline	Decline
Pyloric Stenosis				
Present	Decline	Decline	Decline	Decline
Surgically corrected with complete recovery	Standard	Standard	Standard	Standard
Respiratory Syncytial Virus (RSV)				
< 6 months since recovery	Decline	Decline	Decline	Decline
> 6 months since recovery	Standard	Standard	Standard	Standard
Restless Leg Syndrome				
No medication, no treatment for 2+ years	Standard	Standard	Standard	Standard
Controlled with medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Diagnosis not confirmed, secondary condition not ruled out	Decline	Decline	Decline	Decline
Retinal Detachment				
Present	Decline	Decline	Decline	Decline
Surgically correct < 2 years	Rate 50% UT: Decline Tobacco user	Standard	Standard	Standard
Rheumatoid Arthritis				
	Individual consideration - Decline	Individual consideration - Decline	Individual consideration - Decline	Individual consideration - Decline
Scoliosis				
Present, < 20 years old	Decline	Decline	Decline	Decline
Present > 20 years old, no treatment	Standard	Standard	Standard	Standard
Surgery completed, rod in place	Standard	Standard	Standard	Standard
Any cardiac, pulmonary or spinal cord involvement	Decline	Decline	Decline	Decline

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Sinusitis				
< 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
Sleep Apnea				
Controlled with CPAP	Rate 150% LA & UT: Decline	Rate 150% LA & UT: Decline	Rate 150% LA & UT: 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
Spina Bifida				
Occulta, incidental finding, asymptomatic	Standard	Standard	Standard	Standard
Occulta - symptomatic	Decline	Decline	Decline	Decline
Manifesta	Decline	Decline	Decline	Decline
Spinal Manipulations				
0 - 5 visits per year	Standard	Standard	Standard	Standard
6 - 10 visits per year	Rate 25%	Standard	Standard	Standard
11 - 15 visits per year	Rate 50% UT: Decline tobacco user	Standard	Standard	Standard
16 - 20 visits per year	Rate 75% UT: Decline tobacco user	Rate 15%	Standard	Standard
21 - 25 visits per year	Rate 75% UT: Decline tobacco user	Rate 15%	Standard	Standard
26 - 30 visits per year	Rate 75% UT: Decline tobacco user	Rate 15%	Standard	Standard
31 - 35 visits per year	Rate 75% UT: Decline tobacco user	Rate 15%	Standard	Standard
36+ visits per year	Rate 75% UT: Decline tobacco user	Rate 15%	Standard	Rate 15%
Stents				
Heart	Decline	Decline	Decline	Decline
Other locations	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Tachycardia				
No attacks x 12 months, controlled with one med, no other cardiovascular disorders	Rate 25% or higher	Rate 25% or higher	Rate 25%	Standard - Rate
< 12 months since last attack	Decline	Decline	Decline	Decline
More than 3 years since last attack, no other cardiovascular disorders	Standard	Standard	Standard	Standard
Surgical ablation < 6 months ago	Decline	Decline	Decline	Decline
Surgical ablation > 6 months ago, no residuals	Standard	Standard	Standard	Standard
Tendonitis - SEE BURSITIS				

Condition <i>* We reserve the right to rate for medication when appropriate</i>	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Tonsillitis				
Less than 3 per year	Standard	Standard	Standard	Standard
3 - 5 per year	Decline	Standard	Standard	Standard
> 5 per year	Decline	Decline	Decline	Standard
Tourettes Syndrome				
Simple tics, no behavioral disorders	Standard	Standard	Standard	Standard
Controlled with medication	Standard - Rate	Standard - Rate	Standard	Standard - Rate
Disabling, behavioral issues, extensive psychotherapy	Decline	Decline	Decline	Decline
Tuberculosis				
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
Ulcer (Peptic)				
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
Uterine Fibroids				
Post-menopausal, no HRT, asymptomatic or myomectomy or hysterectomy completed	Standard	Standard	Standard	Standard
Others	Decline	Decline	Decline	Decline
Vaginitis				
One occurrence - complete recovery	Standard	Standard	Standard	Standard
> 1 occurrence, < 1 year since last occurrence	Rate 25%	Standard	Standard	Standard
Varicose Veins				
Present-asymptomatic, or treated with stripping or sclerotherapy > 1 year ago	Standard	Standard	Standard	Standard
Present with ulcer	Decline	Decline	Decline	Decline
Treated by stripping or sclerotherapy < 1 year ago	Rate 25%	Standard	Standard	Standard
Ventricular Septal Defect - APS REQUIRED				
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

Actions for cancer

The following grid includes possible underwriting actions in regard to cancer, whether for rider or non-rider states. This is not an all-inclusive list, and the final decision is based on the underwriter's review. An APS is required for all cancers.

Condition	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Breast	FL ONLY: More than 2 years since complete recovery: Rate 150%			
Stage 0, > 4 years from treatment	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Stage 1, > 11 years from treatment	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%
Stage II, III, IV,	Decline	Decline	Decline	Decline
Bladder				
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
Brain tumors				
	Decline	Decline	Decline	Decline
Cervical				
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
Colon				
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
Kidney				
Stage I & II (normal kidney function), > 10 years from treatment:	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%
Stage I & 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
Leukemia				
> 10 years from treatment	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Liver				
> 10 years from treatment:	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Lung				
> 10 years from treatment:	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Lymphoma, Hodgkin's				
> 10 years from treatment	Individual consideration	Individual consideration	Individual consideration	Individual consideration

Condition	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Lymphoma				
> 10 years from treatment:	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Melanoma, localized				
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
Osteoid Osteoma				
Removed with complete recovery	Standard	Standard	Standard	Standard
Ovarian				
> 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Prostate				
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
Skin, Sarcoma				
Adult				
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
Under age 20:				
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
Skin, Squamous Cell				
Present or < 2 years	Decline	Decline	Decline	Decline
> 2 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Tumor confined to upper dermis, < 5 cm in diameter, removed with complete recovery	Standard	Standard	Standard	Standard
> 5 cm in diameter, > 2 years ago	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Extension to deep dermis, > 3 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Extension to subcutaneous fat, > 5 years	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%	Rate 25 - 50%
Recurrence (same site) or multiple sites, > 2 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%

Condition	\$1500 or lower deductible plus Rx	\$2500 - \$5000 deductible plus Rx	\$2000 - \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Stomach				
	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Testicular				
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 State 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
Throat				
	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Tongue - oropharyngeal				
Stage O, > 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
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
Thyroid, Papillary				
> 5 years from treatment	Rate 25 - 50%	Rate 25-50%	Rate 25 - 50%	Rate 25 - 50%
Uterine				
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

Life underwriting guidelines

Underwriters will ask a series of medical questions for each proposed insured. Children age 18 and older must review and attest to the questions individually. Below is a partial listing of conditions that may cause Humana to decline coverage. The list is not all-inclusive.

Ineligible health conditions

- › AIDS, ARC or HIV infection
- › Alzheimer's disease
- › Amyotrophic lateral sclerosis (ALS or Lou Gehrig's Disease)
- › Anemia, sickle cell
- › Anemia, thalassemia major
- › Aortic regurgitation
- › Artificial heart valve
- › Cancer, active
- › Cardiomegaly/cardiomyopathy
- › Chronic active hepatitis
- › Chronic obstructive pulmonary disease
- › Cirrhosis of the liver
- › Cystic fibrosis
- › Down's syndrome
- › Emphysema
- › Esophageal varices
- › Friedrichs ataxia
- › Heart enlargement/hypertrophy
- › Heart transplant
- › Heart valve replacement
- › Hemophilia, classic
- › HIV +
- › Huntington's, classic
- › Hydrocephalus
- › Hypertension, portal
- › Kaposi's sarcoma
- › Kidney failure
- › Kidney transplant
- › Liver transplant
- › Lou Gehrig's disease
- › Lung transplant
- › Marfan's syndrome
- › Mongolism
- › Motor neurone disease
- › Multiple sclerosis
- › Muscular dystrophy
- › Myelofibrosis
- › Narcotic use/addiction
- › Nephrocalcinosis
- › Nephrosclerosis
- › Pacemakers
- › Parkinson's disease
- › Peripheral vascular disease
- › Pneumocystis carini pneumonia
- › Polycystic kidney
- › Primary biliary cirrhosis
- › Pulmonary fibrosis
- › Pulmonic regurgitation
- › Quadriplegia
- › Renal failure
- › Respiratory failure
- › Steinert's myotonic dystrophy
- › Syringomyelia/syringobulbia
- › Tetralogy of fallot
- › Tricuspid regurgitation
- › Tuberculosis, active
- › Turcot's syndrome
- › Ventricular arrhythmias
- › Wilson's disease
- › Zollinger-Ellison syndrome

Life build chart

The chart below is a guide to determine whether an applicant qualifies for individual term life insurance. Humana's Underwriting department may request a paramedical examination to confirm an applicant's height and weight.

If an applicant is applying for both the HumanaOne health plan as well as HumanaOne Term Life Insurance at the same time, the Health Build Chart will be followed.

Height	Minimum weight	Average weight	Maximum weight
4'10"	78 lbs	120 lbs	156 lbs
4'11"	81 lbs	124 lbs	161 lbs
5'0"	84 lbs	129 lbs	168 lbs
5'1"	86 lbs	133 lbs	173 lbs
5'2"	90 lbs	138 lbs	179 lbs
5'3"	93 lbs	143 lbs	186 lbs
5'4"	96 lbs	147 lbs	191 lbs
5'5"	98 lbs	151 lbs	196 lbs
5'6"	101 lbs	156 lbs	203 lbs
5'7"	104 lbs	160 lbs	208 lbs
5'8"	107 lbs	165 lbs	214 lbs
5'9"	110 lbs	170 lbs	221 lbs
5'10"	113 lbs	174 lbs	226 lbs
5'11"	116 lbs	179 lbs	233 lbs
6'0"	120 lbs	184 lbs	239 lbs
6'1"	124 lbs	190 lbs	247 lbs
6'2"	127 lbs	195 lbs	254 lbs
6'3"	131 lbs	201 lbs	264 lbs
6'4"	134 lbs	206 lbs	268 lbs
6'5"	137 lbs	211 lbs	274 lbs
6'6"	141 lbs	217 lbs	282 lbs
6'7"	145 lbs	223 lbs	290 lbs
6'8"	148 lbs	228 lbs	296 lbs
6'9"	152 lbs	234 lbs	304 lbs

Tobacco usage

Humana will assess a rating load on all applicants who use tobacco products in any form. Members must be tobacco-free for 18 months to qualify for removal of rate surcharge.

Statement of policy cost and benefit information (policy summary)

Once your client has decided to purchase a HumanaOne Term Life Insurance policy, you must complete and return a Statement of policy cost and benefit information form, also known as a policy summary, to him or her. A copy of this form can be found in the agent sales kit or contact the Agent Service Center.



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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