



UNDERWRITING GUIDELINES

AIDS, ARC or HIV (+)

Blood Disorder

- Anemia – deficiency of hemoglobin or red blood cells or both
- Aplastic
- Congenital hemolytic
- Sickle cell anemia
- Polycythemia
- Chronic anemia
- Bone marrow transplantation
- Hemophilia
- Immune deficiency disorder
- Leukemia
- Myelodysplasia
- Myelodysplastic syndrome
- Myelofibrosis
- Myeloid metaplasia myelophthisis
- Thrombocytopenia
- Agranulocytosis

Brain Disorder

- Cerebral hemorrhage
- Thrombosis
- Embolism
- Cerebral concussion – unconsciousness of varying duration resulting from head injury
- Encephalitis – inflammation of the brain
- Tumors of any kind
- Cerebrovascular accident (CVA)
- Aneurysm
- Transient ischemic attack (TIA)
- Cerebral palsy
- Cerebrovascular accident (stroke)
- Mental disorder, including Alzheimer's, dementia, bi-polar disorder, psychosis and schizophrenia

Cancer

- All malignant tumors anywhere in or on the body
- Tumor/Cancer involving organs, skin, blood and bones
- Leukemia
- Carcinoma
- Sarcoma
- Lymphoma
- Hodgkin's disease
- Melanoma
- Squamous cell and any metastasis
- Excludes localized (in-situ) skin cancers which have been removed and show no remaining pathology or metastasis

Circulatory Disorder

- Causing amputation or if taking Coumadin or Warfarin
- Gangrene
- Phlebitis
- Congestive heart failure
- Stroke
- Aneurysm
- High blood pressure if not controlled by medication

Heart Disorder

- May be congenital, rheumatic, syphilitic or arteriosclerotic
- Includes heart attacks
- Coronary artery disease
- Myocardial infarction
- Coronary thrombosis
- Arrhythmia
- Occlusion
- Valve disorder
- Angina pectoris
- Congestive heart failure (CHF)
- Cardiomyopathy
- Transmyocardial revascularization
- (TMR)
- Organic heart murmurs
- Valve replacement
- Pericarditis
- Pacemaker
- Atrial fibrillation/flutter
- Heart transplant

Kidney Disorder

- Abscess
- Polycystic disease
- Nephrosis
- Nephritis – (Bright’s disease) or inflammation of kidney
- Nephrectomy – surgical removal of kidney
- Pyelitis – inflammation of the kidney pelvis
- Edema – collection of fluid in the tissues with consequent swelling of the affected area
- Dialysis
- Kidney transplant

Liver Disorder

- Abscess
- Cirrhosis
- Cystic disease
- Enlargement
- Cirrhosis
- Hepatitis C
- Liver transplant

Lung Disorder/Lung Disease

- Silicosis
- Anthracosis
- Asbestosis
- Berylliosis
- All forms of pneumoconiosis – (also called black lung disease) caused by inhalation of dust or particulate matter
- Emphysema
- Asthma
- Edema
- Tuberculosis
- Current pneumonia
- Cystic fibrosis
- Pulmonary Embolism
- Chronic Obstructive Pulmonary Disorder (COPD)
- Lung transplant

Nervous System Disorder

- Multiple sclerosis
- Muscular dystrophy – age 25 and under
- Parkinson's disease
- Epilepsy
- ALS (Lou Gehrig's disease)
- Senile and pre-senile dementia
- Chronic organic brain syndrome
- Paralysis including paraplegia, quadriplegia and tetraplegia

Other Conditions

- Hematemesis – vomiting of blood
- Down's syndrome – age 25 and under
- Lupus
- Other serious condition
- In some states, insulin dependent diabetes and/or conviction or treatment for alcohol or drug use are underwriting considerations if listed on the application

This list is a guideline only and is not all-encompassing. When in doubt, write a graded benefit plan, annuity plan or single pay plan. It is better to be conservative than have a claim denied.