

FIELD AND HOME OFFICE

Condensed Underwriting Guide



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I. MISSION STATEMENT

The mission of the Underwriting Department is to provide the highest quality service to you and your clients. With that in mind, we have seasoned underwriters, and nurses underwriting your long-term care insurance applications.

In keeping with our mission, we have made the following commitments to service standards:

- We will respond to all field inquiries within three business hours acknowledging a telephone call.
- An underwriting determination will be made within three business days of receipt of the “Final Medical Requirement.”

II. PREQUALIFICATION

The underwriting area can be contacted directly at 888-604-7296 and press prompt 3 between the hours of 8 a.m. and 6 p.m. eastern time to prequalify an applicant for Long-Term Care Insurance or to answer underwriting inquiries.

III. PREPARING YOUR CLIENT FOR THE UNDERWRITING PROCESS

The Telephone Interview is a phone conversation between a nurse and your applicant. The conversation consists of standardized medical questions focusing on medical history, lifestyle, daily activities, physician information and prescription medications. In some instances based on medical history we may ask your applicant to participate in a memory exercise. The goal of the interview is to learn more about the applicant and make the most informed decision about their application, and in most instances eliminate the need to contact the applicant's primary care physician for medical records, enabling a quick and efficient underwriting process.

For applicant's ages 70 and older, John Hancock will require copies of medical records from the applicant's primary care physician and an on-site Personal Interview. The Personal Interview is a face to face conversation between a nurse and your applicant. The conversation consists of standardized medical questions focusing on medical history, lifestyle, daily activities, physician information, and prescription medications. In addition we will ask your applicant to participate in a memory exercise. The goal of the interview is to learn more about the applicant and make the most informed decision about their application.

An underwriting process brochure entitled "Our Underwriting Process" LTC-1590 has been created to assist you in preparing your client for the above programs. It is essential that your client receives this brochure during the sales process as this will set your client's expectations and ensure favorable results.

IV. APPLICATION SUBMISSION

To insure that your application is processed promptly, please be sure to:

- Submit the correct state/edition application
- Complete the application in its entirety, including complete details to any question answered "yes" in the medical section
- Submit all state required forms
- Submit applications with an advance payment equivalent to one month's premium
- Submit application to John Hancock within 30 days from the date of sale

The underwriting department will not process an application if the:

- HIPAA Medical Form has not been submitted
- Advance payment check has not been submitted
- Application is not received at John Hancock within 30 days from the date of sale

V. UNDERSTANDING OUR PHILOSOPHY AND APPROACH TO COGNITIVE SCREENING

As a pioneer and a leader in the long-term care insurance industry, John Hancock continues to research and refine our underwriting requirements and guidelines in order to sustain our excellent claims experience.

While John Hancock's overall portfolio experience continues to be excellent, claims related to cognitive impairment continue to be a significant challenge for the long-term care insurance industry. Estimates indicate that cognitive claims account for up to 40% of claims volume. Cognitive claims are typically the most costly, as the insured requires a high level of care for a longer benefit period.

Identifying applicants with a cognitive impairment continues to be one of the leading dilemmas presented to long-term care insurance underwriters, since fewer than 25% of medical records mention a cognitive impairment when it exists. Studies indicate there is a stigma related with persons who have a cognitive impairment which often leads applicants and their families to deny the early warning signs. Additionally, a person in the early stages of cognitive impairment may appear "sharp" one day and confused the next.

While Alzheimer's disease is the foremost cause of cognitive impairment in old age, affecting 1 out of every 10 adults over 65 and almost half of those over 85, reports the Alzheimer's Association, it is not the only condition or diagnosis that results in a cognitive claim. Stroke, diabetes, cardiovascular disease, mental illness, and neurological diseases such as Parkinson's are just a few of the many disorders that can lead to cognitive impairment.

As a result, in 1991 we began screening applicants for cognitive impairment for applicants in the older ages. In 1999 we began utilizing the Minnesota Cognitive Acuity Screen (MCAS) telephonically for applicants ages 69 and younger based on medical triggers. More recently, based on superior results we expanded its use to all applicants ages 65 and older.

Our strong confidence in the MCAS lies in the fact that it was developed and statistically validated by scientists and geriatric physicians for Nation's CareLink and is used extensively in the long-term care insurance industry. By using the MCAS Screen the accuracy of underwriting is significantly improved. 25–50% of applicant's with cognitive impairments are not detected by memory testing alone. The MCAS does in-depth testing in a variety of areas of cognition including judgement, short-term memory, reasoning/orientation and comprehension. This fifteen-minute non-threatening screen correctly identifies cognitively impaired and unimpaired subjects with 98.1 percent accuracy. Other tests have error rates of 10 percent or more. The MCAS is flexible; it can be administered telephonically or face to face, with minimal false positives or false negatives. This not only improves our risk selection but also allows us to potentially accept more applicants who may be falsely classified under less sophisticated exams. The scoring is comprised of 9 sub sections which are weighted according to statistical importance that they demonstrated in the research and are compiled into the composite MCAS score.

Milliman USA, a leading actuarial firm performed an independent study indicating "The MCAS shows improved expected LTC Insurance profitability compared to any other cognitive screen on the basis of claims savings and increased premiums alone."

VI. UNDERWRITING REQUIREMENTS

PROGRAM 1

55 and younger Paramedical Exam

If the applicant has consulted with their primary care physician within the last 18 months refer to Program 3.

If not, then a paramedical examination will be required. The exam includes a review of the applicant's medical history, a blood pressure reading, a pulse check, height and weight readings and a urine specimen.

If the applicant chooses to see his or her primary care physician for a checkup, John Hancock will pay a maximum of \$100.00 for the exam. In this instance, you will need to provide your applicant with the exam form which can be obtained on our website. The exam results and billing statements should be forwarded to John Hancock.

PROGRAM 2

56–69 Medical Exam

If the applicant has consulted with their primary care physician within the last 18 months refer to Program 3.

If not, then a medical examination will be required.

The exam includes an examination of the heart, nervous, and respiratory systems, in addition to blood pressure reading, a pulse check, height and weight readings, and a urine specimen. Blood studies and EKG are not required. The exam is scheduled with a John Hancock appointed physician at our expense and must be performed in a physician's office.

If the applicant chooses to see his or her primary care physician for a checkup, John Hancock will pay a maximum of \$100.00 for the exam. In this instance, you will need to provide your applicant with the exam form which can be obtained on our website. The exam results and billing statement should be forwarded to John Hancock.



PROGRAM 3

**69 and younger
Telephone Interview**

- Individuals that do not have a medical history of*
 - Diabetes
 - TIA within past 5 years
 - Rheumatoid/Psoriatic Arthritis
 - Chronic Obstructive Pulmonary disease
 - Emphysema
 - Blood Disorders excluding compensated Anemia
 - Cancer within the past 2 years
 - Organ transplant
 - Discoid Lupus
 - Lymphomas
 - Liver Disorders
 - Cardiomyopathy
 - Are english speaking
- * If the applicant does not meet all of the above criteria John Hancock will require copies of medical records from the applicants primary care physician.

PROGRAM 4

**70 and over
Medical Records
and Personal Interview**

- John Hancock will require copies of medical records from the applicants primary care physician (regardless of the date the applicant last consulted with their primary physician) and an on-site personal interview. If the applicant does not have a primary care physician, a medical exam will be required (Refer to Program 2).

VII. UNDERWRITING RISK CLASSIFICATIONS BY PRODUCT

Advantage Gold (NY RWJ Only)

Preferred

Select

Class 1 (30% increase)

Class 2 (75% increase)

Custom Care, Essential Care, Family Care

***Preferred**

Select

Class 1 (25% increase)

Class 2 (50% increase)

*Preferred rates not available for this product effective 1/1/04 with the exception of Florida and California for all benefit periods except Lifetime.

Custom Care, Essential Care, Family Care II

Preferred

Select

Class 1 (25% increase)

Class 2 (50% increase)

VIII. UNDERWRITING GUIDELINES

Following is a partial list of the most common medical conditions seen in the long-term care insurance market. The underwriting decisions listed on the following pages are based on the primary condition. If an individual has multiple medical conditions, the long-term care risk for the primary disease may be compounded, therefore increasing the risk of using long-term care services.

If multiple medical conditions are present, please contact the underwriting department at 888-604-7296, prompt 3 to prequalify the applicant. The final underwriting determination will be based on the underwriting tools required for your applicant. In addition, the quality of recovery, proper control, and level of stability are significant factors in our overall determination.

CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES	DECISION
Achilles Tendonitis: Inflammation of the achilles tendon (the tendon that connects the muscles of the calf to the heel)	Preferred
Acoustic Neuroma: A benign tumor of the auditory nerve Surgically removed, no residual other than hearing loss, no seizures Untreated, current seizure activity, balance disturbance or falls, inoperable tumors	Preferred Decline
Acromegaly: A chronic metabolic disorder that results in gradual enlargement of body tissues including the bones of the face, jaw, hands, feet and skull	Decline
Actinic Keratosis: A pre-malignant lesion of the skin	Preferred
Adams-Stokes Medically treated or with successful pacemaker implant >3 months, no underlying cardiac conditions Symptomatic with episodes of shortness of breath, fainting, syncope or ejection fraction <40%	Select Decline
Addison's Disease: An endocrine or hormone disorder which occurs when the adrenal glands do not produce enough of the hormone cortisol or aldosterone Stable, well controlled, no complications, on <10mg steroids >24 months	Select
Adult Day Care Services: Current	Decline
AIDS: A disease of the immune system which fights infection	Decline
Alcohol Consumption >4 oz. Liquor, 16 oz. Wine or 4 beers per day	Decline
Alcoholism: A chronic illness marked by consumption of alcohol at a level that interferes with physical or mental health, social, family or occupational responsibilities Abstinence <18 months, normal blood studies, no complications Abstinence >18 months, normal blood studies, no complications Abstinence >18 months, chronic treatment with an antialcoholic i.e. antabuse Alcohol abuse with detox admission, current abstinence <18 months Alcohol abuse with detox admission, current abstinence >18 months Alcohol abuse with multiple hospitalizations and/or detox admission and current abstinence <36 months	Postpone 18 months Select Individual Consideration Postpone 18 months Select Postpone 36 months

★ Substandard risk classifications are only eligible for 2–6 year benefit periods.

Conditions with similar shape symbols represent co-morbid conditions, which, when combined increase the overall risk. If 3 or more medical conditions are present with the same shape symbol, please contact the underwriting department to pre-qualify the applicant.

- Represents a respiratory co-morbid condition.
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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES		DECISION
	Alcoholism (continued) Alcohol abuse with multiple (three or more) hospitalizations and/or detox admission and current abstinence >36 months <hr/> History of alcohol abuse with current fatty liver or abnormal Liver Function Tests <hr/> History of alcoholism with cirrhosis	Class 1 w/180 E.P. or Class 2* Decline Decline
	Allergic Rhinitis: Inflammation, predominantly in the nose and eyes, that occur after exposure to airborne particles.	Preferred
	Allergies: An acquired, abnormal immune response to a substance that does not normally cause a reaction in most people	Preferred
	Alopecia: Absence or loss of hair	Preferred
	Amyotrophic Lateral Sclerosis (ALS): A disorder causing progressive loss of control of voluntary muscles due to the destruction of nerves in the brain and spinal cord	Decline
	Alzheimer's Disease: A slowly progressive form of dementia	Decline
♥	Amaurosis Fugax: Temporary loss of vision in one eye due to insufficient blood flow to the retina	Refer to Transient Ischemic Attack
	Amputation: Removal of a limb, part, or organ Due to trauma or congenital, independent, single limb, >12 months <hr/> Due to trauma or congenital, 2 limbs <hr/> Due to disease	Select — Class 1* Decline Decline
	Anemia: A blood disorder characterized by the decreased ability of the red blood cells to provide adequate oxygen supplies to body tissues Compensated, well-controlled, normal blood studies >6 months <hr/> Abnormal blood studies <hr/> Etiology unknown <hr/> Chronically abnormal blood studies <hr/> Due to disease <hr/> Aplastic, >12 months, normal stable blood studies	Select — Preferred Postpone 6 months Postpone 6 months Individual Consideration Refer to disease Select
♥	Aneurysms: A bulge in the wall of an artery	

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES	DECISION
<p>♥ Aneurysms (continued)</p> <p>Abdominal-aortic, new onset, <6 months</p> <p>Abdominal-aortic, symptomatic, <6 months</p> <p>Abdominal-aortic, surgically repaired, full recovery <6 months</p> <p>Abdominal-aortic, surgically repaired, full recovery >6 months</p> <p>Abdominal-aortic, unoperated, monitored w/routine follow-ups >6 months, <5cm with no growth</p> <p>Abdominal-aortic, unoperated, monitored w/routine follow-ups >6 months, >5 cm or with progression</p> <p>Cerebral, surgically repaired, fully recovered, no neurological deficit, <12 months</p> <p>Cerebral, surgically repaired, fully recovered, no neurological deficit, >12 months</p> <p>Cerebral, unrepaired, or inoperable</p> <p>Thoracic, new onset <6 months</p> <p>Thoracic, symptomatic <6 months</p> <p>Thoracic, surgically repaired, asymptomatic >6 months</p> <p>Thoracic, unoperated, stable, monitored w/routine follow-ups >6 months, <5cm w/no growth</p> <p>Thoracic, unoperated, stable, monitored w/routine follow-ups >5cm or w/growth or unfavorable location</p> <p>Thoracic, inoperable location</p>	<p>Postpone 6 months</p> <p>Decline</p> <p>Postpone 6 months</p> <p>Select</p> <p>Select w/90 day E.P.</p> <p>Decline</p> <p>Postpone 12 months</p> <p>Select</p> <p>Decline</p> <p>Postpone 6 months</p> <p>Decline</p> <p>Select</p> <p>Select w/90 day E.P.</p> <p>Decline</p> <p>Decline</p>
<p>Angina: Pain, heaviness, pressure or discomfort in the chest</p> <p>Musculoskeletal-related</p> <p>History of, no underlying heart disease, asymptomatic</p> <p>Well-controlled on prescription medications, no underlying heart disease</p> <p>Symptomatic</p> <p>New onset</p>	<p>Preferred</p> <p>Preferred</p> <p>Preferred</p> <p>Decline</p> <p>Postpone 6 months</p>

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES		DECISION
	Ankylosing Spondylitis: Ankylosing spondylitis is a chronic inflammatory disease that affects the joints between the vertebrae of the spine, and the joints between the spine and the pelvis. It eventually causes the affected vertebrae to fuse or grow together.	Decline
	Anorexia Nervosa: An eating disorder associated with a distorted body image and marked fasting	Decline
	Anxiety: A feeling of apprehension or fear that lingers	
	Situational or new onset, no medications	Preferred
	Treated with single medication	Select
	Treated with 2 or more medications	Refer to depression
	Symptomatic	Decline
	Appendectomy: Surgical removal of the appendix	Preferred
	Arterious Venous Malformation (AVM): A tangle of blood vessels in the brain	Decline
♥	Arteritis (temporal, giant cell): Inflammation of an artery	
	New onset, stable, treatment free, <24 months	Postpone 24 months
	Stable, treatment free >24 months	Select
	Unstable, requiring treatment	Decline
○	Arthritis (excluding Osteo, Rheumatoid & Degenerative): Inflammation of a joint	
	Mild, non-prescription medications	Preferred
	Mild, symptomatic, treated with one anti-inflammatory	Select
□	Asbestosis: A lung disease	Refer to Chronic Obstructive Pulmonary Disease
○	Aseptic Necrosis: A condition resulting from the temporary or permanent loss of blood supply to the bones	
	Surgically repaired, no limitations, no progression of disease >6 months	Select
□	Asthma: A respiratory disease marked by attacks of breathing difficulty, wheezing and coughing	
	Seasonal, short-term treatment, controlled	Select — Preferred
	Chronic, regular treatment, stable, normal pulmonary function tests	Select

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES		DECISION
□	Asthma (continued)	
	Chronic oral steroid use	Decline
	Frequent hospitalizations, oxygen use, multiple exacerbations, multiple medications	Decline
♥	Atrial Fibrillation: A rapid, irregular heart rhythm	
	New onset <6 months	Postpone 6 months
	Cardioversion >6 months, single successful cardioversion, normal sinus rhythm, no cardiac history	Select
	Well controlled on oral medications, normal sinus rhythm >6 months, no cardiac history	Select
	Recurrent cardioversion, chronic uncontrolled	Decline
	Atrial Flutter: An irregularity of the heartbeat in which the contractions of the atrium exceed in number those of the ventricle	See Atrial Fibrillation
	Atrophic Vaginitis: Inflammation of the vagina following menopause	Preferred
	Atrophy: A decrease in size or wasting of the brain	Decline
	Attention Deficit Disorder (ADD): A condition characterized by a developmentally inappropriate level of attention, concentration, activity and distractibility	
	Stable, >3 months, compliant with <2 medications, active lifestyle, no behavioral changes	Select
	Basal Cell Skin Cancer: A malignant skin tumor involving cancerous changes of the skin cells	Preferred
	Bells Palsy: A disorder involving sudden facial drooping and decreased ability to move the face	Preferred
	Bipolar/Manic Disorder: A mood disorder characterized by mood swings from mania (exaggerated feeling of well-being) to depression	
	New onset <12 months	Postpone 12 months
	Well controlled on 1-3 medications, >12 months	Class 1 w/90 day E.P.*
	Treated with 4 or more medications	Decline
	Uncontrolled	Postpone 24 months
	Hx of Psychiatric hospitalization >24 months	Class 2 w/90 day E.P.*
	History of electroconvulsive shock therapy	Decline

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES		DECISION
	Bladder Infection: An infection of the urinary bladder	Preferred
<input type="checkbox"/>	Bronchiectasis: A respiratory disorder with abnormal destruction and widening of the large airways	Refer to Chronic Obstructive Pulmonary Disease
<input type="checkbox"/>	Bronchitis: A respiratory disorder with inflammation of the bronchi, the main air passages to the lungs	
	Mild, well-controlled on <3 prescription medications, stable, normal Pulmonary Function Tests	Select
	Mild, short-term steroid use, stable, normal Pulmonary Function Tests	Select
	Moderate, intermittent steroid use, stable, normal Pulmonary Function Tests	Select — Class 1*
	Uncontrolled or recent hospitalization	Postpone 3 months
	Chronic, daily steroid use, or reduced Pulmonary Function Tests	Decline
	Buerger's Disease: A chronic circulatory disease that leads to obstruction of the blood vessels of the hands and feet	Decline
	Bulimia: An illness of uncontrolled episodes of overeating, usually followed by self-induced vomiting	Decline
	Bunions: Defined when the big toe angles towards the second toe resulting in inflammation and pain	Preferred
	Bursitis: An acute or chronic inflammation of the fluid filled sac (bursa) that lies between tendon and skin or between tendon and bone	Preferred
	Calculi (Renal): A condition in which one or more stones are present in the kidney	Preferred
	Cancer (Internal): An uncontrolled growth of abnormal cells which have mutated from normal tissue	
	Stage I & II, surgery and treatment free (chemo, radiation), full recovery, no complications	<12 months, Select w/365 day E.P. >12 months, Select w/180 day E.P. >24 months, Select
	Stage III, surgery and treatment free (chemo, radiation), full recovery, no complications, >12 months	>12 months, Select w/365 day E.P. >24 months, Select w/180 day E.P. >36 months, Select
	Stage IV, metastatic, >3 positive lymph nodes, or multiple cancers	Decline

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES	DECISION
<p>Cancer (Internal continued)</p> <p>Recurrent, surgery and treatment free (chemo, radiation), full recovery, no complications,</p>	<p>Class 1 or Select >36 months w/180 day E.P.*</p>
<p>Cancer (Prostate): An uncontrolled growth of abnormal cells which have mutated from normal tissue</p> <p>Stage I & II, surgery and treatment free (chemo, radiation), or stable with hormone manipulation therapy, PSA level <1.0, no complications</p> <hr/> <p>Stage III, surgery and treatment free (chemo, radiation), or stable with hormone manipulation therapy, PSA level <1.0, no complications, >6 months</p> <hr/> <p>Recurrent, surgery and treatment free (chemo, radiation), full recovery, or stable with hormone manipulation therapy, PSA level <1.0, no complications, >24 months</p> <hr/> <p>Stage IV, metastatic (>3 positive lymph nodes) or multiple cancers</p>	<p><6 months, Select w/365 day E.P. >6 months, Select w/180 day E.P. >12 months, Select</p> <hr/> <p>>6 months, Select w/365 day E.P. >12 months, Select w/180 day E.P. >24 months, Select</p> <hr/> <p>Class 1 or Select w/180 day E.P.*</p> <hr/> <p>Decline</p>
<p>♥ Cardiomyopathy: A disorder affecting the heart muscle which usually results in inadequate heart pumping</p> <p>Mild, stable, asymptomatic >12 months, Ejection Fraction >45%</p> <hr/> <p>History of heart transplant >60 months</p> <hr/> <p>History of congestive heart failure or symptomatic</p>	<p>Select</p> <hr/> <p>Class 1 w/365 day E.P.*</p> <hr/> <p>Decline</p>
<p>♥ Carotid Artery Disease: A circulatory condition characterized by narrowing or stenosis of the carotid artery in the neck</p> <p>Asymptomatic, no progression for 24 months, mild-moderate stenosis <50%</p> <hr/> <p>Asymptomatic, no progression for 24 months, moderate-moderately severe stenosis 50%–70%</p> <hr/> <p>Symptomatic or >70% stenosis</p> <hr/> <p>Endarterectomy >6 months, currently asymptomatic</p>	<p>Select — Class 1*</p> <hr/> <p>Class 2 w/90 day E.P.*</p> <hr/> <p>Decline</p> <hr/> <p>Select</p>

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♥	Carotid Artery Disease (continued) Enderterectomy >6 months, currently symptomatic With diagnosis of Diabetes With tobacco use	Decline Decline Decline
	Carotid Bruits: A murmur heard in the carotid artery in the neck area No underlying circulatory disease Underlying circulatory disease	Preferred Refer to disease
	Cataracts: A cloudy or opaque area in the lens of the eye No visual impairment Surgery anticipated/recommended	Preferred Preferred
	Cerebral Palsy: A group of disorders characterized by loss of movement or loss of other nerve functions	Decline
	Cerebral Vascular Disease: A vascular disease of the brain, including abnormalities of the vessels, blood flow, or quality of flow Evidence of white matter changes, small vessel disease, ischemic changes, microvascular changes, lacunar infarcts	Decline
	Cervicitis: Inflammation of the uterine cervix	Preferred
	Charcot Marie Tooth: A slowly progressive disorder that results in wasting of muscles	Decline
	Chemotherapy Treatments: Current	Decline
	Cholecystectomy: Surgical removal of the gallbladder	Preferred
	Cholecystitis: Inflammation of the gallbladder	Preferred
	Cholelithiasis: The presence of gallstones in the gallbladder	Preferred
	Chronic Fatigue Syndrome: A condition of prolonged and severe tiredness or fatigue that is not relieved by rest and is not directly caused by other conditions New onset <24 months Asymptomatic, treated w/anti-inflammatory medication >24 months	Postpone 24 months Select w/90 day E.P.*

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES		DECISION
	<p>Chronic Fatigue Syndrome (continued)</p> <p>Asymptomatic w/Fibromyalgia or depression, treated w/<3 medications</p> <p>Symptomatic, treated w/narcotics, steroid treatment, or limited activities</p>	<p>Select — Class 1 w/90 day E.P.*</p> <p>Decline</p>
<input type="checkbox"/>	<p>Chronic Obstructive Pulmonary Disease: A respiratory disease process that decreases the ability of the lungs to perform ventilation</p> <p>Recent flare <3 months</p> <p>Exacerbation requiring hospitalization <6 months</p> <p>Mild, treatment free, seen radiographically</p> <p>Mild, <4 medications, normal and stable baseline pulmonary function tests, >65% FEV¹, >75% FVC</p> <p>Moderate, <4 medications normal and stable baseline pulmonary function tests, >60% FEV¹, >70% FVC</p> <p>Moderate-severe, <4 medications, stable baseline pulmonary function test, >50% FEV¹, >60% FVC</p> <p>Symptomatic, severe, daily steroid use, multiple hospitalizations, oxygen use, FEV¹ <50%, FVC <60%</p> <p>With tobacco use</p>	<p>Postpone 3 months</p> <p>Postpone 6 months</p> <p>Select</p> <p>Select</p> <p>Class 1 w/90 day E.P.*</p> <p>Class 2*</p> <p>Decline</p> <p>Decline</p>
	<p>Cirrhosis: A chronic liver disease where the liver is scarred and no longer functions properly</p>	Decline
	<p>Cirrhosis (Primary Biliary Cirrhosis): An inflammation of the bile ducts resulting in narrowing and obstruction of the flow of bile, causing damage to the liver cells</p> <p>Normal stable laboratory results >12 months</p>	Class 1*
	<p>Colitis (excluding ulcerative): Inflammation of the large intestine</p>	Preferred
	<p>Confusion: Not being aware of or oriented to time, place or person</p> <p>Current or etiology unknown</p> <p>Asymptomatic, now resolved >12 months w/normal neuropsychological workup</p> <p>Normal neuropsychological workup w/abnormal MRI/CT</p>	<p>Decline</p> <p>Preferred</p> <p>Decline</p>

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES		DECISION
♥	Congestive Heart Failure: A condition where the heart loses its ability to pump blood efficiently Asymptomatic, single event >6 months, treatment free w/Ejection Fraction >45%	Select w/90 day E.P.
	Diagnosed as chronic, symptomatic, severe, recurrent	Decline
	Conjunctivitis: Inflammation or infection of the membrane lining the eyelids	Preferred
	Cor Pulmonale: Enlargement or failure of the right ventricle due to pulmonary hypertension	Decline
	Corneal Impairments: An impairment affecting the cornea, the curved transparent covering at the front of the eye No visual loss	Preferred
	Transplant >3 months, no vision impairment	Preferred
♥	Coronary Artery Disease: Narrowing of the coronary arteries that supply blood to the heart Asymptomatic, >3 months, mild, <75% stenosis	Select
	Symptomatic <3 months	Postpone 3 months
	With angioplasty/stent, asymptomatic, >3 months (under age 75) <75% stenosis	Select
	With angioplasty/stent, asymptomatic, >6 months (age 75 and over) <75% stenosis	Select
	With angioplasty/stent, unstable, symptomatic	Decline
	History of angina, well controlled on prescription medication(s), >3 months (under age 75)	Select w/90 day E.P.
	History of angina, well controlled on prescription medication(s), >6 months (age 75 and over)	Select w/90 day E.P.
	History of bypass, asymptomatic, >3 months (under age 75) <75% stenosis	Select
	History of bypass, asymptomatic, >6 months (age 75 and over) <75% stenosis	Select
	Single heart attack, controlled with medication, >3 months (under age 75) <75% stenosis	Select w/90 day E.P.
	Single heart attack, controlled with medication, >6 months (age 75 and over) <75% stenosis	Select w/90 day E.P.
	Multiple heart attacks (3 or more)	Decline
	Stenosis >75% and/or Ejection Fracture <40%	Decline
	With diagnosis of diabetes	Decline

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES	DECISION
<p>Crest: A diffuse connective tissue disease characterized by changes in the skin, blood vessels, skeletal muscles, and internal organs</p>	Decline
<p>Crohn's Disease: A chronic inflammatory disease that can affect any part of the gastrointestinal tract</p> <p>New onset, recent exacerbation/flare <6 months</p> <p>Asymptomatic, treatment free >6 months</p> <p>Asymptomatic, medically managed, no flares within 2 years</p> <p>Asymptomatic, medically managed with occasional flares >6 months</p> <p>Colostomy, fully recovered, independent management >6 months</p> <p>Chronic ongoing treatment with frequent flares, severe, end stage, multiple surgeries, weight loss, incontinence</p>	<p>Postpone 6 months</p> <p>Select</p> <p>Select</p> <p>Class 1 w/90 day E.P.*</p> <p>Class 1 w/90 day E.P.*</p> <p>Decline</p>
<p>Crutches: Current use</p>	Decline
<p>Cushing's Syndrome: An endocrine disorder caused by prolonged exposure of the body's tissues to the hormone cortisol, or by excessive use of cortisol or other steroid hormones</p> <p>Asymptomatic, no complications, on <10mg steroids >24 months</p> <p>Symptomatic, complications, untreated, or >10mg steroids daily</p>	<p>Class 1*</p> <p>Decline</p>
<p>Cystic Fibrosis: An inherited disease that affects the respiratory and digestive systems</p>	Decline
<p>Cystitis: An infection or inflammation of the urinary bladder or urethra</p>	Preferred
<p>Cysts (Benign): A closed sac or pouch of tissue which can be filled with air, fluid, pus, or other material</p>	Preferred
<p>Cystocele: A bladder hernia that protrudes into the vagina</p>	Preferred
<p>D&C (dilation and curettage): A surgical procedure that expands the cervical canal of the uterus so that the surface lining of the uterine wall can be scraped</p>	Preferred
<p>♥ Deep Venous Thrombosis: A condition where there is a blood clot in a deep vein</p> <p>Single event >6 months</p> <p>Recurrent events >12 months</p> <p>>3 episodes, functional limitations or Greenfield filter placement</p>	<p>Select</p> <p>Select — Class 1*</p> <p>Decline</p>
<p>○ Degenerative Disc Disease: The gradual deterioration of the disc between the vertebrae</p> <p>Diagnosed on X-ray (incidental finding), asymptomatic, no prior treatment</p>	Preferred

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES	DECISION
<p>○ Degenerative Disc Disease (continued)</p> <p>Mild, symptomatic, on non-prescription medications</p> <p>Mild, symptomatic, on prescription medications</p> <p>Moderate, asymptomatic, on <3 medications</p> <p>Moderate, symptomatic, on <3 medications</p> <p>Moderate, asymptomatic, status post Physical Therapy <6 months</p> <p>Moderate, asymptomatic, status post Physical Therapy >6 months</p> <p>Moderate, symptomatic, status post Physical Therapy <6 months</p> <p>Moderate, symptomatic, status post Physical Therapy >6 months</p> <p>Moderate, symptomatic, status post injections <6 months</p> <p>Moderate, symptomatic, status post injections >6 months</p> <p>Moderate, asymptomatic, status post injections <6 months</p> <p>Moderate, asymptomatic, status post injections >6 months</p> <p>Age 74 or younger, surgically treated >6 months, normal range of motion, no limitations or assistive devices</p> <p>Age 75 or older, surgically treated >12 months, normal range of motion, no limitations or assistive devices</p> <p>Daily narcotics, chronic pain, neurological deficit, radiculopathy, or surgery recommended or multiple spinal surgeries</p>	<p>Select</p> <p>Select</p> <p>Select</p> <p>Select — Class 1*</p> <p>Postpone 6 months</p> <p>Select — Class 1*</p> <p>Postpone 6 months</p> <p>Class 1 — Decline*</p> <p>Postpone 6 months</p> <p>Class 1 — Decline*</p> <p>Postpone 6 months</p> <p>Select w/90 day E.P.</p> <p>Select — Class 1*</p> <p>Select — Class 1*</p> <p>Decline</p>
<p>○ Degenerative Joint Disease:</p>	<p>Refer to Osteoarthritis</p>
<p>Dementia: Cognitive deficit, including memory impairment</p>	<p>Decline</p>
<p>Depression: A mental disorder marked by altered mood</p> <p>New onset, no medical treatment >3 months</p> <p>Situational, asymptomatic, treatment free >6 months</p> <p>Undiagnosed</p>	<p>Preferred</p> <p>Preferred</p> <p>Postpone until diagnosis established</p>

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	Depression (continued) Well-controlled on 1–2 medications >3 months Well-controlled on 3 medications >6 months	Select — Class 1* Class 1 — Class 2*
	Dermatitis: A skin inflammation	Preferred
	Detached Retina: A condition where the retina becomes completely or partially detached	Preferred
♥	Diabetes: A life-long disease of high blood sugar caused by too little insulin, resistance to insulin or both New onset, uncontrolled, or change in treatment <6 months Diet control, Glycohemoglobin A1C<7.6, FBS<150 Diet control, Glycohemoglobin A1C>7.6,<8.0, FBS<150 Diet control, Glycohemoglobin A1C>8.0, FBS>150 Well-controlled on oral medications, Glycohemoglobin A1C<7.6, FBS<150 Treated w/oral medications, Glycohemoglobin A1C>7.6, <8.0, FBS<150 Treated w/oral medications, Glycohemoglobin A1C>8.0, FBS>150 History of nephropathy, neuropathy, untreated retinopathy, blindness, amputation, neuropathic ulcers, peripheral vascular disease, TIA, coronary artery disease, carotid artery disease Treated w/Insulin Juvenile Diagnosed as Brittle With tobacco use	Postpone 6 months Select Class 1* Decline Select Class 1* Decline Decline Decline Decline Decline Decline
	Dialysis Treatments: Current	Decline
	Diverticulitis: An inflammation of an abnormal pouch in the intestinal wall, usually found in the colon Asymptomatic, medically managed, no exacerbations/flare, >6 months Hospitalization, fully recovered, asymptomatic, >6 months	Preferred Preferred
	Diverticulosis: An asymptomatic abnormal pouch in the intestinal wall	Preferred

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	Down's Syndrome: A chromosome abnormality resulting in moderate to severe mental retardation and other abnormalities	Decline
	Drug Dependency: Use of any habit forming drug for purposes other than those for which it is normally intended, or in a manner or quantities other than directed	
	Drug-free >24 months, no limits to activities	Select
	On-going drug use or cognitive impairment	Decline
	Dupuytren's Contracture: A painless thickening and contracture of tissue beneath the skin on the palm of the hand	Preferred
	Dwarfism: dwarfism involves abnormally short stature with abnormal body proportions caused by a deficiency of growth hormone	Decline
	Dyspepsia: Imperfect or painful digestion (indigestion)	Preferred
	Dysphagia: Inability or difficulty swallowing	Preferred
♥	Edema: Excessive build-up of fluid in the tissues, or an increase in tissue mass	Refer to underlying cause
	Ehlers-Danlos Syndrome: An inherited disorder of the elastic connective tissue	Decline
□	Emphysema: A lung disease which involves damage to the air sacs in the lungs	Refer to Chronic Obstructive Pulmonary Disease
♥	Endocarditis: Inflammation of the lining membrane of the heart	
	Acute, single episode, <6 months	Postpone 6 months
	Single episode, treatment free, complete recovery, >6 months	Select
	Recurrent episodes	Decline
	Epstein-Barr Virus: The virus responsible for infectious mononucleosis and is associated with the development of non-Hodgkins lymphoma in patients with immune compromise	
	>24 months, complete recovery, no residuals	Select
	Esophagitis: Inflammation of the esophagus	Preferred
	Esophageal Stricture: A narrowing of the esophagus, causing swallowing difficulties	
	Asymptomatic, dilation w/good results (<2 dilations within a 12 month period), stable weight, no dysphagia	Select

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	Esophageal Stricture (continued) Asymptomatic, 2–3 dilations within a 12 month period, stable weight, no dysphagia Multiple or frequent need for dilation (>4 dilations within a 12 month period)	Class 1 — Class 2* Decline
	Esophageal Varicies: A dilation of an esophageal vein	Decline
	Fatty Liver: An accumulation of fat within the liver cells Asymptomatic, treatment free, normal liver function tests, occasional, or no alcohol use Abnormal liver function tests or daily alcohol use	Select Decline
	Feeding Tube: Current	Decline
	Felty's Syndrome: A disorder characterized by rheumatoid arthritis, an enlarged spleen, a decreased white blood cell count, and recurrent infection	Decline
	Fibrocystic Breast Disease: Common, benign breast changes	Preferred
○	Fibromyalgia: Chronic pain in muscles and soft tissues surrounding joints New onset, diagnosis, or recent flare <6 months Asymptomatic, treatment free Asymptomatic, mild, treated w/single medication Asymptomatic, mild, treated w/two medications Symptomatic, on chronic steroids or multiple meds, dependent in ADL's, Chronic fatigue or pulmonary compromise	Postpone 6 months Select Select Class 1* Decline
	Fissure/Fistula (Anal): A linear ulcer on the margin of the anus	Preferred
	Foot Drop: Foot weakness or paralysis	Refer to underlying cause
	Forgetfulness: Inability to remember something previously known or learned Current or etiology unknown Asymptomatic, now resolved >12 months w/normal neuropsych workup History of forgetfulness consistent w/age Normal neuropsych workup w/abnormal MRI/CT	Decline Select Decline Decline

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES		DECISION
○	Fractures: Sudden breaking of a bone	
	Fully recovered, treatment free, normal range of motion, no hx osteoporosis, non-weight bearing (wrist,finger,arm,toe)	Preferred
	Fully recovered, treatment free, normal range of motion, no hx osteoporosis, weight bearing (hip,femur,pelvis,tib-fib,humerus) >12 months	Preferred
	PT, OT, or surgery >12 months, weight bearing (hip,femur,pelvis,tib-fib,humerus)	Preferred
	Multiple fractures (3 or more)	Decline
	Gallstones: Calculus formed in the gallbladder or bile ducts	Preferred
	Gastric Bypass/stapling/banding: surgical alteration of the stomach	
	Asymptomatic, complete recovery, no limitations <24 mo	Postpone 24 months
	Asymptomatic, complete recovery, no limitations >24 mo	Select
	Due to disease	Refer to disease
	Gastritis: An inflammation of the lining of the stomach	
	Controlled with medical management	Preferred
	Glaucoma: A condition of increased pressure inside the eye	
	No visual impairment	Preferred
	Progressive visual loss, or hospitalization for complications of blindness	Decline
	Glomerulonephritis: A group of kidney diseases caused by inflammation of the internal kidney structures	
	Acute, fully recovered, normal kidney function tests, no kidney damage	Select
	Chronic, abnormal kidney function tests	Decline
	Glucose Intolerance: A state of blood sugar control that is abnormal but not diagnosed as diabetes	Refer to Diabetes
	Goiter: Enlargement of the thyroid gland that is not associated with inflammation or cancer	Preferred
	Gout: A disease marked by uric acid deposits in the joints causing painful arthritis especially in the joints of the feet and legs	
	Well-controlled on diet or single medication	Preferred
	Well-controlled on two medications	Select

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	Grave's Disease: Overactivity of the thyroid gland	Preferred
	Guillain-Barre Syndrome: A disorder involving progressive muscle weakness or paralysis No residuals or recurrence >24 months	Select
	Chronic, recurrent or relapsing symptoms, residual weakness, muscle atrophy, functional impairment	Decline
	Hayfever: Inflammation of the nasal mucosa due to an allergic reaction	Preferred
	Headache: Pain in the head	Preferred
	Hearing Impairments: Decreased ability to hear	Preferred
♥	Heart Attack: A condition when an area of heart muscle dies or is damaged because of an inadequate supply of oxygen to that area	Refer to Coronary Artery Disease
	Heart Block: when the signal from the heart's upper to lower chambers is impaired or doesn't transmit	
	First degree AV Block, asymptomatic, treatment free, no underlying cardiac conditions	Preferred
	Second degree AV Block, asymptomatic, no underlying cardiac conditions	Select
	Second degree AV Block, asymptomatic, medically treated, no underlying cardiac conditions	Select
	Third degree AV Block medically treated or with successful pacemaker implant >3 months, no underlying cardiac conditions	Select
	Symptomatic with episodes of shortness of breath, dizziness, syncope or ejection fraction <40%	Decline
	Heartburn: A burning sensation in the throat just below the breast bone caused by reflux of acid contents of the stomach into the esophagus	Preferred
♥	Heart Murmur: An abnormal sound in the heartbeat Functional, no treatment	Preferred
♥	Heart Valve Replacement: Surgery to replace a diseased heart valve Valve replaced, repaired, reconstructed, asymptomatic >6 months	Select — Class 1*
	Unstable or symptomatic	Decline
	Valve replacement with restenosis	Decline
	Hematuria: Blood in the urine	Refer to underlying cause

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<p>Hemochromatosis: A genetic disease that results in excess iron deposits throughout the body</p> <p>New onset or abnormal blood studies <6 months</p> <p>Mild, stable normal blood studies, on maintenance phlebotomy, w/routine follow-ups</p> <p>Complications, organ or joint involvement or abnormal blood studies</p>	<p>Postpone 6 months</p> <p>Select</p> <p>Decline</p>
<p>Hemophilia: A hereditary bleeding disorder in which it takes a long time for the blood to clot and abnormal bleeding occurs</p> <p>Asymptomatic, stable blood studies >18 months</p> <p>Symptomatic, continued steroid or antineoplastic treatment, weight loss or abnormal blood studies</p>	<p>Select</p> <p>Decline</p>
<p>Hemorrhoids: Enlarged veins in the lower portion of the rectum or anus</p>	<p>Preferred</p>
<p>Hepatitis: An inflammation of the liver</p> <p>Type A, normal blood studies, in remission >3 months</p> <p>Type B, normal blood studies, in remission >3 months</p> <p>Type C, normal blood studies, in remission >12 months</p> <p>Chronic, active or autoimmune</p>	<p>Select</p> <p>Select</p> <p>Class 1*</p> <p>Decline</p>
<p>Hernia: The protrusion of an organ or a part of an organ through the wall of the cavity that normally contains it</p>	<p>Preferred</p>
<p>Herpes Zoster: An acute, localized infection, causing painful blistering eruptions</p>	<p>Preferred</p>
<p>Hodgkin's Disease: A malignancy found in the lymph nodes, spleen, liver and bone marrow</p> <p>Complete remission, stable blood studies, asymptomatic, treatment free >36 months</p>	<p>Class 1 w/90 day E.P.* or Select w/180 day E.P.</p>
<p>Home Health Care Services: Current</p>	<p>Decline</p>
<p>Hunter's Syndrome: A hereditary disease which causes a characteristic facial appearance and abnormal function of multiple organs</p>	<p>Decline</p>
<p>Huntington's Disease: An inherited condition characterized by abnormal body movements, dementia, and psychiatric problems</p>	<p>Decline</p>
<p>Hydrocephalus: A disorder associated with excessive fluid in the brain</p> <p>Successful treatment with shunt, one revision, no ventriculostomy >60 months</p>	<p>Class 1 w/180 E.P.*</p>

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♥	<p>Hypercholesterolemia: An excessive amount of cholesterol in the blood</p> <p>Well-controlled on one prescription medication</p> <p>Well-controlled on two prescription medications</p>	<p>Preferred</p> <p>Select</p>
♥	<p>Hypertension/White Coat Syndrome: A condition in which a person has a higher than normal blood pressure</p> <p>Prehypertension, readings between 120/80 and 139/89</p> <p>Well-controlled on one single action medication, average readings <140/90</p> <p>Untreated, average yearly readings <160/90</p> <p>Well-controlled on 2-3 medications, average yearly readings <160/90</p> <p>New onset or uncontrolled <3 months</p> <p>Poor medical compliance or frequent medication changes</p> <p>Pulmonary hypertension</p>	<p>Select</p> <p>Preferred</p> <p>Select</p> <p>Select — Class 1*</p> <p>Postpone 3 months</p> <p>Postpone 3 months</p> <p>Decline</p>
	Hyperthyroidism: An imbalance in metabolism that occurs from overproduction of thyroid hormone	Preferred
	Hypothyroidism: A condition in which the thyroid gland fails to produce enough thyroid hormone	Preferred
	Hysterectomy (non-cancerous): Surgical removal of the uterus	Preferred
	<p>Idiopathic Thrombocytopenia Purpura (ITP): A bleeding disorder characterized by low platelet counts resulting from platelet destruction by the immune system</p> <p>Stable platelet counts >24 months, asymptomatic, treatment free</p> <p>History of splenectomy >24 months with normal platelet counts</p> <p>Chronic, daily corticosteroids, progressive weight loss, or abnormal blood studies</p>	<p>Class 1*</p> <p>Select — Class 1*</p> <p>Decline</p>
	<p>Incontinence: The inability to retain urine or feces</p> <p>Stress, urinary, well-controlled with exercise or medication</p> <p>Requiring protective undergarments</p> <p>Urge and fecal</p>	<p>Preferred</p> <p>Individual Consideration</p> <p>Decline</p>
	Intravenous (IV) Treatments: Current	Decline

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	<p>Irritable Bowel Disease: A condition of abnormally increased spontaneous movement of the small and large intestine</p> <p>Quiescent, stable, medically managed</p> <p>Severe, end-stage, multiple surgeries or weight loss</p>	<p>Preferred</p> <p>Decline</p>
○	<p>Joint Replacement: The replacement of a joint</p> <p>Treatment free, no assistive devices >3 months</p> <p>Ongoing PT, limited activity, use of assistance devices >2 medications</p>	<p>Select</p> <p>Decline</p>
	<p>Kidney Failure: Failure of the kidney to perform its essential functions</p>	Decline
	<p>Kidney Stones: A condition in which one or more stones are present in the kidney or the urethra</p>	Preferred
	<p>Kidney Transplant: A surgical procedure where a healthy kidney is implanted into a person with kidney disease or failure</p> <p>Asymptomatic, stable renal function, normal blood studies >36 months</p> <p>Symptomatic, abnormal renal function or blood studies, renal failure</p>	<p>Class 1 — Class 2*</p> <p>Decline</p>
	<p>Labyrinthitis: An ear disorder involving inflammation of the canals of the inner ear, resulting in dizziness</p> <p>Stable, well controlled with medications</p> <p>Evidence of neurological symptoms, hospitalization</p>	<p>Preferred</p> <p>Postpone 6 months</p>
	<p>Lactose Intolerance: An intolerance to milk and some dairy products</p>	Preferred
○	<p>Laminectomy: The surgical process of removing the lamina (the bony roof of the spinal cord)</p> <p>Age 75 or older, treatment free, no assistive devices, normal range of motion >12 months</p> <p>Age 74 or younger, treatment free, no assistive devices, normal range of motion >6 months</p> <p>Hospitalization for symptoms post surgery, mild parasthesis or radiculopathy</p> <p>Daily narcotic use, currently undergoing PT or OT, muscle weakness or wasting</p>	<p>Select</p> <p>Select</p> <p>Decline</p> <p>Decline</p>
	<p>Laryngitis: Inflammation of the larynx</p>	Preferred
	<p>Leukemia: A malignancy of the blood forming cells in the bone marrow</p> <p>Hairy cell</p>	Decline

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES	DECISION
<p>Leukemia (continued)</p> <p>Acute lymphocytic or acute/chronic myelogenous, new diagnosis or abnormal blood studies</p> <p>Acute lymphocytic or acute/chronic myelogenous, complete remission, no clinical evidence of disease, stable blood studies, treatment free >60 months</p> <p>CLL stages 0,I,II new onset or abnormal blood studies <24 months</p> <p>CLL stages 0,I,II stable blood studies >24 months treatment free</p> <p>CLL stages III or IV</p>	<p>Decline</p> <p>Class 1*</p> <p>Postpone 24 months</p> <p>Class 1*</p> <p>Decline</p>
<p>Leukopenia: A blood disorder characterized by an abnormal decrease of white blood cells</p>	<p>Preferred</p>
<p>Lou Gehrig's Disease: A disorder causing progressive loss of control of muscles due to destruction of nerve cells in the brain and spinal cord</p>	<p>Decline</p>
<p>○ Lumbar Strain/Sprain: A sudden stressful injury to the lower back, causing stretching or tearing of the muscle, tendons, or ligaments of the lower back</p> <p>Stable with non-steroidal anti-inflammatories, no history of PT or OT</p> <p>Symptoms of paresthesia, weakness, or wasting, or currently undergoing PT or OT</p>	<p>Preferred</p> <p>Postpone 6 months</p>
<p>Lupus (Systemic Lupus Erythematosus): A chronic, inflammatory auto immune disorder that may affect organ systems including the skin, joints, and internal organs</p>	<p>Decline</p>
<p>Lupus (Discoid): A chronic disease of the skin characterized by remissions and exacerbation of a scaling, red, macular rash</p> <p>New onset or diagnosis <12 months</p> <p>> 12 months, no oral medication, firm diagnosis</p>	<p>Postpone 12 months</p> <p>Select</p>
<p>Lyme Disease: A multi-system disorder caused by a bacteria transmitted by a tick</p> <p>Asymptomatic, independent, treatment free, no neurological or cardiac involvement</p> <p>Symptomatic, neurological or cardiac impairment</p>	<p>Preferred — Select</p> <p>Decline</p>
<p>Lymphedema: Swelling that occurs due to a lymphatic obstruction (a blockage of the lymph vessels, which drain fluid from tissues throughout the body)</p> <p>Primary lymphedema, no ulcerations, no limitations</p> <p>Current or recurrent ulcerations, multiple prescriptions (>2), limited mobility</p>	<p>Select</p> <p>Decline</p>

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES	DECISION
<p>Lymphoma: A usually malignant lymphoid tumor or growth</p> <p>New onset or diagnosis (stages I and II) <12 months</p> <p>Complete remission, treatment free, stable blood studies and renal functions, Stage I and II >12 months</p> <p>New onset or diagnosis (stages III and IV, Hodgkins) <36 months</p> <p>Complete remission, treatment free, stable blood studies and renal functions, Stage III and IV, Hodgkins >36 months</p> <p>New onset or diagnosis (stages III and IV) <48 months</p> <p>Complete remission, treatment free, stable blood studies and renal functions, Stage III and IV >48 months</p>	<p>Postpone 12 months</p> <p>Select w/180 day E.P. or Class 1 w/90 day E.P.*</p> <p>Postpone 36 months</p> <p>Select w/180 day E.P. or Class 1 w/90 day E.P.*</p> <p>Postpone 48 months</p> <p>Select w/180 day E.P. or Class 1 w/90 day E.P.*</p>
<p>Macular Degeneration: A disorder that affects the macular (the central part of the retina) causing decreased visual acuity and possible loss of central vision</p> <p>New onset <12 months</p> <p>One eye, non-progressive >12 months</p> <p>Bilateral, no deterioration in vision, completely independent >12 months</p> <p>Progressive visual loss, or existing neurological symptoms</p> <p>Legally blind, independent >24 months</p>	<p>Postpone</p> <p>Select</p> <p>Select</p> <p>Decline</p> <p>Class 1 — Class 2*</p>
<p>Macular Hole: An abnormal opening which forms in the center of the macular over weeks to months</p>	<p>Refer to Macular Degeneration</p>
<p>Major Depression: A recurrent emotional state characterized by feelings of persistent sadness, worthlessness, rejection, loss of hope, and loss of interest in usual activities</p>	<p>Refer to Bipolar</p>
<p>Marfan Syndrome: A hereditary disorder of the connective tissues that affects the skeletal system, cardiovascular system, eyes and skin</p>	<p>Decline</p>
<p>Marie Strumpell Disease: A disease of the connective tissue that results in the inflammation of the joints in the spine known as Ankylosing Spondylitis</p>	<p>Decline</p>
<p>Melanoma: A malignant, darkly pigmented mole or tumor of the skin</p> <p>Disease and treatment free, Clark's Level 1</p>	<p>Select</p>

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<p>Melanoma (continued)</p> <p>Disease and treatment free, Clark's Level 2</p> <hr/> <p>Disease and treatment free >12 months, Clark's Level 3</p> <hr/> <p>Disease and treatment free >24 months, Clark's Level 4</p> <hr/> <p>Active melanoma, positive lymph nodes, recurrent, metastatic, or abnormal blood studies Clark's Level 5</p>	<p><12 months, Select w/180 day E.P. >12 months, Select</p> <hr/> <p>>12 months, Select w/365 day E.P. >24 months, Select w/180 day E.P. >36 months, Select</p> <hr/> <p>>24 months, Select w/365 day E.P. >36 months, Select w/180 day E.P. >48 months, Select</p> <hr/> <p>Decline</p> <hr/> <p>Decline</p>
<p>Memory Loss: The state in which an individual experiences the inability to remember or recall bits of information or behavioral skills</p> <p>Current or etiology unknown</p> <hr/> <p>Asymptomatic, now resolved >12 months w/normal neuropsychological workup</p> <hr/> <p>History of benign memory loss, now resolved w/normal neuropsychological workup >12 months</p> <hr/> <p>History of memory loss consistent with age</p> <hr/> <p>Normal neuropsychological workup w/abnormal MRI/CT indicating atrophy</p>	<p>Decline</p> <hr/> <p>Select</p> <hr/> <p>Select</p> <hr/> <p>Decline</p> <hr/> <p>Decline</p>
<p>Meniere's Disease: A disorder of the inner ear characterized by abnormal sensation of movement, loss of hearing in one or both ears, or noises and ringing</p> <p>Mild, stable, treatment free or single medication</p> <hr/> <p>Mild, stable on two medications</p> <hr/> <p>Diagnosis and treatment underway, hospitalization, or neurological symptoms</p>	<p>Preferred</p> <hr/> <p>Select</p> <hr/> <p>Postpone 6 months</p>

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<p>Meningitis: An infection which causes inflammation of the membranes covering the brain and spinal cord</p> <p>Completely recovered, treatment free >12 months</p> <p>Active, chronic, or current treatment</p>	<p>Select</p> <p>Decline</p>
<p>Meningioma: A slow growing tumor that originates in the tissue of the brain</p> <p>Single tumor diagnosed <12 months</p> <p>Single tumor >12 months, asymptomatic, non-progressive, no neuro deficit</p> <p>Single tumor >12 months, s/p resection, asymptomatic, no re-growth, no neuro deficit</p>	<p>Postpone 12 months</p> <p>Select</p> <p>Select</p>
<p>Menopausal Symptoms: Symptoms that occur during menopause, such as hot flashes, skin flushing and mood changes</p> <p>Treatment with hormone replacement therapy</p> <p>Treatment with antidepressant medication</p>	<p>Preferred</p> <p>Select</p>
<p>Mental Retardation: Below average general intellectual function with associated deficits in adaptive behavior that occurs before age 18</p>	<p>Decline</p>
<p>Migraines (infrequent, non-debilitating, single medication): A disorder involving repeated or recurrent headaches, associated with temporary changes in the diameter of the blood vessels in the head</p> <p>Infrequent, non-debilitating, single medication</p> <p>Well-controlled on 2–3 medications</p>	<p>Preferred</p> <p>Select</p>
<p>Mitral Valve Prolapse: A heart disorder in which the mitral heart valve does not close properly, allowing blood to leak into the left atrium</p> <p>Treatment and symptom free</p>	<p>Preferred</p>
<p>Mixed Connective Tissue Disease (MCTD): An overlap of three connective tissue diseases, Systemic Lupus Erythematosus, Scleroderma, and Polymyositis</p>	<p>Decline</p>
<p>Monoclonal Gammopathy: A blood disorder where there is a presence of abnormal protein in the blood</p> <p>New diagnosis <24 months</p> <p>>24 months, symptom and treatment free, no progression</p>	<p>Postpone 24 months</p> <p>Select w/180 day E.P. or Class 1*</p>

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Multiple Myeloma: A cancer of the bone marrow	Decline
Multiple Personalities: A state in which two or more personalities alternate in the same individual, usually with each personality unaware of the other	Decline
Multiple Sclerosis: A disorder of the central nervous system involving decreased nerve function associated with the formation of scars on the covering of nerve cells	Decline
Muscular Dystrophy: A group of disorders characterized by progressive weakness and loss of muscle tissue	Decline
Myasthenia Gravis: A disorder characterized by chronic muscle weakness of voluntary muscles	Decline
Myasthenia Gravis (Ocular): A disorder characterized by chronic muscle weakness that affects the eye muscles in particular New onset <24 months Symptom and treatment free, no deterioration in vision, completely independent >24 months	Postpone 24 months Class 1*
Myopia: A defect in visual focusing resulting in farsightedness	Preferred
Narcolepsy: A sleep disorder associated with uncontrollable sleepiness and frequent daytime sleeping Asymptomatic and controlled >12 months Recent onset, flare of symptoms, hospitalization, or injury, or disability secondary to narcoleptic episode	Select Decline
Neurogenic Bladder: A urinary bladder problem in which there is abnormal emptying of the bladder. It may empty spontaneously or may not empty at all Completely independent, no complications >12 months Independent use of catheter >12 months, <2 urinary tract infections within a 12 month period >3 UTI's within a 12 month period, chronic antibiotic or narcotic pain reliver, incontinence requiring protective undergarments	Select Class 1* Decline
Neuropathy: A disease of the nerves Etiology unknown or work up underway <6 months Mild, nonlimiting, nonprogressive Mild, nonlimiting, nonprogressive, on medication Progressive, uncontrolled or use of adaptive devices	Postpone 6 months Select Select — Class 1* Decline

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES		DECISION
	Neuropathy (continued) Related to disease Polyneuropathy	Refer to disease Decline
	Nursing Home Services: Current	Decline
	Obsessive Compulsive Disorder: An anxiety disorder characterized by the presence of obsessions or compulsions New onset or uncontrolled, <6 months Asymptomatic, <3 medications, >6 months Chronic, uncontrolled, limited activities	Postpone 6 months Select — Class 1* Decline
	Occupational Therapy: Current	Decline
	Optic Neuropathy: A pathological change in the optic nerves of the eye or the blood supply to them Stable >6 months, no systemic involvement, visual impairment Progressive, systemic involvement, visual impairment Due to disease	Select — Class 1* Decline Refer to disease
	Organic Brain Syndrome: Any of a large group of acute and chronic mental disorders associated with brain damage or impaired cerebral function	Decline
○	Osteoarthritis: A chronic musculoskeletal disease causing deterioration of the joint cartilage and the formation of new bone at the margins of the joints Asymptomatic, treatment free Mild, symptomatic treated with one anti-inflammatory medication History of joint replacement, treatment free, no assistance devices >3 months History of PT or OT >6 months Recurrent or ongoing PT or OT Multiple intra-articular injections, severe, or chronic narcotic treatment	Select Select Select w/90 day E.P. Select w/90 day E.P. Decline Decline

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○	Osteomyelitis: An acute or chronic bone infection	
	Asymptomatic, complete recovery for 6 months	Select
	Symptomatic or residuals	Decline
	Osteopenia: A thinning of the bones, typically the stage before true osteoporosis	
	Preventative treatment, asymptomatic	Preferred
○	Osteoporosis: The progressive loss of bone density and thinning of bone tissue	
	Mild, stable bone densities (-2.5 to -3.0) under treatment	Select
	Moderate, stable bone density studies (-3.1 to -3.5), under treatment	Class 1*
	Moderate, stable bone density studies (-3.1 to -3.5), under treatment, w/one related fracture >12 months	Class 1 w/90 day E.P.*
	Moderate to severe, stable bone density studies (-3.6 to -4.0), under treatment	Class 2 w/180 day E.P.,* 3 Year maximum benefit period
	Severe, stable bone density studies (>-4.0), or multiple fractures	Decline
	Mild, stable bone densities (-2.5 to -3.0), with associated loss of height of >2"	Decline
	Oxygen: Current Use	Decline
○	Paget's Disease: A bone disease that involves bone destruction and re-growth that results in deformity	
	Of breast	Refer to Cancer (Internal)
	Of bone, seen radiographically, no symptoms and normal Alk Phos >12 months	Select
	Active, evidence of fractures with bone pain, elevated Alk Phos levels	Decline
	Hx of fracture, w/complete recovery, treatment free >24 months	Select
○	Pancreatitis: An inflammation or infection of the pancreas	
	New onset <6 months	Postpone 6 months
	Asymptomatic, complete recovery >6 months	Select
	Chronic, active or abnormal blood studies	Decline

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES		DECISION
	<p>Panic Disorder: Panic disorder involves repeated, unpredictable attacks of intense fear accompanied by severe anxiety symptoms in the body that may last from minutes to hours.</p> <p>New Onset, treatment free</p> <p>Well-controlled on single medication</p> <p>Well-controlled on 2 or more medications</p> <p>Symptomatic, or uncontrolled, or resulting in limitations</p>	<p>Preferred</p> <p>Select</p> <p>Refer to depression</p> <p>Decline</p>
	<p>Paralysis/Paresis: Temporary suspension or permanent loss of function, especially loss of sensation or voluntary motion</p> <p>Single partial limb, due to trauma, no limitations >12 months</p> <p>Two limbs, complete single limb</p> <p>Due to disease</p>	<p>Class 1 w/90 day E.P.*</p> <p>Decline</p> <p>Decline</p>
	<p>Paraplegia: Paralysis of the lower portion of the body and of both legs</p>	<p>Decline</p>
	<p>Parkinson's Disease: A chronic nervous disease characterized by a fine, slowly spreading tremor and difficulty with walking, movement, and coordination</p>	<p>Decline</p>
	<p>Paroxysmal supraventricular tachycardia: A rapid heart rhythm that occurs inside the atria and occurs sporadically</p> <p>Asymptomatic, treatment free, no underlying cardiac conditions</p> <p>Asymptomatic, treated with single medication</p> <p>Successful pacemaker implant >3months, asymptomatic, no underlying cardiac conditions</p> <p>Symptomatic, or ejection fraction <40%</p>	<p>Preferred</p> <p>Select</p> <p>Select</p> <p>Decline</p>
♥	<p>Pericarditis: Inflammation of the pericardium, the sac covering of the heart</p> <p>Acute, single episode <6 months</p> <p>Single episode, treatment free, complete recovery >6 months</p> <p>Recurrent episodes</p>	<p>Postpone 6 months</p> <p>Select</p> <p>Decline</p>

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<p>♥ Peripheral Vascular Disease: A circulatory disease of the peripheral blood vessels that is characterized by narrowing and hardening of the arteries that supply blood to the legs and feet</p> <p>Asymptomatic, no claudication, mild, >3 months, favorable dopplers</p> <p>Asymptomatic, no claudication, mild, under treatment with an anti-coagulant, favorable dopplers</p> <p>Hx of femoral bypass, asymptomatic >6 months, favorable dopplers</p> <p>Hx of femoral bypass, asymptomatic, under treatment with anti-coagulant >6 months, favorable dopplers</p> <p>Hx of femoral bypass, symptomatic w/occasional claudication, treated with an anti-coagulant</p> <p>With tobacco use</p> <p>With diagnosis of Diabetes</p>	<p>Select</p> <p>Select</p> <p>Select</p> <p>Select — Class 1*</p> <p>Decline</p> <p>Decline</p> <p>Decline</p>
<p>Pharyngitis: Inflammation of the pharynx</p> <p>Superficial</p>	<p>Preferred</p>
<p>Physical Therapy: Current</p>	<p>Decline</p>
<p>Pituitary Tumor: A growth that arises in the pituitary gland</p> <p>Benign, stable, <12 months</p> <p>Benign, stable, treatment free >12 months</p>	<p>Postpone 12 months</p> <p>Preferred</p>
<p>Pneumonia: An inflammation of the lungs caused by an infection</p> <p>Complete recovery</p>	<p>Preferred</p>
<p>Polycystic Kidney Disease: An inherited kidney disorder which enlarges the kidneys and interferes with their function because of multiple cysts on the kidneys</p> <p>Normal kidney function, no kidney damage</p> <p>Abnormal kidney function or progressive</p>	<p>Select</p> <p>Decline</p>
<p>Polycythemia Vera: A blood disorder characterized by abnormal increase in red blood cells resulting from increased blood cell production by the bone marrow</p> <p>New onset or abnormal blood studies <12 months</p>	<p>Postpone 12 months</p>

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES		DECISION
	<p>Polycythemia Vera (continued)</p> <p>Normal blood studies, on maintenance phlebotomies >12 months</p> <p>Normal blood studies >12 months, under treatment with ongoing fatigue or chronic anemia</p> <p>Neurological complaints, progression to Leukemia, or weight loss</p>	<p>Select</p> <p>Decline</p> <p>Decline</p>
○	<p>Polymyalgia Rheumatica: A disorder of unknown cause, usually afflicting persons over the age of 50, involving pain and stiffness in the hip and shoulder area</p> <p>New onset, recent flare <12 months</p> <p>Asymptomatic, in remission and treatment free >12 months</p> <p>Asymptomatic, on chronic low dose steroids (less than 10mg daily) >12 months</p> <p>Active, symptomatic, daily narcotic use, muscle weakness or wasting</p>	<p>Postpone 12 months</p> <p>Select</p> <p>Select — Class 1*</p> <p>Decline</p>
○	<p>Polymyositis: A systemic connective tissue disease, characterized by inflammation and degeneration of the muscles</p> <p>Asymptomatic, in remission, treatment free >12 months</p> <p>Active, chronic steroid use, currently undergoing PT or OT, or muscle weakness or wasting</p>	<p>Select</p> <p>Decline</p>
	<p>Polyps (benign): A growth that projects, usually on a stalk; commonly found in vascular organs such as the nose, uterus, colon and rectum</p>	<p>Preferred</p>
	<p>Post Polio Paralytic Syndrome: A variety of musculoskeletal symptoms and muscular atrophy that create new difficulties with activities of daily living 25 to 30 years after the original attack of acute paralytic poliomyelitis</p>	<p>Decline</p>
	<p>Post Traumatic Stress Syndrome: A psychiatric illness that can occur following a psychologically traumatic event that is generally outside the range of usual human experience</p> <p>New diagnosis or uncontrolled <6 months</p> <p>Asymptomatic, <3 medications, >6 months</p>	<p>Postpone 6 months</p> <p>Select — Class 1*</p>
	<p>Premature Atrial Contractions (PAC's): an early or premature heart beat originating from the atria</p> <p>Asymptomatic, no underlying cardiac condition, treatment free</p> <p>Asymptomatic, treated with single medication</p>	<p>Preferred</p> <p>Select</p>

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	<p>Premature Ventricular Contractions (PVC's): an early or premature heart beat originating from the ventricle</p> <p>Asymptomatic, no underlying cardiac condition, treatment free</p> <p>Asymptomatic, treated with single medication</p>	<p>Preferred</p> <p>Select</p>
	<p>Prolapsed Bladder: Falling or sliding of the bladder from its normal position</p>	Preferred
	<p>Prostatic Hypertrophy (benign): A non-malignant enlargement of the prostate due to excessive growth of prostatic tissue</p>	Preferred
	<p>Prostatism: Any condition of the prostate that interferes with the flow of urine from the body</p>	Preferred
	<p>Psoriatic Arthritis</p>	Refer to Rheumatoid Arthritis
	<p>Psychosis: A general term referring to a loss of contact with reality</p>	Decline
<input type="checkbox"/>	<p>Pulmonary Embolism: A blockage of an artery in the lungs by a blood clot or an unknown substance</p> <p>Single event, no complications, <12 months</p> <p>Single event, no complications, >12 months</p> <p>Recurrent, fully recovered, >12 months</p>	<p>Postpone 12 months</p> <p>Select</p> <p>Select — Class 1*</p>
<input type="checkbox"/>	<p>Pulmonary Fibrosis: A respiratory condition characterized by scarring, thickening and inflammation of the deep lung tissues of unknown cause</p> <p>Localized, incidental finding on chest x-ray, normal Pulmonary Function Tests, no underlying chronic lung disease >6 months</p> <p>Hospitalization or respiratory problems, normal Pulmonary Function Tests, <6 months</p> <p>Hospitalization or respiratory problems with normal Pulmonary Function Tests, >6 months</p> <p>Active pulmonary disease, abnormal pulmonary function tests, oxygen use or heart failure</p>	<p>Select</p> <p>Postpone 6 months</p> <p>Select — Class 1*</p> <p>Decline</p>
	<p>Quadriplegia: Paralysis of all four extremities and usually the trunk caused by injury to the spinal cord</p>	Decline
	<p>Quad Care: Current</p>	Decline
	<p>Radiation Treatments: Current</p>	Decline

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	<p>Raynaud's: Sporadic attacks of blood vessel spasms resulting in interruption of blood flow to the fingers, toes, ears and nose cause by exposure to the cold or strong emotions</p> <p>Asymptomatic, treatment free</p>	Preferred
	Stable, treated with 1–2 medications, no systemic involvement	Select — Class 1*
	Treated with 3 or more medications	Decline
	<p>Rectocele: Protrusion or herniation of the posterior vaginal wall with the anterior wall of the rectum through the vagina</p>	Preferred
	Respirator: Current Use	Decline
	<p>Respiratory Infection: An infection occurring in the organs involved in breathing</p> <p>Acute event, no underlying pulmonary disease</p>	Preferred
	<p>Restless Leg Syndrome: Restless leg syndrome is a sleep disorder characterized by leg discomfort during sleep, which is only relieved by frequent movements of the legs</p> <p>New onset, well controlled on single medication</p>	Select
	Well controlled on 2 medications	Class 1*
	3 or more medications	Decline
	<p>Retinitis Pigmentosa: A progressive degeneration of the retina in the eye that affects night vision and peripheral vision</p> <p>New onset <12 months</p>	Postpone 12 months
	One eye, non-progressive >12 months	Select
	Bilateral, no deterioration in vision, completely independent >12 months	Class 1*
	Progressive visual loss, or existing neurological symptoms	Decline
	Legally blind, independent, >24 months	Class 1 — Class 2*
○	<p>Rheumatoid Arthritis: A chronic inflammatory systemic disease that primarily affects the joints and surrounding tissues but also affects other organ systems within the body.</p> <p>Asymptomatic, normal range of motion, treatment free, no assistance devices, no joint replacement</p>	Select
	Asymptomatic, on non-steroidal maintenance medications	Select — Class 1* w/90 day E.P.

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES	DECISION
<p>Rheumatoid Arthritis (continued)</p> <p>Asymptomatic, 2-3 flares per year on non-steroidal maintenance meds and steroid taper only</p> <p>Asymptomatic, on non-steroidal maintenance medications with chronic steroids</p> <p>Hx of joint replacement, treatment free, no assistance devices >6 months</p> <p>Hx of joint replacement, on non-steroidal maintenance medications, no assistance devices, >6 months</p> <p>Severe joint deformity, chronic/daily steroid treatment, multiple joint replacements (>2), or current PT or OT</p> <p>Juvenile diagnosis</p>	<p>Class 1 — Class 2* w/90 day E.P.</p> <p>Decline</p> <p>Select w/90 day E.P.</p> <p>Select — Class 1* w/90 day E.P.</p> <p>Decline</p> <p>Decline</p>
<p>Rhinitis: Inflammation of the nasal mucosa</p>	<p>Preferred</p>
<p>Sarcoidosis: A disease of unknown cause in which inflammation consisting of granulomas occurs in lymph nodes, lungs, liver, eyes, skin and other tissues</p> <p>New onset <12 months</p> <p>Asymptomatic, normal pulmonary function >12 months</p> <p>Multiple sites</p>	<p>Postpone 12 months</p> <p>Select — Class 1*</p> <p>Decline</p>
<p>Schizophrenia: A group of psychotic disorders characterized by disturbances in thought, perception, affect, behavior, and communication lasting longer than 6 months</p>	<p>Decline</p>
<p>Schwannoma: A benign tumor situated in the hearing canal</p> <p>Surgically removed, no residuals other than hearing loss, no seizures >3 months</p> <p>Untreated, current seizure activity, balance disturbance or falls, inoperable tumors</p>	<p>Preferred</p> <p>Decline</p>
<p>Sciatica: A condition involving impaired movement and/or sensation in the leg, caused by damage to the sciatic nerve</p> <p>Asymptomatic, normal range of motion, treatment free >12 months</p>	<p>Preferred</p>
<p>Scleroderma: A diffuse connective tissue disease characterized by changes in the skin, blood vessels, skeletal muscles, and internal organs</p>	<p>Decline</p>

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES	DECISION
<p>Scleroderma Morphea: A localized form of scleroderma that affects the skin with no internal organ involvement</p> <p>Localized to the skin w/biopsy confirmation, no internal organ involvement</p>	Preferred
<p>Scoliosis: A lateral (away from the middle) or sideways curvature of the spine.</p> <p>Mild, asymptomatic and treatment free</p> <p>Mild, symptomatic, on prescription medication</p> <p>Moderate, on >3 medications</p> <p>Moderate, asymptomatic, status post Physical Therapy <6 months</p> <p>Moderate, asymptomatic, status post Physical Therapy >6 months</p> <p>Moderate, symptomatic, status post Physical Therapy <6 months</p> <p>Moderate, symptomatic, status post Physical Therapy >6 months</p> <p>Moderate, asymptomatic, status post injections < 6 months</p> <p>Moderate, asymptomatic, status post injections > 6 months</p> <p>Moderate, symptomatic, status post injections < 6 months</p> <p>Moderate, symptomatic, status post injections > 6 months</p> <p>Mild to moderate with osteoporosis of the spine, stable bone density studies (-3.1 to -3.5)</p> <p>Mild to moderate with osteoporosis of the spine, stable bone density studies (>3.5)</p> <p>With any pulmonary compromise</p>	<p>Preferred</p> <p>Select</p> <p>Select — Class 1*</p> <p>Postpone 6 months</p> <p>Select w/90 day E.P.</p> <p>Postpone 6 months</p> <p>Class 1 — Decline*</p> <p>Postpone 6 months</p> <p>Select w/ 90 day E.P.</p> <p>Postpone 6 months</p> <p>Class 1 — Decline*</p> <p>Decline</p> <p>Decline</p>
<p>Scooter: Current Use</p>	Decline
<p>Seizure Disorder: A sudden violent, uncontrollable contraction of a group of muscles</p> <p>New onset or episode <12 months</p> <p>Well controlled, seizure free, normal EEG/MRI, >12 months</p> <p>Ongoing or uncontrolled seizure activity</p>	<p>Postpone 12 months</p> <p>Select</p> <p>Decline</p>
<p>Shy-Drager Syndrome: A degenerative disorder characterized by progressive damage to the autonomic nervous system, muscle tremor and rigidity, and other widespread neurologic losses</p>	Decline

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES		DECISION
	<p>Sick Sinus Syndrome: A form of bradycardia in which the sinoatrial node (the heart's natural pacemaker) is not functioning as it should</p> <p>Successful pacemaker implant >3 months, asymptomatic, no underlying cardiac conditions</p> <p>Syncopal or near fainting episodes, shortness of breath, dizziness, weakness</p>	<p>Select</p> <p>Decline</p>
	<p>Sickle Cell Anemia: An inherited chronic blood disease in which the red blood cells function abnormally and break down causing recurrent painful episodes</p>	Decline
	<p>Sinus Bradycardia: Abnormally slow sinus rhythm</p> <p>Asymptomatic, treatment free, no underlying cardiac condition</p> <p>Successful pacemaker implant, asymptomatic, no underlying cardiac conditions</p> <p>Symptomatic with episodes of shortness of breath, dizziness, syncope, or ejection fraction <40%</p>	<p>Preferred</p> <p>Select</p> <p>Decline</p>
	<p>Sinus Tachycardia</p> <p>Asymptomatic, treatment free, no underlying cardiac condition</p> <p>Successful pacemaker implant, asymptomatic, no underlying cardiac conditions</p> <p>Symptomatic, shortness of breath, dizziness, syncope, ejection fraction <40%</p>	<p>Preferred</p> <p>Select</p> <p>Decline</p>
	<p>Sinusitis: Inflammation of the sinus</p>	Preferred
	<p>Sjogren's Syndrome: A systemic, inflammatory disorder characterized by dry mouth, decreased tearing, and other mucous membranes often associated with auto immune rheumatic disorders</p> <p>Asymptomatic, treatment free</p> <p>Stable, treated with 1–2 medications, no systemic involvement</p>	<p>Preferred</p> <p>Select — Class 1*</p>
	<p><input type="checkbox"/> Sleep Apnea: Repeated, prolonged episodes of cessation of breathing during sleep</p> <p>Mild, treatment compliance, stable Pulmonary Function Tests</p> <p>Respiratory compromise or failure, non-compliance, oxygen use</p>	<p>Select</p> <p>Decline</p>
	<p>Social Security Disability Benefits: Currently receiving</p>	Decline
	<p>Spastic Colon: A condition of abnormally increased spontaneous movement of the small and large intestine, generally exacerbated by emotional stress</p>	Preferred
	<p>Speech Therapy: Current</p>	Decline

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES		DECISION
	Spina Bifida: A congenital disorder where the backbone and spinal cord do not close before birth	Decline
	Spina Bifida (Occulta): Asymptomatic and treatment free since diagnosis	Select
	Spinal Cord Injury	Decline
<input type="checkbox"/>	Spinal Stenosis: A narrowing of the lumbar or cervical spine canal, which causes compression on nerve roots	
	Asymptomatic, mild, normal range of motion, treatment free >12 months	Select
	Symptomatic, mild-moderate, w/anti-inflammatory medication	Select
	Symptomatic, mild-moderate, status post steroid injections or PT, >6 months	Select — Class 1*
	Symptomatic, severe on chronic treatment	Decline
	Hx of laminectomy, diskectomy or spinal fusion, post-op excellent response, <75 years old, >6 months	Select
	Hx of laminectomy, diskectomy or spinal fusion, post-op excellent response, >74 years old, >12 months	Select
	Hx of laminectomy, diskectomy or spinal fusion, w/residuals or neurological deficit	Decline
<input type="checkbox"/>	Spondylolisthesis: Forward slippage of a lumbar vertebra on the vertebra below it	Refer to Spinal Stenosis
	Squamous Cell Carcinoma (disease and treatment free): A malignant skin tumor involving the middle portion of the epidermal skin layer	
	Localized to the skin w/biopsy confirmation, no internal organ involvement	Preferred
	Of an internal organ	Refer to Cancer (Internal)
	Stairlift: Current use	Decline
♥	Stroke (CVA): Occurs when the blood supply to any part of the brain is interrupted, resulting in the death and loss of brain function and tissue	Decline
	Subdural Hematoma: A subdural hematoma is a collection of blood on the surface of the brain	
	New Onset	Postpone 12 months
	Complete recovery, no limitations or cognitive deficits	Select
	Diagnosed as Chronic, with residual limitations or cognitive deficit	Decline
	Surgery: Recommended or anticipated	Decline

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES	DECISION
<p>Syncope: A transient loss of consciousness due to inadequate blood flow to the brain</p> <p>Benign, vasovagal >3 months</p> <p>Due to disease</p> <p>Unknown etiology or recurring</p>	<p>Preferred</p> <p>Refer to disease</p> <p>Decline</p>
<p>Tendonitis: Inflammation of a tendon</p>	<p>Preferred</p>
<p>Tennis Elbow: Inflammation of the muscles of the forearm, or their tendons near the origin on the humerus (bone of the upper arm)</p>	<p>Preferred</p>
<p>Thrombocytopenia (Essential): A blood disorder characterized by an increase in the number of blood platelets</p> <p>New onset or abnormal blood studies <18 months</p> <p>Stable platelet counts, asymptomatic >18 months</p> <p>Abnormal blood studies or evidence of progression to leukemia</p>	<p>Postpone 18 months</p> <p>Class 1*</p> <p>Decline</p>
<p>Tobacco Use</p> <p>Abstinence >12 months</p> <p>Abstinence <12 months</p>	<p>Preferred</p> <p>Select</p>
<p>Tourette's Syndrome: A disorder characterized by repetitive muscle movements and vocal outbursts</p>	<p>Decline</p>
<p>Transient Global Amnesia: A memory disorder seen in middle aged and elderly persons; characterized by an episode of amnesia and bewilderment that lasts for several hours; person is otherwise alert and intellectually active</p> <p>Asymptomatic, single episode, no cognitive or physical abnormalities, >12 months</p> <p>Two or more episodes</p>	<p>Rate 1 w/90 day E.P.*</p> <p>Decline</p>
<p>♥ Transient Ischemic Attack: A brain disorder caused by temporary disturbance of blood supply to an area of the brain, resulting in a sudden, brief decrease in brain functions</p> <p>Asymptomatic, single episode, no cognitive or physical abnormalities, >12 months</p> <p>TIA's (2 or more)</p> <p>With diagnosis of diabetes</p>	<p>Class 1 w/90 day E.P.*</p> <p>Decline</p> <p>Decline</p>

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES		DECISION
	Transverse Myelitis: A neurological disorder caused by inflammation across both sides of one level, or segment, of the spinal cord	Decline
	Tremors: An involuntary type of shaking movement	
	Benign, essential, intention or familial, independent in IADL's or ADL's, non-progressive, negative neurological work-up	Select
	Benign, essential, intention or familial, independent in IADL's or ADL's, non-progressive, absent neurological work-up, >12 months	Select
	Benign, essential, intention or familial, independent in IADL's or ADL's, negative neurological work-up, on Inderal	Select
	Benign, essential, intention or familial, independent in IADL's or ADL's, absent neurological work-up, >12 months, on Inderal	Select
	Benign, essential, intention or familial, w/IADL's or ADL's dependency	Decline
	Benign, essential, intention or familial w/progression or treatment with an anti-Parkinson's medication or a neurostimulator implant	Decline
<input type="checkbox"/>	Tuberculosis: A contagious bacterial infection. The lungs are primarily involved, but the infection can spread to other organs.	
	Acute episode, normal Pulmonary Function Tests, >6 months	Select
	Hospitalization for respiratory problems or active disease, normal Pulmonary Function Tests, >6 months	Select — Class 1*
	Underlying disease, reduced Pulmonary Function Tests, or oxygen use	Decline
	Tumors (benign) excluding brain and Pituitary tumors: A spontaneous growth of tissue which forms an abnormal mass	Preferred
	Ulcerative Colitis: A chronic, episodic, inflammatory disease of the large intestine and rectum characterized by bloody diarrhea	
	New onset, recent exacerbation or flare, <6 months	Postpone 6 months
	Asymptomatic, medically managed no exacerbations/flare, >6 months	Select
	Asymptomatic, medically managed w/occasional bowel obstructions/flare, >6 months	Class 1 w/90 day E.P.*
	Colostomy, Ileostomy, fully recovered w/independent management >6 months	Class 1 w/90 day E.P.*

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES	DECISION
<p>Ulcerative Colitis (continued)</p> <p>Chronic steroid therapy, frequent exacerbations/flare, multiple surgeries, weight loss, surgery recommended or incontinence</p>	Decline
<p>Ulcer Disease (Gastric, Duodenal, Esophageal): An erosion or open sore in the lining of the duodenum, the stomach or the esophagus</p> <p>★ Stable, asymptomatic</p> <p>Recurrent symptoms, GI bleed, or hospitalization, >6 months</p>	Preferred Select — Class 1*
<p>Urethral Stricture: An abnormal narrowing of the urethra</p> <p>Asymptomatic, treatment free, no recurrent urinary tract infections</p> <p>Independent use of a catheter >12 months, <2 urinary tract infections within a 12 month period</p> <p>Treated w/<3 dilations within a 12 month period, stable, no recurrent urinary tract infections or incontinence</p> <p>Treated w/multiple dilations (>2) within a 12 month period, stable, no recurrent urinary tract infections or incontinence</p> <p>Recurrent urinary tract infections, incontinence, surgery recommended or anticipated, chronic daily antibiotic treatment</p>	Preferred Class 1* Select Class 1* Decline
<p>Urinary Tract Infection: An infection of the urinary tract</p>	Preferred
<p>Valvular Heart Disease: The heart valves can malfunction either by leaking (valve regurgitation) or by failing to open adequately (valve stenosis). Either problem can seriously interfere with the heart's ability to pump blood</p> <p>Mild, asymptomatic, treatment free</p> <p>Moderate, asymptomatic</p> <p>Moderate-Severe, asymptomatic</p> <p>Severe, symptomatic, surgery recommended, or associated with atrial septal defect</p>	Preferred Class 1* Class 2* — Decline Decline
<p>♥ Varicose Veins: Enlarged, twisted, painful superficial veins resulting from poorly functioning valves</p> <p>No underlying vascular disease</p> <p>Vein stripping, completely recovered</p> <p>Venous stasis ulcer, completely healed, asymptomatic, treatment free, >3 months</p> <p>Non-healing ulcers, recurrent ulcers, or claudication</p>	Preferred Preferred Select Decline

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES	DECISION
<p>Ventricular Fibrillation: A rapid and irregular heartbeat arising from the lower chambers of the heart</p> <p>New onset <3 months</p>	Postpone 3 months
<p>Successful defibrillator implant >3 months, asymptomatic, ejection fraction >45%, no underlying cardiac conditions</p>	Select
<p>Uncontrolled, episodes of chest pain, shortness of breath, syncope or near syncope, dizziness or ejection fraction <40%</p>	Decline
<p>Ventricular Tachycardia: A rapid heart beat originating from the lower chambers of the heart</p> <p>New onset <3 months</p>	Postpone 3 months
<p>Successful defibrillator implant >3 months, asymptomatic, ejection fraction >45%, no underlying cardiac conditions</p>	Select
<p>Uncontrolled, or episodes of chest pain, shortness of breath, dizziness, syncope or near syncope, or ejection fraction <40%</p>	Decline
<p>Vertebral Basilar Insufficiency: Insufficient blood flow to the back parts of the brain</p>	Decline
<p>Vertigo: A feeling of faintness or lightheadedness, making it difficult to maintain balance while standing or sitting</p>	
<p>New onset <3 months</p>	Postpone 3 months
<p>Asymptomatic >3 months</p>	Preferred — Select
<p>Due to disease</p>	Refer to disease
<p>Cause unknown or current symptoms</p>	Decline
<p>Visual Loss:</p>	
<p>Congenital, single eye, completely independent</p>	Select
<p>Congenital, both eyes, completely independent</p>	Select — Class 1*
<p>Due to disease</p>	Refer to Disease
<p>Von-Hippel-Lindau: A rare, genetic multi-system disorder characterized by the abnormal growth of tumors in certain parts of the body</p>	Decline
<p>Von Willebrand's Disease: A congenital bleeding disorder</p>	Decline
<p>Waldenstrom's Macroglobulinemia: A cancer of white blood cells known as B lymphocytes</p>	Decline

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CONDITION/DIAGNOSIS/TREATMENTS/BENEFITS/SERVICES/DEVICES/APPLIANCES	DECISION
Walker: Current Use	Decline
Wegener's Granulomatosis: A rare disorder which causes inflammation of blood vessels in the upper respiratory tract, lungs and kidneys	Decline
Wenicke-Korsakoff Syndrome: A brain disorder involving loss of specific brain functions, due to a thiamine deficiency which commonly accompanies habitual alcohol use	Decline
Wheelchair: Current Use	Decline
Whipple's Disease: A rare disorder with widespread symptoms that causes malabsorption (inadequate absorption of nutrients from the intestinal tract)	Decline
Workman's Compensation Disability Benefits: Currently receiving	Decline
Wilson Disease: An inherited disorder where there is excessive amounts of copper in the body, which causes a variety of effects including liver disease and damage to the nervous system	Decline
Wiscott-Aldrich Syndrome: An immunodeficiency disorder of both T- and B- cells characterized by thrombocytopenia, eczema, and recurrent infections	Decline
<p>Wolf Parkinson-White Syndrome: Episodes of rapid heart rate (tachycardia) caused by abnormal electrical pathways (circuits) in the heart.</p> <p>Asymptomatic, treatment free >12 months</p> <p>Asymptomatic >3 months, medically treated, no underlying cardiac conditions</p> <p>Asymptomatic >3 months, treated with radio frequency or catheter ablation, no underlying cardiac conditions</p> <p>Uncontrolled, episodes of chest pain, shortness of breath, syncope or near syncope, dizziness or ejection fraction <40%</p>	<p>Preferred</p> <p>Select</p> <p>Select</p> <p>Decline</p>
Xeroderma Pigmentosa: An inherited inability to repair DNA damage from ultraviolet light	Decline

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IX. UNDERWRITING GUIDELINES (DOUBLE ACCIDENT BENEFIT AND FAMILY HISTORY)

UNDERWRITING GUIDELINES FOR THE DOUBLE ACCIDENT BENEFIT*

If applicant has any of the following occupations, they will not be considered for this benefit:

- Fireman
- Policeman
- Ironworker (bridge, tunnel or structural)
- Coalminer
- Pilot
- Military personnel
- Electricians
- Railroad workers
- Flight attendant
- Explosive handler

If the applicant participates in any of the following sports more than 2 times a year they will not be considered for this benefit:

- Skin/scuba diving
- Parachuting
- Motorized racing
- Rock/mountain climbing
- Boxing

If the applicant has been **convicted of two or more felony motor vehicle moving violations or had a driving license suspended or revoked**, a motor vehicle report will be retrieved and reviewed by underwriting to determine if the applicant qualifies for this feature.

UNDERWRITING GUIDELINES FOR THE FAMILY HISTORY QUESTION

The purpose of asking this question is to ensure that the underwriters are making an informed decision. If the applicant has indicated that a family history of **Diabetes, Heart Disease, Stroke, Parkinson's, Alzheimer's or Dementia** exists, it is imperative that the underwriters validate through the normal course of underwriting that symptoms and or diagnosis of these conditions are not present.

If the applicant is unwilling to answer this question, we will be unable to complete the underwriting of their file.

* Not available if the applicant is:
— age 65 and older
— applying for a lifetime benefit period
— applying for a FamilyCare policy

X. UNINSURABLE MEDICATIONS

The following medications indicate a serious underlying condition that will result in a declined application. This list is not all inclusive.

Abilify — Antipsychotic

Adriamycin — Malignant Tumors

Alkeran — Multiple Myeloma

Aranesp — Anemia

Aricept — Alzheimer's Disease

Artane — Parkinson's Disease

Avonex — MS

A.Z.T. — HIV, AIDS

Cogentin — Parkinson's Disease

Cognex — Alzheimer's Disease

Cyloserine — Alzheimer's Disease

Cytoxan — Malignant Tumors

D.D.I. — HIV, AIDS

Depo-Provera — Inoperable, Recurrent, and Metastatic
Endometrial and Renal Carcinoma

Eldepryl — Parkinson's Disease

Epogen — Anemia

Estinyl — Cancer

Ergoloid — Decline in Mental Capacity

Exelon — Alzheimers Disease/Dementia

Geodon — Schizophrenia

Gleevic — Cancer, Leukemia

Gold Therapy — Arthritis

Haldol — Antipsychotic

Hydergine — Decline in Mental Capacity

Imuran — Immunosuppressant

Interferon — Immunosuppressant

L-Dopa — Parkinson's Disease

Larodopa — Parkinson's Disease

Leukeran — Malignant Tumors, Not Curative

Kineret — Rheumatoid Arthritis

Mestinon — Myasthenia Gravis

Methadone — Severe pain

Mirapex — Parkinson's Disease

Morphine — Severe pain

MS Contin — Severe pain

Namenda — Alzheimer's Disease

Narvane — Antipsychotic

Oxycontin — Severe pain

Parlodel — Parkinson's Disease

Parsidol — Parkinson's Disease

Permax — Parkinson's Disease

Plenaxis — Advanced Prostate Cancer

Procrit — Anemia

Purinthenol — Severe Progressive Ulcerative Colitis

Remicade — Rheumatoid Arthritis/Crohn's Disease

Reminyl — Alzheimer's Disease

Rezulin — Diabetes

Ridura — Rheumatoid Arthritis

Risperdal — Antipsychotic

Seroquel — Antipsychotic

Sinemet — Parkinson's Disease

Stelazine — Antipsychotic

Steroid Use — >10 mg daily

Symmetrel — Parkinson's Disease

Thiothixene — Antipsychotic

Thorazine — Antipsychotic

Trilifon — Antipsychotic

Zyprexa — Antipsychotic

XI. MALE/FEMALE HEIGHT AND WEIGHT TABLE

	Preferred		Select		Class 1		Class 2	
	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
4'7"	75	140	65	155	156	185	186	215
4'8"	80	145	70	160	161	190	191	220
4'9"	85	150	75	165	166	195	196	225
4'10"	90	155	80	170	171	200	201	230
4'11"	95	160	85	175	176	205	206	235
5'0"	100	165	90	180	181	210	211	240
5'1"	105	170	95	185	186	215	216	245
5'2"	110	180	100	190	191	220	221	250
5'3"	115	185	105	195	196	225	225	255
5'4"	120	190	110	200	201	230	231	260
5'5"	125	195	115	205	206	235	236	265
5'6"	130	200	120	210	211	240	241	270
5'7"	135	205	125	215	216	245	246	275
5'8"	140	210	130	220	221	250	251	280
5'9"	145	215	135	225	226	255	256	285
5'10"	150	220	140	230	231	260	261	290
5'11"	155	225	145	235	236	265	266	295
6'0"	160	230	150	240	241	270	271	300
6'1"	165	235	155	245	246	275	276	305
6'2"	170	240	160	250	251	280	281	310
6'3"	175	245	165	255	256	285	286	315
6'4"	180	250	170	260	261	290	291	320
6'5"	185	255	175	265	266	295	296	325
6'6"	190	260	180	270	271	300	301	330
6'7"	195	265	185	275	276	305	306	335

XII. APPEAL PROCESS

The Underwriting Department understands the importance of an appeal process and has established an avenue for discussing rated, modified, and declined cases when there is additional information to consider. Our goal is to make the most informed decision for the Company and your prospects.

If you are considering an appeal of an underwriting decision, the checklist below can help you determine if that appeal is appropriate.

- ✓ Review the specific reason(s) for the adverse decision that is outlined in the applicant's letter.

- ✓ Compare the letter to the application for insurance and the Condensed Underwriting Guide.

- ✓ Check for multiple co-morbid conditions that will increase the risk of using long-term care services.

- ✓ Review the letter with the applicant.
 - If the applicant disagrees with the information contained in the letter, he or she should review the letter with his or her physician.
 - If the physician disagrees with the contents of the letter, he or she should send a letter outlining the discrepancies.

If additional medical information is submitted you will be informed of our decision within 30 days from Home Office Receipt.

- ✓ **All informal appeals (verbal) must be presented by Managing Directors, General Agents, Managing General Agents, Sales Managers, Brokerage Managers or individuals in equivalent positions.**

XIII. FIRST HOUSEHOLD RULE

As distribution systems diversify and our long-term care insurance portfolio expands, we continue to see situations **where two LTC Insurance applications are submitted on one or more of our portfolio of LTC Insurance products, from different producers, on the same applicant, within the same household.**

Consequently, in order to process new business as equitably and efficiently as possible, John Hancock has implemented the following rule which applies to all advisor-based sales of the John Hancock product portfolios. The rule will be referred to as the **“First Household Rule.”**

The **First Household Rule** states that the first producer to submit an application for any of the of the above mentioned policies is considered the agent of record for that household **for a period of at least 6 months following the submission of the first application.**

Application submitted dates are reviewed to determine the agent of record. Once the agent of record is determined, John Hancock’s Underwriting Department will notify all affected producers.

John Hancock will only accept or process a second application from another producer after a period of six months from the date of the original application. Of course evidence of insurability will be required.

The First Household Rule will be strictly adhered to for all producers. It applies whether or not an advance payment is made on an application, whether or not an age change occurs within the six-month period, and whether or not we receive a letter from the client expressing a preference for one producer or the other. However, with written authorization from the “First Producer” relinquishing their rights to the case we will accept a second application.

In a competitive marketplace, some conflict is inevitable. Nevertheless, experience shows that the “First Household Rule” significantly reduces the frequency of conflict, provides clear guidelines for resolution, expedites the new business process, better preserves the producer’s investment in a client relationship, and protects John Hancock’s reputation in the marketplace.

Notes:



Long-term care insurance is underwritten by John Hancock
Life Insurance Company, Boston, Massachusetts 02117.
www.jhancock.com