

Current Condition/Profile	Current Decision	New Condition/Profile	New Decision
<b>Stability Period Enhancements</b>			
<b>Addison's Disease:</b> Stable, well controlled, asymptomatic, no complications, on <10mg steroids	24 month stability period: Select	<b>Addison's Disease:</b> Stable, well controlled, no complications, under treatment with hydrocortisone <40 mg per day.	12 month stability period: Select
<b>Chronic Fatigue Syndrome:</b> Asymptomatic, treated w/anti-inflammatory medication	24 month stability period: Select, 90 day EP	<b>Chronic Fatigue Syndrome:</b> Asymptomatic, non-disabling, no limitations, treated w/anti-inflammatory medication	6 month stability period: Select
<b>Coronary Artery Disease:</b> With angioplasty/stent, asymptomatic, (age 75 and over), <75% stenosis	6 month stability period: Select	<b>Coronary Artery Disease:</b> With angioplasty/stent placement, complete recovery, asymptomatic, <75% stenosis	3 month stability period: Select
<b>Diverticulitis:</b> Asymptomatic, medically managed, no exacerbations/flare	6 month stability period: Preferred	<b>Diverticulitis:</b> Single episode, asymptomatic, medically managed, no exacerbations/flare	3 month stability period: Preferred
<b>Diverticulitis:</b> Hospitalization, fully recovered, asymptomatic	6 month stability period: Preferred	<b>Diverticulitis:</b> Single hospitalization, complete recovery, asymptomatic	3 month stability period: Preferred
<b>Epstein-Barr:</b> Complete recovery, no residuals	24 month stability period: Select	<b>Epstein-Barr:</b> Complete recovery, no residuals	12 month stability period: Select
<b>Idiopathic Thrombocytopenia Purpura:</b> Stable platelet counts, asymptomatic, treatment free	24 month stability period: Class 1*	<b>Idiopathic Thrombocytopenia Purpura:</b> Stable platelet counts >100K, asymptomatic, no circulatory disorders, treatment free	12 month stability period: Class 1*
<b>Narcolepsy:</b> Asymptomatic and controlled	12 month stability period: Select	<b>Narcolepsy:</b> Asymptomatic, well controlled, no limitations	6 month stability period: Select
<b>Osteoarthritis:</b> History of PT or OT	6 month stability period: Select	<b>Osteoarthritis:</b> Mild, successful completion of PT, full recovery and range of motion	Select
<b>Panic Disorder:</b> Well controlled on single medication	Select	<b>Panic Disorder:</b> Well controlled on <4 medications, no limitations, non-disabling	3 month stability period: Select
<b>Polymyalgia Rheumatica:</b> Asymptomatic, in remission and treatment-free	12 month stability period: Select	<b>Polymyalgia Rheumatica:</b> Asymptomatic, in remission and treatment-free	6 month stability period: Select
<b>Sciatica:</b> Asymptomatic, normal range of motion, treatment-free	12 month stability period: Preferred	<b>Sciatica:</b> Asymptomatic, treatment free, normal range of motion, no underlying spinal disorders	Preferred
<b>Spinal Stenosis:</b> History of laminectomy, diskectomy, or spinal fusion, post-op excellent response, >74 years old	12 month stability period: Select	<b>Spinal Stenosis:</b> Age 75 or older, history of laminectomy, diskectomy, or spinal fusion, full recovery, non-disabling, no assistive devices or limitations	6 month stability period: Select, 90 day EP
<b>Thrombocythemia (Essential):</b> Stable platelet counts, asymptomatic	18 month stability period: Class 1	<b>Thrombocythemia (Essential):</b> Normal stable platelet counts <750K, asymptomatic, no circulatory disorders, treatment free	12 month stability period: Class 1*

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<b>Risk Classification Enhancements</b>			
<b>Amputation:</b> Due to trauma or congenital, independent, single limb	12 months stability period: Select - Class 1*	<b>Amputation:</b> Single limb due to trauma or congenital, no functional limitations, non-disabling, no assistive devices	12 month stability period: Select, 6 year BP
<b>Amputation:</b> Due to trauma or congenital, independent, single limb	12 months stability period: Select - Class 1*	<b>Amputation:</b> Single limb due to trauma or congenital defect, no functional limitations, non-disabling, occasional use of assistive devices	12 month stability period: Class 1, 3 year BP
<b>Anxiety:</b> Treated with 2 or more medications	3 month stability period: Select to Class 1*	<b>Anxiety:</b> Well controlled, no limitations, non-disabling, treated with <4 medications	3 month stability period: Select
<b>Asthma:</b> Treated with multiple medications	Decline	<b>Asthma:</b> Treated with multiple medications, asymptomatic, well controlled with stable baseline Pulmonary Function Tests FEV1 >65%, FVC >75%	Select
<b>Bipolar/Manic Disorder:</b> Well controlled on 4 or more medications	Decline	<b>Bipolar/Manic Disorder:</b> Well controlled on 4 or more non-antipsychotic medications, no limitations, fully independent	12 month stability period: Class 2, 90 day EP, 3 year BP
<b>Bipolar/Manic Disorder:</b> History of psychiatric hospitalization	24 month stability period: Class 2, 90 day EP*	<b>Bipolar/Manic Disorder:</b> History of a single psychiatric hospitalization, well controlled, no limitations, treated with <4 medications	24 month stability period: Class 1, 90 day EP*
<b>Crohn's Disease:</b> Chronic steroid treatment	Decline	<b>Crohn's Disease:</b> Asymptomatic, no osteoporosis or limitations, well controlled on chronic steroid treatment <7.5mg daily	12 month stability period: Class 1, 90 day EP, 3 year BP
<b>Deep Venous Thrombosis:</b> With a Greenfield filter implant	Decline	<b>Deep Venous Thrombosis:</b> With a Greenfield filter implant, no further events, no limitations, asymptomatic	12 month stability period: Class 1*
<b>Diabetes:</b> Treated with 26-49 units of insulin, w/no diabetic complications, A1C <7.6	6 month stability period: Class 1*	<b>Diabetes:</b> Treated with diet, oral meds, or insulin <50 units; A1c <7.0 (no diabetic complications, smoking, or >25% stenosis in any artery)	6 month stability period: Select
<b>Diabetes:</b> Treated with diet, 1-2 oral meds, or insulin 1-25 units; A1c <7.6	6 month stability period: Select	<b>Diabetes:</b> Treated with diet, oral meds, and or insulin <50 units; A1c 7.0 to 7.5 (no diabetic complications, smoking, or >25% stenosis in any artery)	6 month stability period: Class 1*
<b>Diabetes:</b> Treated with diet, oral meds, or insulin 1-25 units; A1c 7.6 to 8.0	6 month stability period: Class 1*	<b>Diabetes:</b> Treated with diet, oral meds, or insulin <50 units; A1c 7.6 to 8.0 (no diabetic complications, smoking, or >25% stenosis in any artery)	6 month stability period: Class 2*
<b>Fractures:</b> Multiple fractures (3 or more) non-weight bearing location	Decline	<b>Fractures:</b> Multiple traumatic fractures, non-weight bearing location, fully recovered, treatment free, normal range of motion, no history of osteoporosis	Preferred
<b>Fractures:</b> Multiple fractures (3 or more) weight bearing location	Decline	<b>Fractures:</b> Multiple traumatic fractures, weight bearing location, fully recovered, treatment free, normal range of motion, no history of osteoporosis	3 month stability period: Preferred

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<b>Risk Classification Enhancements (cont'd)</b>			
<b>Heart Valve Replacement:</b> Valve replaced, repaired, reconstructed, asymptomatic	6 month stability period: Select - Class 1*	<b>Heart Valve Replacement:</b> Valve replaced, repaired or repaired, complete recovery, asymptomatic	6 month stability period: Select
<b>Hepatitis:</b> Type C, in remission, normal blood studies	12 month stability period: Class 1	<b>Hepatitis:</b> Type C, successful treatment completed, normal blood studies	12 month stability period: Select
<b>Hypercholesterolemia:</b> Well controlled on 2 prescription medication	Select	<b>Hypercholesterolemia:</b> Well controlled on 2 prescription medication	Preferred
<b>Hypertension:</b> Well controlled on 2-3 medications, average readings <160/90	3 month stability period: Select - Class 1	<b>Hypertension:</b> Well controlled <4 medications, average readings <135/85	3 month stability period: Preferred
<b>Hypertension:</b> Well controlled on 2-3 medications, average readings <160/90	3 month stability period: Select - Class 1	<b>Hypertension:</b> Well controlled on <4 medications, average readings 135/90 - 160/90	3 month stability period: Select
<b>Incontinence Urinary:</b> Urge	Decline	<b>Incontinence Urinary:</b> Urge, well controlled, self managed	Preferred
<b>Kidney Transplant:</b> Asymptomatic, stable renal function, normal blood studies	36 month stability period: Class 1 - Class 2*	<b>Kidney Transplant:</b> Asymptomatic, stable normal renal function, normal blood studies	36 month stability period: Class 1*
<b>Lyme Disease:</b> Asymptomatic, independent, treatment-free, no neurological or cardiac involvement	Select - Preferred	<b>Lyme Disease:</b> Asymptomatic, no limitation, treatment-free, no neurological or cardiac involvement	Select
<b>Macular Degeneration:</b> Progressive Visual Loss	Decline	<b>Macular Degeneration:</b> One eye affected, progressive visual loss, no limitations	Class 1*
<b>Panic Disorder:</b> Treated with 2 or more medications	3 month stability period: Select to Class 1*	<b>Panic Disorder:</b> Well controlled on <4 medications, no limitations, non-disabling	3 month stability period: Select
<b>Sarcoidosis:</b> Asymptomatic, normal pulmonary function	12 month stability period: Select - Class 1*	<b>Sarcoidosis:</b> Asymptomatic, no complications or limitations, treatment free, if lung involvement baseline pulmonary function tests FEV1 >65%, FVC >75%	12 month stability period: Select, 3 year BP
<b>Sjogren's Syndrome:</b> Stable, treated with 1-2 medications, no systemic involvement	Select - Class 1*	<b>Sjogren's Syndrome:</b> Stable and well controlled, no co-existing systemic disorders	Select
<b>Rheumatoid Arthritis:</b> Treated with Remicade	Decline	<b>Rheumatoid Arthritis:</b> Newly diagnosed, initially treated w/Remicade, no joint deformities or limitations, well controlled	6 month stability period: Class 1*, 90 day EP
<b>Ulcerative Colitis:</b> Chronic steroid treatment	Decline	<b>Ulcerative Colitis:</b> Asymptomatic, no osteoporosis or limitations, well controlled on chronic steroid treatment <7.5mg daily	12 month stability period: Class 1, 90 day EP, 3 year BP

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<b>Stability &amp; Risk Classification Enhancements</b>			
<b>Anemia:</b> Compensated, well controlled, normal stable blood studies	6 month stability period: Select - Preferred	<b>Anemia:</b> Mild folate, iron, or pernicious, no underlying disorder, asymptomatic, stable and well controlled	3 month stability period: Preferred
<b>Anxiety:</b> Treated with 3 medications	6 month stability period: Class 1* to Class 2*	<b>Anxiety:</b> Well controlled, no limitations, non-disabling, treated with <4 medications	3 month stability period: Select
<b>Carotid Artery Disease:</b> Asymptomatic, no progression, mild-moderate stenosis <50%	24 month stability period: Select - Class 1*	<b>Carotid Artery Disease:</b> Asymptomatic, no progression, mild-moderate stenosis <50%, no other circulatory disorders or history of TIA	12 month stability period: Select
<b>Carotid Artery Disease:</b> Asymptomatic, no progression, mild-moderate stenosis <50%	24 month stability period: Select - Class 1*	<b>Carotid Artery Disease:</b> Asymptomatic, no progression, mild-moderate stenosis <50%	12 month stability period: Class 1*
<b>Degenerative Disc Disease:</b> Moderate, asymptomatic, status post Physical Therapy	6 month stability period: Select - Class 1	<b>Degenerative Disc Disease:</b> Mild, no limitations, non-disabling, successful completion of Physical Therapy	3 month stability period: Select
<b>Degenerative Disc Disease:</b> Moderate, asymptomatic, status post Physical Therapy	6 month stability period: Select - Class 1	<b>Degenerative Disc Disease:</b> Moderate, no limitations, non-disabling, successful completion of Physical Therapy	3 month stability period: Select, 90 day EP
<b>Degenerative Disc Disease:</b> Age 75 or older, surgically treated, normal range of motion, no limitations or assistive devices	12 month stability period: Select - Class 1*	<b>Degenerative Disc Disease:</b> Age 75 or older, surgically treated, complete recovery, non-disabling, no limitations or assistive devices	6 month stability period: Select, 90 day EP
<b>Depression:</b> Well controlled on 3 medications	6 month stability period: Class 1 - Class 2*	<b>Depression:</b> Well controlled, no limitations, non-disabling, treated with <4 medications	3 month stability period: Select
<b>Idiopathic Thrombocytopenia Purpura:</b> Stable platelet counts, history of splenectomy, treatment free	24 month stability period: Select - Class 1*	<b>Idiopathic Thrombocytopenia Purpura:</b> Stable platelet counts >100K, history of splenectomy, treatment free, asymptomatic	12 month stability period: Select
<b>Leukemia:</b> CLL stage 0 or I, stable blood studies, treatment free	24 month stability period: Class 1*	<b>Leukemia:</b> CLL stage 0 and I, stable normal blood studies, asymptomatic, treatment free	12 month stability period: Select, 90 day EP
<b>Lyme Disease:</b> Asymptomatic, independent, treatment-free, no neurological <b>or cardiac involvement</b>	Select - Preferred	<b>Lyme Disease:</b> Asymptomatic, no limitations, treatment-free, no neurological or cardiac involvement	24 month stability period: Preferred
<b>Macular Degeneration:</b> Legally blind, independent	24 month stability period: Class 1- Class 2*	<b>Macular Degeneration:</b> Legally blind, independent, no limitations, non-disabling	12 month stability period: Class 1*, 90 day EP, 3 year BP
<b>Panic Disorder:</b> Treated with 3 medications	6 month stability period: Class 1* to Class 2*	<b>Panic Disorder:</b> Well controlled on <4 medications, no limitations, non-disabling	3 month stability period: Select
<b>Polymyalgia Rheumatica:</b> Asymptomatic, on chronic low-dose steroids (less than 10mg daily)	12 month stability period: Select - Class 1*	<b>Polymyalgia Rheumatica:</b> Asymptomatic, well controlled on chronic steroid therapy <7.5mg daily, no evidence of osteoporosis	6 month stability period: Class 1*

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<b><i>New Profiles</i></b>			
<b>Cancer:</b> New Profile		<b>Cancer:</b> Stage 0 or In-Situ, treatment free, no complications	Select, 90 day EP
<b>Depression:</b> New Profile		<b>Depression:</b> Single hospitalization for situational depression, well controlled, no limitations, non-disabling	6 month stability period: Class 1*: 12 month stability period: Select
<b>Deep Venous Thrombosis:</b> New Profile		<b>Deep Venous Thrombosis:</b> Single event with a single pulmonary embolism occurring within past 60 months, complete recovery	12 month stability period: Class 1*
<b>Diverticulitis:</b> New Profile		<b>Diverticulitis:</b> Single surgically procedure, complete recovery, asymptomatic	3 month stability period: Select