

Agent Eligibility and Underwriting Guide

For HumanaOne's Enhanced, Copay, HSA, Value and Short Term plans

HUMANA
one[®]

HumanaOne® Eligibility and Underwriting Guide

Humana is proud to offer HumanaOne health, life and dental insurance for individuals and families.

The HumanaOne brand of individual products are insured by subsidiaries of Humana, Inc.

This is your guide to assessing your client's eligibility for HumanaOne health and life products. Applications are subject to approval. For information on HumanaOne products and processes, please see the HumanaOne Product and Process Guide.

Use the phone numbers and addresses below to get the information you need quickly. You can also contact your sales representative; we're committed to serving you quickly and efficiently. After all, your success is our success. We value your partnership, and we thank you for your support.

Important Phone Numbers and E-Mail Address

Agent Service Center Hrs: 7am-7pm M-Th (CT) 7am-6pm F (CT)	1-800-833-2572	agenttask@humana.com
Application team Hrs: 7am-7pm M-Th (CT) 7am-6pm F (CT) 9am-3pm S (CT)	1-800-552-0758	
Billing and premium	1-800-458-1354	
Health claims and customer service	1-800-833-6917	
Dental claims and customer service	1-800-233-4013	
Life claims and customer service	1-800-458-1354	
Licensing and commission inquiries	1-800-558-4444 x8919	

Important Websites

HumanaOne agent workbench	Humana.com
Sales support materials, agent communications	HumanaOne agent workbench
e-Query	HumanaOne agent workbench

IMPORTANT: Please advise your client not to cancel any current health or life insurance coverage until receipt of written approval from our Underwriting department.

This guide is subject to change without notice. Contractual information supersedes information in this guide. This guide does not provide state-specific information.

This guide is for agent use only.

Eligibility and underwriting guide

Table of contents

- Eligibility requirements 2
 - Issue ages 2
 - Children-only health coverage 2
 - Current pregnancy/expectant parent 2
 - Other coverage 3
 - U.S. citizenship 3
 - Foreign travel 3
 - Tobacco usage 3
- Health underwriting guidelines 3
 - Ineligible occupations (not applicable in Florida) 4
 - Health build charts 4
 - Preferred rating 5
 - Condition Specific Deductibles 5
 - Ineligible health conditions 6
 - Actions for common medical conditions—all states 12
 - Actions for cancer—all states 28
- HumanaOne Short Term Medical Plans 31

e-Query service (Ask an Underwriter)

e-Query is a service which allows you to assess your client’s insurance eligibility more accurately with the assistance of a Humana underwriter. It directly links you to a dedicated team of underwriters by means of an electronic form hosted on HumanaOne agent workbench.

e-Query does not replace the Underwriting Guidelines herein, but rather compliments it. To access the e-Query form you will need to log onto the HumanaOne Agent Workbench from the Agent Portal on www.humana.com, and click on the “e-Query/Ask an Underwriter” link under the questions section. e-Query is not currently available in the state of Wisconsin.

Eligibility requirements

For health coverage

- › Issue ages: 2 weeks – 64 ½ years
Newborns on family and child only applications will be eligible for coverage when they have had a two week well baby exam with normal results.
Please Note: This applies to full term babies. If they are born premature or with complications, we will underwrite as necessary.
- › Maximum issue age of a dependent child varies by state.
- › Dependents may include stepchildren, and/or legally adopted children. (Dependent definitions vary by state.)

Effective Dates

If your client has had coverage within the last 63 days, they will be approved either on:

- 1) The date the application/enrollment form is signed, OR
- 2) A specific day of the month as long as it's within 45 days of the date the application/enrollment form is completed.

If you haven't had coverage in the last 63 days, you'll have two start dates, enabling us to offer an earlier coverage effective date for accidental injuries and routine care:

- 1) Your plan starts on the day you request with coverage for preventive care and injuries caused by an accident, subject to approval
- 2) Your start date for sickness begins on the 15th day after the approved effective date of your plan unless Humana agrees to an earlier date.

Children-only health coverage

Children can be insured alone. The custodial parent or legal guardian who can attest to child's health history must complete the application. If an underwriting interview is required, the person that completed the application will be interviewed. The youngest child will be the primary applicant, and any others will be listed as dependents. Newborns applying for coverage require a two week well baby exam with normal results. Medical records are required for any child that is 2 weeks to 2 months of age. A child only health policy is ineligible, if any family member of the applicant(s) is pregnant or currently an expectant parent. See the terms indicated under Current/Pregnancy/Expectant parent.

Application scenarios:

- 1) Parent A has custody and resides in a state in which Humana offers coverage. Parent B will be paying for the health insurance. Parent A must complete and sign the application to verify the health history. Parent B must sign the payer portion of the application.
- 2) Parent A has custody and resides in a state in which Humana does NOT offer coverage. Parent B will be paying for the health insurance. Because benefits are based on the applicant's primary resident, Humana will not be able to accept an application for the child(ren).
- 3) Both parents share custody and reside in a state in which Humana offers coverage. Either parent can complete and sign the application.
- 4) Both parents share custody and reside in a state in which Humana offers coverage, however, their dependent student attends school in a state where Humana does not offer coverage. Coverage may be extended to the parents and their dependent college student(s).

Current pregnancy/expectant parent

For family applications, before applying for coverage, the mother must be two weeks postpartum, with no adverse findings, and the newborn must be two weeks old and have had a normal two week baby exam.

For child-only health policies, if any family member of the child is currently an expectant parent, the application is ineligible.

Other coverage

A person who is currently covered by another plan must replace that coverage with Humana. However, it is important that he or she does not cancel existing coverage until written notification is received from Humana that coverage will be issued. Some states may require a replacement form.

U.S. citizenship

The applicant's primary residence must be in a state where the product is approved for sale. If the applicant is not a U.S. citizen, he or she must have lived in the U.S. for a minimum of one year, plans to remain in the U.S. for over three years, has had a normal physical exam with blood work from a U.S. physician, and has no plans of foreign travel of greater than three months continuously. An immigration physical does not meet the criteria for an acceptable physical exam.

Foreign travel

An applicant who lives in a foreign country is not eligible for coverage, nor is an applicant who has plans for extended foreign travel of three consecutive months at a time or longer. (May vary by state.)

Exceptions: An applicant who, for the purpose of Missionary Work, has plans for extended foreign travel for 0-2 years from the time of the application is eligible for coverage. An applicant with foreign travel plans exceeding 2 years for Missionary Work would not be eligible.

An applicant who, for the purpose of studying abroad or occupational/business travel has plans for extended foreign travel for 0-2 years from the time of the application is eligible for coverage. An applicant with foreign travel plans exceeding 2 years for studying abroad or occupational/business travel would not be eligible.

Tobacco usage: health

Humana has two tobacco classes:

1. Non-user: Does not use ANY form of tobacco currently or has not used ANY tobacco products in the last 12 months. This includes tobacco cessation products.
2. Tobacco user

People who do not smoke or use any form of tobacco have their premium discounted. Humana conducts random nicotine testing during underwriting review.

Health underwriting guidelines

The following circumstances may result in a person not being eligible for health coverage:

- 1) Currently pregnant, an expectant parent (including fathers and/or other family members)—entire application is ineligible;
- 2) Health history that includes one of the ineligible health conditions;
- 3) Height/weight that exceeds the limits identified in the health build chart; or
- 4) Employment in an ineligible occupation.
- 5) Non-U.S. citizen who has not consulted a physician in the U.S.
- 6) Health history that includes 3 or more risk factors (build/overweight, elevated cholesterol/elevated triglycerides, hypertension, tobacco use).
- 7) Hypertension with 50% rateable build.
- 8) Hypertension with current treatment for Sleep Apnea.

A "yes" answer to any one of these circumstances may result in a declination of coverage. However, this information only provides their potential eligibility; it is not a final determination. All final coverage decisions are made by our Underwriting department upon receipt of an application. This assessment is not an offer of coverage or a notice of declination for your client.

Ineligible occupations (applicable to Florida for applications 2/2/2010 and after)

- › Air traffic controllers
- › Asbestos and toxic chemical workers
- › Commercial fishermen who do not return to port every day
- › Divers (professional scuba or skin)
- › Explosive workers
- › High-risk aviation (experimental and test pilots, crop dusters)
- › Jockeys
- › Oil and natural gas workers, including offshore operations
- › Professional auto racers
- › Professional rodeo participants
- › Professional and semi-professional athletes (**Note:** Golfers are acceptable)
- › Structural steel workers, iron workers and steeplejacks
- › Underground miners

Health build charts

Use this table as a guide to determine if an applicant is rateable because of his or her build. Humana may request a paramedical exam (at our expense) to confirm an applicant's height and weight. An applicant must have maintained an acceptable build within the 12 months prior to applying to be considered eligible. If an individual's weight exceeds our "Standard" class but less than our "Decline" limit, they will be subject to a premium increase of 25-50%.

To qualify for the lower build rating, an applicant must lose the weight to reach the lower range and maintain the weight loss for 12 months.

Applicants who have applied for individual insurance and who have been offered a rating due to build may also have an obesity rider added to his or her offer. Any diagnostic procedure, treatment, or surgery for obesity including any complications thereof, will be excluded from coverage. In states where riders are not offered, coverage may be declined.

If an applicant is applying for both a HumanaOne health plan as well as for HumanaOne Term Life Insurance, the Health Build Chart will be followed during the underwriting process. (May vary by state.)

Female

	standard	decline
4'11"	88-151 lbs	175 lbs
5'0"	90-155 lbs	180 lbs
5'1"	93-160 lbs	187 lbs
5'2"	97-167 lbs	193 lbs
5'3"	100-172 lbs	199 lbs
5'4"	102-178 lbs	206 lbs
5'5"	106-183 lbs	212 lbs
5'6"	110-189 lbs	219 lbs
5'7"	113-195 lbs	225 lbs
5'8"	116-200 lbs	232 lbs
5'9"	119-206 lbs	239 lbs
5'10"	123-212 lbs	246 lbs
5'11"	127-219 lbs	253 lbs
6'0"	130-224 lbs	260 lbs
6'1"	134-232 lbs	266 lbs

Male

	standard	decline
5'2"	97-177 lbs	198 lbs
5'3"	100-182 lbs	205 lbs
5'4"	102-189 lbs	211 lbs
5'5"	106-194 lbs	218 lbs
5'6"	110-200 lbs	224 lbs
5'7"	113-206 lbs	232 lbs
5'8"	116-212 lbs	238 lbs
5'9"	119-219 lbs	245 lbs
5'10"	123-225 lbs	252 lbs
5'11"	127-232 lbs	260 lbs
6'0"	130-238 lbs	267 lbs
6'1"	134-246 lbs	274 lbs
6'2"	138-252 lbs	282 lbs
6'3"	141-259 lbs	289 lbs
6'4"	145-266 lbs	298 lbs

Preferred rating

To provide you with more flexibility when quoting rates, HumanaOne offers three rating options, including a preferred rating. You may choose to give your clients a preferred rating if the information provided during the quoting process indicates they would be eligible for a preferred rate. Any medical information shared during the quote process must also be disclosed on the application. If a client doesn't meet the requirements for a preferred rating, you may choose a standard rating or rate your client up in 5% increments:

- › **Preferred Rating:** Our best rate for applicants with previous insurance coverage who are in good health overall and take no current medication (except birth control)
- › **Standard rating:** Applicants who don't qualify for the preferred rating and/or have minor ongoing medical conditions
- › **Substandard rating:** Applicants who are in fair health and require additional rating due to moderate medical condition

Please ensure your clients are aware that the quote is an estimate only. The rate is not guaranteed. Final decisions will be made in underwriting.

* For specific condition rating information please refer to the "Actions for Common Medical Conditions" section of the Agent Eligibility and Underwriting Guidelines.

Your client can receive up to a 10% discount with preferred rating.

Your client may qualify for a preferred rating if they:

- › Had major medical coverage within the last 63 days
- › Are the primary or spouse and 18 years of age or older (preferred rating is not available for children)
- › Are a non-tobacco user
- › Have no actionable medical condition
- › Take no ongoing medication (except birth control)
- › Do not have a ratable build

Condition Specific Deductibles

If your client has a condition-specific deductible, they will have coverage for a condition that the plan doesn't typically cover or would have a waiting period. After you meet the separate condition-specific deductible, your plan will pay covered expenses related to the condition at 100 percent for the rest of the calendar year. You also can take advantage of discounts with network providers. The condition-specific deductible applies to only one condition.

Condition specific deductibles are the amount of covered expenses, each calendar year for specific conditions listed below that a covered person received treatment, advice, consultation, received tests or recommended testing or treatment or which produced signs or symptoms prior to the effective date of coverage, whether or not the conditions were disclosed.

The covered expense for these conditions will apply to the condition specific deductible(s) and after satisfying the condition specific deductible(s), covered expenses for these conditions will be covered at 100% for the remainder of that calendar year. The covered expenses for the condition specific deductible do not apply toward satisfying the medical deductible or coinsurance.

Prescription drugs used to treat any of the condition specific deductible conditions, whether or not the conditions were disclosed, will not apply towards satisfying the condition specific deductible.

Services relating to the following conditions will have a separate condition specific deductible per condition and a corresponding deductible amount to be satisfied prior to covered expenses being processed at 100%:

Condition	Deductible per Condition
Bursitis, Dermatitis/Eczema, Hemorrhoids, Ovarian Cyst, Psoriasis, Actinic keratosis, Cataracts, Deviated septum, Immunotherapy treatment for allergies	\$2,500 network provider \$5,000 non-network provider
Bunions, Varicose veins, Tympanoplasty due to chronic ear infections, Tonsillectomy due to chronic tonsillitis/ Adenoidectomy due to chronic adenoiditis, Inguinal hernia, Plantar fasciitis	\$5,000 network provider \$10,000 non-network provider
Prostatitis/Benign prostatic hypertrophy (BPH), Thyroid goiter, Nasal polyps	\$7,500 network provider \$15,000 non-network provider

Ineligible health conditions

A series of medical questions will be asked of each of the proposed insured. Any applicant age 18 and older must review and attest to the questions individually, (age requirements vary by state). Below is a partial listing of conditions that may cause Humana to decline coverage. The list is not all-inclusive.

Please note that if your client is applying for both a health plan and a life policy at the same time, and they are denied a health plan based on their health status, the process will discontinue as well for the life policy.

Below conditions are permanent declines, unless otherwise indicated. Handling of the below conditions may vary by state.

A

Achalasia, cardio spasm
Achondroplasia
Acromegaly
Addison's disease
Adrenal disorders
AIDS, ARC, or HIV
Alcohol dependence or abuse—individual consideration, after 5 years of recovery
Alport syndrome
Alzheimer's disease
Amyloidosis
Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)
Anemia—aplastic Cooley's, B-12 deficiency, hemolytic, Mediterranean, pernicious, sickle cell or Thalassemia Major
Anencephaly
Aneurysm—if present or within 5 years
Angina
Angioplasty
Ankylosing spondylitis
Anorexia nervosa—individual consideration, after 8 years of recovery
Anticoagulant therapy
Antiphospholipid syndrome
Anticardiolipin antibody syndrome
Aortic arch arteritis
Aortic insufficiency/stenosis/regurgitation—moderate or severe
Aortic Stenosis
Aortitis
Arnold-Chiari malformation
Arterial embolism (clot)
Arterial occlusion
Arteriosclerosis, atherosclerosis

Arteriosclerosis obliterans (ASO)
Arteriovenous malformation (A-V malformation)
Arteritis
Artificial heart valve
Asperger's syndrome—varies by state
Ascites
Ataxia telangiectasia
Atherosclerosis obliterans
Atherosclerosis thrombotic disease
Atrial fibrillation—one event less than 2 years ago or multiple events or chronic or with Pacemaker or Cardiverter
Atrial septal defect—present or if surgically corrected with complications
Autism—varies by state

B

Banti's syndrome
Berger's disease
Biliary cirrhosis
Bipolar disorders
Bladder entroply—symptomatic
Blastomycosis
Brachial plexus disorder
Brain attack
Brain tumors
Bright's disease
Bronchiectasis—if lung resection, no residuals, no tobacco – individual consideration
Bronchiolectasis
Bruit
Buerger's disease (thromboangiitis obliterans)
Bulimia—individual consideration, after 8 years of recovery
Burkitt's lymphoma (malignant lymphoma)
Bypass surgery

Ineligible health conditions

C

Cachexia
Cancer with lymph node involvement or metastasis
Cardiac decompensation
Cardiac defibrillator (implantable)
Cardiac or comorbidity risk factors—3 or more (build/overweight, elevated cholesterol/ triglycerides, hypertension, tobacco use)
Cardiomegaly
Cardiomyopathy
Cardiospasm
Central serous retinopathy
Cerebral palsy
Cerebrovascular accident
Cerebrovascular disease
Charcot-Marie-Tooth disease
Chediak Higaski syndrome
Chondrocalcinosis
Christmas disease
Chromosomal abnormalities
Chronic granulomatous disease
Chronic glomerulonephritis
Chronic hepatitis
Chronic obstructive pulmonary disease (COPD)
Chronic progressive external ophthalmoplegia (CPEO)
Cirrhosis of the liver
Coarctation of the aorta
Cocaine abuse
Colitis (ulcerative)
Collagen diseases
Congenital heart anomalies
Congenital lymphedema
Congestive heart failure (CHF)
Connective tissue disorder
Cor pulmonale
Coronary artery bypass surgery (CABS)
Coronary artery disease (CAD)
Coronary Fistula
Coronary heart disease (CHD)
CREST syndrome
Creutzfeldt-Jakob disease
Grigleer-Najaar syndrome
Crohn disease
Curvature of the spine with pulmonary, cardiac or spinal cord involvement

Cushing syndrome/disease

Cystic fibrosis

Cystic kidney diseases

Cystic medial necrosis

D

Dejerine type sclerosis

Delirium

Delusions

Dementia

Demyelinating diseases

Depressant addiction—current history of addiction with current usage

Dermatitis herpetiformis—with evidence of significant immunologic compromise

Dermatomyositis

Depression—major, if hospitalization required or with suicidal attempt or ideation

DiGeorge syndrome

Diabetes insipidus

Diabetes mellitus (type 1 and type 2)

Down syndrome

Drug dependence or abuse (illicit, illegal, over the counter or prescription)

Drug psychosis

Dwarfism

E

Eaton-Lambert syndrome

Ebstein's malformation (Ebstein's anomaly)

Edward's syndrome

Ehlers-Danlos syndrome

Eisenmenger's complex (Eisenmenger's syndrome)

Ejection Fraction-less than 50% or more than 75%

Embolism—arterial is permanent decline; pulmonary depends on frequency, treatment, etc.

Emphysema

Encephalocele

Encephalocystocele

Encephalopathy

Eosinophilic granuloma

Epidermolysis bullosa

Erythema Multiforme (Stevens Johnson syndrome)—if present or less than one year since complete recovery or residuals

Esophageal varices

Ineligible health conditions

F

Fabry disease
Factor V deficiency
Factor VIII or IX deficiency
Familial Adenomatous polyposis
Fanconi syndrome-fanconi anemia
Fibromyalgia
Flexure-hepatic or splenic
Fragile X syndrome
Fragilitas ossium

G

Galactorrhea—if present
Galactosemia
Gargoylism (mucopolysaccharidosis)
Gastrectomy—total removal
Gastric bypass/stapling
Gastroparesis
Gaucher's disease
Gender identity disorder
General paresis
Glycogen storage disease
Guillain-Barre Syndrome/Polyneuritis—if present or less than 3 years since recovered or if residual disability/permanent impairment

H

Hallucinations
Hand-Schueller-Christian disease
Heart attack or disease
Heart enlargement/hypertrophy
Heart-lung transplants
Heavy chain disease
Hemiplegia
Hemochromatosis
Hemophilia A or B
Hemophilia vascular
Henoch-Schoenlein purpura
Hepatic flexure
Hepatomegaly
Hepatitis (autoimmune)
Hepatitis A—if less than 6 months after complete recovery
Hepatitis B carrier
Hepatitis C
Hepatitis D (HDC or delta virus)

Hepatitis E (HEV)
Hepatitis G (HGV)
Hepatomegaly
Hereditary angioedema
Hereditary spherocytosis—if present
Hirschsprung's disease—if unoperated or symptomatic
Histiocytosis X
Histoplasmosis—if present or disseminated and less than 3 years since complete recovery
HIV positive
Hodgkin's disease
Hughes syndrome
Human T-cell leukemia virus
Human T-cell lymphotropic virus
Hunner's ulcer
Huntington's chorea
Hydrocephalus
Hydronephrosis—if present or bilateral
Hyperhydrosis—if present or if surgically corrected with residual symptoms or any complications
Hyperparathyroidism—if unoperated
Hypersplenism
Hypogonadism (primary)
Hypoparathyroidism
Hypoplastic anemia
Hysteria

I

Idiopathic thrombocytopenic purpura (child form)—if present
IgA nephropathy/Berger's Disease
IgG subclass deficiency
Immune deficiency
Infectious neuritis—if present or multiple episodes
Insulin resistance
Intermittent claudication
Interstitial cystitis (chronic)/Hunner's Ulcer
Intestinal infarction/Intestinal ischemia—unless acute with complete recovery more than 6 weeks ago
Intestinal obstruction—if present
Iritis—if one episode, less than 6 months ago or multiple episodes
Ischemic heart disease
Ischemic/ulcerative colitis
IV drug use

Ineligible health conditions

J

Jaundice (adult)—present or less than 6 months since complete recovery

Juvenile dermatomyositis—if present or less than 2 years since complete recovery

K

Kahler's disease

Karposi's sarcoma

Kartagener's syndrome

Keratoconus—present and surgery recommended

Kidney injury—major injury with history of dialysis

Kidney failure—if chronic or acute less than 2 months since recovery

Kidney stone—if present or if more than 4 episodes

Kidney transplant

Klinefelter's syndrome

Korsakoff's psychosis

L

Left bundle branch block

Left ventricular hypertrophy

Legionella pneumophilia (Legionnaire's disease)

Letterer-Siwe disease

Leukemia

Leukoencephalopathy

Lipidosis (Niemann Pick disease)

Liver abscess with residuals

Liver cancer

Liver transplant

Lobstein's disease

Lou Gehrig's disease (ALS)

Lung cancer

Lung transplant

Lyme's disease—if present

Lymphoblastoma

Lymphoma

Lymphoma, Hodgkins

Lymphomatoid papulosis

M

Malaria—more than one occurrence with complications or frequent disabling attacks

Manic disorders

Marchiafava-Micheli syndrome

Marfan's syndrome

Medullary cystic kidney

Medullary sponge kidney—if present or less than 18 years

of age or if more than 18 years of age—bilateral

Mental retardation—severe, emotionally unstable, seizures or psychiatric impairments

Mesenteric vascular disease

Metabolic syndrome

Microcephaly

Milroy's disease

Mitral insufficiency

Mitral stenosis

Mixed connective tissue disease

Moebius syndrome/Mobius syndrome

Mucopolysaccharidosis

Multicystic kidney

Multiple myeloma

Multiple personality disorder

Multiple sclerosis

Muscular dystrophy

Myasthenia gravis

Myelitis—if present or less than 6 months since complete recovery

Myocardial infarction (MI)

Myocardial ischemia

Myotonic dystrophy

Myxedema—if present

N

Nail-Patella syndrome

Narcotic use/addiction

Nephritis (chronic)

Nephrocalcinosis

Nephrosclerosis

Nephrotic syndrome

Neuritis—if present

Neurofibromatosis

Neurogenic bladder—if present

Neuromuscular disorders

Niemann-Pick disease (Lipidosis)

O

Occlusion

Organic brain disorder/syndrome

Organ transplant recipient

Osteitis fibrosa cystica

Osteitis fibrosa cystica disseminata

Osteitis fibrosa cystica generalisata

Osteogenesis imperfecta/Lobstein's Disease

Ovarian cancer

Ineligible health conditions

P

Pacemaker
Paget's disease
Pancreatic cyst or pseudocyst
Pancytopenia
Paralysis
Paranoid disorder
Paraplegia
Parkinson's disease
Paroxysmal nocturnal hemoglobinuria
Pathological fractures
Pemphigus
Percutaneous transluminal coronary angioplasty
Periarteritis nodosa
Peripheral occlusive arterial disease (POAD)
Peripheral vascular disease or intermittent claudication
Pernicious anemia
Pick's disease
Pierre Robin's syndrome
Pituitary Adenoma—if present
Pituitary dwarfism/Achondroplasia
Plasmacytoma
Pneumocystis carinii pneumonia (PCP)
Pneumonitis
Poliomyelitis—if present or more than one limb involved
Polyarteritis
Polycystic kidney
Polycystic ovarian syndrome (PCOS)
Polycythemia vera
Polyglandular autoimmune disease
Polyneuritis (Guillain-Barre syndrome)—if present or less than 3 years since recovered or residual disability/permanent impairment
Porphyria—diagnosed less than 5 years prior to application
Portal hypertension
Post-Polio syndrome
Pregnant, an expectant parent (including fathers and/or other family members)—the entire application is ineligible
Primary biliary cirrhosis
Primary pulmonary hypertension
Primary sclerosing cholangitis
Prinzmetal's angina
Pseudocyst—if present
Pseudotumor cerebri
Psittacosis—with extensive respiratory involvement

Psoriatic arthritis
Psychiatric disorder—severe including childhood and adolescence
Psychosis
Pulmonary embolism/thrombosis—if present, on anticoagulants or if less than 1 year
Pulmonary fibrosis
Pulmonary heart disease
Pulmonic insufficiency—if moderate to severe
Pulmonic stenosis
Pulseless disease
Pyloric Stenosis—if present
Pyogenic arthritis

Q

Quadriplegia

R

Reflex sympathetic dystrophy
Renal failure—chronic, uremia
Renal hypertension
Renal Insufficiency—chronic or renal failure
Respiratory failure
Retinal detachment—if present
Retinopathy—central serous and diabetic
Rhabdomyosarcoma
Rheumatic heart disease
Rheumatoid arthritis
Russel-Silver syndrome—if less than 24 years of age

S

Sarcoidosis
Schizo-affective disorders
Schizophrenia
Scleroderma
Senility
Severe combined immunodeficiency
Sexual deviation or disorder
Shunt
Sialadenitis
Sialdenosis
Sick sinus syndrome
Sickle cell anemia
Silent myocardial ischemia
Sjogren's disease

Ineligible health conditions

Sleep apnea—central or mixed sleep apnea, or current tobacco user, or with ratable build, or with hypertension or if surgery suggested

Spherocytosis/Hereditary Spherocytosis—if present

Spina bifida (Manifesta)

Splenic flexure

Spondylitis

Spurway's disease

Status Asthmaticus

Stents—artery or blood vessel

Stevens Johnson syndrome /Erythema Multiforme—if present or less than one year since complete recovery or history of with residuals

Still's disease

Stimulant usage

Stokes-Adams syndrome

Stroke

Sturge-Weber syndrome

Suicide attempt/ideation

Syndrome X

Syphilis—if present or less than one year since complete recovery or more than 1 year since complete recovery without two normal lab results

Syringomyelia

Systemic fibrosclerosing syndrome

Systemic lupus erythematosus (SLE or lupus)

Systemic sclerosis

T

Takayasu's arteritis

Tetralogy of fallot

Thalassemia major

Thrombocythemia

Total anomalous pulmonary venous connection

Transient ischemic attack (TIA)

Transplant (except corneal)

Transposition of the great vessels

Transsexualism

Tricuspid atresia

Tricuspid insufficiency/regurgitation—moderate or severe

Tricuspid stenosis

Trisomy 21 syndrome (Down syndrome)

Truncus arteriosus

Tuberous sclerosis

Turner's syndrome

U

Ulcerative colitis/proctitis

Underdeveloped left ventricle syndrome

Urachal remnant—if present

Uveitis—if chronic or less than 6 months since recovery

V

Valve disorder

Valve replacement

Varicose veins of the esophagus

Vascular hemophilia

Ventricular arrhythmias

Ventricular septal defect—present or less than 1 year since repaired or if surgically corrected with complications

Von Hypple-Lindau syndrome

Von Willebrand's disease/Pseudohemophilia

W

Waldenstrom's macroglobulinemia

Warnick's disease

Wegener's granulomatosis (Wegener's syndrome)

Weight reduction surgery—other than gastric banding

Williams syndrome

Wilson's disease

Wiskott-Aldrich syndrome

X

XYY syndrome

Z

Zollinger-Ellison syndrome

Actions for common medical conditions—all states

These guidelines may vary due to state-specific laws and regulations but can be followed as a general outline. This is not all inclusive. Final decision is based on underwriting review. Underwriting assessments in the below grid are based on customary and usual treatment seen for the conditions noted. Below are examples only; Humana will be solely responsible for the final underwriting decision, which is based on the completed application and the applicant's health history. Guidelines are subject to change without prior notice.

NOTE: If an applicant on an application requires more than three exclusion riders (two in Indiana), the applicant will be declined.

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 OR LOWER DEDUCTIBLE PLUS RX	\$2000-\$5000 DEDUCTIBLE PLUS Rx	\$2000-\$5200 DEDUCTIBLE: No Rx	\$5950 OR HIGHER DEDUCTIBLE PLUS Rx
Acid Reflux/ GERD/ Heartburn				
Present, no hiatal hernia, non prescription medication (OTC only), no recommended consultations or testing	Standard	Standard	Standard	Standard
Present, prescription medication, no hiatal hernia present	Rider MI: Standard or rating	Standard or Rating KY & OH: Standard or Rider MI Standard or rating	Standard	Standard or Rating KY & OH: Standard or Rider MI Standard or rating
Prescription Medication use currently, <u>hiatal hernia present</u>	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline
Acne/Rosacea				
Present, no treatment or OTC medication	Standard	Standard	Standard	Standard
Prescription meds, or < 6 months since med use, no Accutane or equivalent	Rider MI: Standard or rating	Standard or Rating KY & OH: Standard or Rider MI: Standard or rating	Standard	Standard or Rating KY & OH: Standard or Rider MI: Standard or rating
Prescription meds, completed ≥ 6 months ago, complete recovery, no Accutane or equivalent	Standard	Standard	Standard	Standard
Accutane treatment of equivalent, or ≤ 1 year since treatment completed	Rider MI: decline	Rider MI: decline	Rider MI: decline	Rider MI: decline
Accutane treatment of equivalent, or > 1 year ago since treatment, complete recovery	Standard	Standard	Standard	Standard
Actinic Keratosis				
Condition Specific Deductible - \$2500 AZ, CO, LA, MI, UT and WI	<ul style="list-style-type: none"> Applied in all scenarios Additional medication rating may also apply 			
Adenoiditis/Chronic or Chronic Tonsillitis				
Condition Specific Deductible - \$5000 AZ, CO, LA, MI, UT and WI	<p>The Adenoidectomy/Tonsillectomy CSD will not be placed if one or more of the following apply:</p> <ul style="list-style-type: none"> Both the adenoids and tonsils have been surgically removed with a complete recovery There is only medical history of one condition, and it was resolved with surgery, with complete recovery 0-2 episodes of adenoiditis or tonsillitis in the past year <p>The Adenoidectomy/Tonsillectomy CSD will be placed if one or more of the following apply:</p> <ul style="list-style-type: none"> Only one condition has been resolved and surgically corrected (tonsils removed, adenoids present) and chronic condition of other is unresolved or ongoing There is a history of a chronic condition in both the adenoids and tonsils and neither have been surgically corrected 3 or more episodes of adenoiditis or tonsillitis in the past year There is not a complete recovery 			
Allergies				
Condition specific deductible: \$2,500 AZ, CO, LA, MI, UT, & WI	<ul style="list-style-type: none"> Additional medication rating may also apply (Exception: seasonal allergies) Preferred rates will apply for Primary & Spouse 			
Amputation/Prosthesis				
Finger or toes, with or without prosthesis	Standard	Standard	Standard	Standard
Eye	Standard	Standard	Standard	Standard
All other amputations, with or without prosthesis	Rider KY, LA, MI & NM: Decline	Rider KY, LA, MI & NM: Decline	Rider KY, LA, MI & NM: Decline	Rider KY, LA, MI & NM: Decline
Caused by diabetes, severe artery disease or other disease	Decline	Decline	Decline	Decline

Actions for common medical conditions—all states

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 OR LOWER DEDUCTIBLE PLUS RX	\$2000-\$5000 DEDUCTIBLE PLUX Rx	\$2000-\$5200 DEDUCTIBLE: No Rx	\$5950 OR HIGHER DEDUCTIBLE PLUS Rx
Anemia: other than anemia listed in the ineligible health conditions list				
Present	Standard	Standard	Standard	Standard
Aneurysm				
Present	Decline	Decline	Decline	Decline
History of, more than 5 years after repaired	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Anxiety				
Well controlled with prescription medication, no counseling, no more than 2 ER visits in the last 12 months	Standard or Rating KY & OH: Standard or Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
Counseling only, no medication	Rate 10-20%	Rate 10-20%	Standard	Rate 10-20%
Asthma				
Exercise induced, no regular medication required	Standard	Standard	Standard	Standard
Medication use only	Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard
Medication use, steroid treatment (not including Albuterol inhaler) less than 3 times and/or no more than 2 ER visits in the past 12 months	Rider	Rider	Rider	Standard or Rating KY & OH: Standard or Rider
Oral steroids required \geq 3 times or more than 2 ER visits in the past 12 months	Decline	Decline	Decline	Decline
Attention Deficit Disorder/ADD/ADHD				
No medication or counseling, more than 2 years	Standard	Standard	Standard	Standard
Medications used to treat	Rider IN: Rate only KY & OH: Standard or Rider	Rider or Rating IN: Rate only KY & OH: Standard or Rider	Standard	Rating IN: Rate only KY & OH: Standard or Rider
Atrial Fibrillation				
Single event, no continued medications, complete recovery, more than 2 years ago	Standard	Standard	Standard	Standard
Single event, <2 years ago	Decline	Decline	Decline	Decline
Multiple events or continued use of medication or chronic atrial fibrillation	Decline	Decline	Decline	Decline
Pacemaker or cardioverter defibrillator	Decline	Decline	Decline	Decline
Back Sprain/Strain/Whiplash				
\geq 1 year ago: complete recovery	Standard	Standard	Standard	Standard
Less than 1 year ago or not recovered	Rider MI: rate 50%	Rider MI: rate 50%	Rider MI: rate 50%	Standard
Baker's Cyst				
History of no recurrence	Standard	Standard	Standard	Standard
Present, asymptomatic	Rider MI: Decline	Standard	Standard	Standard
Present, symptomatic	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline	Standard
Basal Cell Carcinoma				
Present	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline
Single occurrence, complete recovery	Standard	Standard	Standard	Standard
Multiple occurrences, or recurrent, removed (regardless of timeframe)	Rider MI: rate 25% permanent	Rider MI: rate 25% permanent	Rider MI: rate 25% permanent	Standard

Actions for common medical conditions—all states

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 OR LOWER DEDUCTIBLE PLUS RX	\$2000-\$5000 DEDUCTIBLE PLUS Rx	\$2000-\$5200 DEDUCTIBLE: No Rx	\$5950 OR HIGHER DEDUCTIBLE PLUS Rx
Benign Prostatic Hypertrophy/BPH and/or Prosthesis				
Condition specific deductible - \$7,500	<ul style="list-style-type: none"> Applied in all scenarios Additional medication rating may also apply 			
Bladder Infections (Cystitis)				
Less than 4 per year	Standard	Standard	Standard	Standard
4: 6 episodes per year	Decline	Standard	Standard	Standard
More than 6	Decline	Decline	Decline	Decline
Breast Cyst, Nodule or Mass				
Present & benign	Rider MI & VA: Rate 25%	Rider MI & VA: Rate 25%	Rider MI & VA: Rate 25%	Standard
Removed & benign	Standard	Standard	Standard	Standard
Present, pathology unknown, testing not complete, or suspicious for malignancy	Decline	Decline	Decline	Decline
Breast Implants				
Present, no complications, placed for cosmetic purposes	Standard	Standard	Standard	Standard
Breast Reduction/Macromastia				
Condition present, no surgery completed	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline
Surgery completed < 1 year ago, with complete recovery	Standard	Standard	Standard	Standard
Surgery completed < 1 year ago, with residuals	Rider MI: 25%	Rider MI: 25%	Rider MI: 25%	Rider MI: 25%
Bronchitis				
1: 3 episodes in the past year, non tobacco user, complete recovery	Standard	Standard	Standard	Standard
1: 2 episodes in the past year, tobacco user, complete recovery	Standard	Standard	Standard	Standard
3 episodes a year, tobacco user, complete recovery	Individual consideration	Individual consideration	Individual consideration	Individual consideration
> 3 episodes a year or Chronic Bronchitis	Decline	Decline	Decline	Decline
Bundle Branch Block (right)				
Complete, no tobacco use for the last 12 months, symptoms & treatment free for last 12 months, build not ratable	Standard	Standard	Standard	Standard
Bunions				
Condition Specific Deductible - \$5000 AZ, CO, LA, MI, UT and WI	<p>The Bunion CSD will not be placed if one or more of the following apply:</p> <ul style="list-style-type: none"> The bunions have been surgically corrected in both feet, and it is >6 months since the surgery, with a complete recovery History of bunion present in only one foot, with surgical correction >6 months ago and complete recovery, and there is no indication of a bunion or monitoring in the other foot. <p>The Bunion CSD is placed if one or more of the following apply:</p> <ul style="list-style-type: none"> The bunion was surgically corrected <6 months prior to the application The bunion(s) are not surgically corrected There is not a complete recovery 			
Bursitis				
Condition Specific Deductible - \$2500 AZ, CO, LA, MI, UT and WI	<ul style="list-style-type: none"> Applied in all scenarios Additional medication rating may also apply 			
Carpal Tunnel				
Present or residuals	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline	Standard
Surgical repair complete recovery	Standard	Standard	Standard	Standard

Actions for common medical conditions—all states

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 OR LOWER DEDUCTIBLE PLUS RX	\$2000-\$5000 DEDUCTIBLE PLUS Rx	\$2000-\$5200 DEDUCTIBLE: No Rx	\$5950 OR HIGHER DEDUCTIBLE PLUS Rx
Cataracts				
Condition Specific Deductible - \$2500 AZ, CO, LA, MI, UT and WI	The Cataract CSD will not be placed if one or more of the following apply: <ul style="list-style-type: none"> Both eyes have been surgically corrected with a complete recovery Cataract history present in only one eye with surgical correction and complete recovery, and there is no indication of cataract or monitoring in the other eye. The Cataract CSD will be placed if one or more of the following apply: <ul style="list-style-type: none"> The cataracts have not been surgically corrected There is not a complete recovery 			
Chlamydia				
Present or under treatment, no other STD history	Standard	Standard	Standard	Standard
Complete recovery	Standard	Standard	Standard	Standard
Colon Polyps				
Present	Decline	Decline	Decline	Decline
More than 1 benign polyp removed within the past 5 years during colonoscopy, scheduled f/u is every 10 years	Rider (permanent): UT: Non-tobacco: Max rating applies: tobacco user IC CO & MI: rating	Rider (permanent): UT: Non-tobacco: Max rating applies: tobacco user IC CO & MI: rating	Rider (permanent): UT: Non-tobacco: Max rating applies: tobacco user IC CO & MI: rating	Rider (permanent): UT: Non-tobacco: Max rating applies: tobacco user IC CO & MI: rating
Single benign polyp removed during colonoscopy within the last 5 years, no colon resection, f/u schedule more than 5 years out	Standard	Standard	Standard	Standard
Single benign polyp removed during colonoscopy, within the past 5 years no colon resection, follow up scheduled every 3: 5 years	Rider (permanent): UT: Non-tobacco: Max rating applies: tobacco user IC CO & MI: rating	Rider (permanent): UT: Non-tobacco: Max rating applies: tobacco user IC CO & MI: rating	Rider (permanent): UT: Non-tobacco: Max rating applies: tobacco user IC CO & MI: rating	Rider (permanent): UT: Non-tobacco: Max rating applies: tobacco user IC CO & MI: rating
More than 1 polyp removed within the past 5 years. Surgically removed (not during colonoscopy) or part of colon surgically removed or follow up scheduled every 1: 2 years	Decline	Decline	Decline	Decline
1: 2 polyps removed within the past 5 years during colonoscopy, only 1 colonoscopy completed within the past 5 years. Follow up scheduled every 3: 5 years	Rider (permanent) UT: Non-tobacco: Max rating applies: tobacco user IC CO & MI: rating	Rider (permanent) UT: Non-tobacco: Max rating applies: tobacco user IC CO & MI: rating	Rider (permanent) UT: Non-tobacco: Max rating applies: tobacco user IC CO & MI: rating	Rider (permanent) UT: Non-tobacco: Max rating applies: tobacco user IC CO & MI: rating
More than 2 polyps removed within the past 5 years, follow up scheduled every 3: 5 years	Decline	Decline	Decline	Decline
Condyloma				
Present or history of: no HPV	Rider UT: 55% rating, <u>non</u> tobacco users UT: Decline tobacco users CO & MI: 100% rating	Standard	Standard	Standard
Present of history of: with HPV	Rider UT: 55% rating, <u>non</u> tobacco users UT: Tobacco users: Decline CO & MI: 100% rating HPV underwritten separately	Rider UT: 55% rating, <u>non</u> tobacco users UT: Tobacco users: Decline CO & MI: 100% rating HPV underwritten separately	Rider UT: 55% rating, <u>non</u> tobacco users UT: Tobacco users: Decline CO & MI: 100% rating HPV underwritten separately	Rider UT: 55% rating, <u>non</u> tobacco users UT: Tobacco users: Decline CO & MI: 100% rating HPV underwritten separately
Deep Vein Thrombosis (DVT)				
On anticoagulants or one episode less than 3 months ago	Decline	Decline	Decline	Decline
One episode—3 mos: 2 years with complete recovery	Rider MI: 25% rating UT: 25% rating for non-tobacco user Tobacco user: individual consideration	Rider MI: 25% rating UT: 25% rating for non-tobacco user Tobacco user: individual consideration	Rider MI: 25% rating UT: 25% rating for non-tobacco user Tobacco user: individual consideration	Standard
Recurrent	Decline	Decline	Decline	Decline

Actions for common medical conditions—all states

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 OR LOWER DEDUCTIBLE PLUS RX	\$2000-\$5000 DEDUCTIBLE PLUS Rx	\$2000-\$5200 DEDUCTIBLE: No Rx	\$5950 OR HIGHER DEDUCTIBLE PLUS Rx
Depression				
Well controlled with prescription medication, no counseling	Standard or Rating KY & OH: Standard or Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
Counseling only, no medication	Rate 10-20%	Rate 10-20%	Rate 10-20%	Rate 10-20%
Dermatitis and/or Eczema				
Condition Specific Deductible - \$2500 AZ, CO, LA, MI, UT and WI	<ul style="list-style-type: none"> Applied in all scenarios Additional medication rating may also apply 			
Deviated Septum (nasal)				
Condition Specific Deductible - \$2500 AZ, CO, LA, MI, UT and WI	No CSD is placed when surgically corrected with a complete recovery			
Deviated Septum (nasal)				
Condition Specific Deductible - \$2500 AZ, CO, LA, MI, UT and WI	No CSD is placed when surgically corrected with a complete recovery			
Disc Disorder (herniated, bulging, ruptured)				
Present, surgically repaired less than 1 year ago or with residuals	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline
Asymptomatic, surgically repaired more than 1 year ago with full recovery	Standard	Standard	Standard	Standard
Diverticulitis				
Present, No Surgery	Rider MI & UT: Decline	Rider MI & UT: Decline	Rider MI & UT: Decline	Rider MI & UT: Decline
Surgery within 0-2 years	Rider MI & UT: Decline	Rider MI & UT: Decline	Rider MI & UT: Decline	Rider MI & UT: Decline
Surgically corrected > 2 years ago	Standard	Standard	Standard	Standard
Diverticulosis				
Present and asymptomatic, no follow-up	Standard	Standard	Standard	Standard
Symptomatic and/or follow-up recommended	See Diverticulitis	See Diverticulitis	See Diverticulitis	See Diverticulitis
DUI: Paramed exam is required				
Single occurrence, within 5 years	Rate 30%-Decline	Rate 30%-Decline	Rate 30%-Decline	Rate 30%-Decline
Single occurrence, more than 5 years	Standard	Standard	Standard	Standard
Multiple occurrences, within 5 years	Decline	Decline	Decline	Decline
Multiple occurrences, more than 5 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Ear Infection (Otitis Media)				
Condition Specific Deductible - \$5000 AZ, CO, LA, MI, UT and WI	<p>The Tympanoplasty CSD will not be placed if one or more of the following apply:</p> <ul style="list-style-type: none"> 0-2 episodes of otitis media in the past year with complete recovery Condition is present and it is the second episode <p>The Tympanoplasty CSD is placed if one or more of the following apply:</p> <ul style="list-style-type: none"> 3 or more episodes of otitis media in the past year Recommendation to consult a specialist Any history of Tympanostomy tube /Tympanoplasty placement There is not a complete recovery 			
Eczema/Dermatitis				
Condition Specific Deductible - \$2500 AZ, CO, LA, MI, UT and WI	<ul style="list-style-type: none"> Applied in all scenarios Additional medication rating may also apply 			
Endometriosis				
Present or within 5 years of treatment	Rider KY & MI: Decline	Rider KY & MI: Decline	Rider KY & MI: Decline	Rider KY & MI: Decline
> 5 years since symptoms or treatment	Standard	Standard	Standard	Standard
Surgery < 3 years ago	Rider KY & MI: Decline	Rider KY & MI: Decline	Rider KY & MI: Decline	Standard
Surgery > 3 years ago	Standard	Standard	Standard	Standard

Actions for common medical conditions—all states

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 OR LOWER DEDUCTIBLE PLUS RX	\$2000-\$5000 DEDUCTIBLE PLUS Rx	\$2000-\$5200 DEDUCTIBLE: No Rx	\$5950 OR HIGHER DEDUCTIBLE PLUS Rx
Enlarged Prostate: See Benign Prostatic Hypertrophy				
Epilepsy, Grand Mal (Generalized)				
Seizure within past 2 years	Decline	Decline	Decline	Decline
Last seizure > 2 years ago	Standard or Rate-up	Standard or Rate-up	Standard	Standard or Rate-up
Epilepsy, Petit Mal (Generalized)				
Seizure within past 2 years	Decline	Decline	Decline	Decline
Last seizure > 2 years ago	Standard or Rate-up	Standard or Rate-up	Standard	Standard or Rate-up
Epilepsy, Temporal Lobe (Partial)				
Seizure < 1 year ago	Decline	Decline	Decline	Decline
Seizure > 1 year ago	Standard or Rate-up	Standard or Rate-up	Standard	Standard or Rate-up
Fractures				
Present: No fixation device	Rider MI: 75% rating	Standard	Standard	Standard
Present: with permanent fixation device	Standard	Standard	Standard	Standard
Present: with temporary fixation device	Rider MI: Decline	Standard	Standard	Standard
Recovered & released from care with no fixation device or permanent fixation device	Standard	Standard	Standard	Standard
Recovered, released from care with temporary fixation device	Standard	Standard	Standard	Standard
Pathological	Decline	Decline	Decline	Decline
Ganglion Cyst				
Present & symptomatic	Rider MI: 25% rating	Standard	Standard	Standard
Surgically removed or history of and resolved	Standard	Standard	Standard	Standard
Gastric banding: weight loss surgery				
Lap band removed, no rateable build, weight maintained for one year	Standard	Standard	Standard	Standard
Lap Band removed, rateable build, or weight loss not maintained for one year	Decline	Decline	Decline	Decline
Lap Band present	Decline	Decline	Decline	Decline
Gastric Bypass / Gastric Stapling	Decline	Decline	Decline	Decline
GERD (reflux): see Acid Reflux/GERD				
Gestational Diabetes				
< 5 yrs ago, diet controlled during pregnancy, no recurrence	Rate 25% - UT: tobacco users, individual consideration	Rate 25% - UT: tobacco users, individual consideration	Rate 25% - UT: tobacco users, individual consideration	Rate 25% - UT: tobacco users, individual consideration
> 5 yrs ago, diet controlled during pregnancy, no recurrence	Standard	Standard	Standard	Standard
< 5 yrs ago, controlled with insulin during pregnancy, no recurrence<	Rate 50% - UT: tobacco users, individual consideration	Rate 50% - UT: tobacco users, individual consideration	Rate 50% - UT: tobacco users, individual consideration	Rate 50% - UT: tobacco users, individual consideration
> 5 yrs ago, controlled with insulin during pregnancy, no recurrence	Rate 25% - UT: tobacco users, individual consideration	Rate 25% - UT: tobacco users, individual consideration	Rate 25% - UT: tobacco users, individual consideration	Rate 25% - UT: tobacco users, individual consideration
History of, no glucose test following pregnancy	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Glucose levels did not return to normal	Decline	Decline	Decline	Decline

Actions for common medical conditions—all states

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 OR LOWER DEDUCTIBLE PLUS RX	\$2000-\$5000 DEDUCTIBLE PLUS Rx	\$2000-\$5200 DEDUCTIBLE: No Rx	\$5950 OR HIGHER DEDUCTIBLE PLUS Rx
Glaucoma				
Symptomatic, but not diagnosed	Rider and rating for medications MI: rating for condition and medication use	Rider and rating for medications MI: rating for condition and medication use	Rider for condition, no action for medications MI: rating for condition and medication use	Rider and rating for medications MI: rating for condition and medication use
Present, well controlled	Rating OH & KY: Rider	Rating OH & KY: Rider	Standard	Rating OH & KY: Rider
Present, not controlled: with or without medications	Rider	Rider	Rider	Rider
Surgically corrected both eyes, with or without medications	If no medications: Standard Medication use: Rating OH & KY: Rider	If no medications: Standard Medication use: Rating OH & KY: Rider	Standard	If no medications: Standard Medication use: Rating OH & KY: Rider
Surgically corrected in one eye: with or without medication use	Rider MI: Decline	Rider MI: 50-75% rating for condition and adl rating for medication use	Rider MI: 50% rating for condition, no action for med use	Rider MI: 50% rating for condition, and adl rating for med use
Gout				
Present or within 2 years of symptoms or treatment	Rider MI: 75% rating	Rider MI: 75% rating	Rider MI: 75% rating	Standard
Recovered and time from last symptoms or treatment > 2 years	Standard	Standard	Standard	Standard
Grave's Disease: See Hyperthyroidism				
Guillain-Barre Syndrome				
Present or < 3 years since recovered or Residual disability/permanent impairment	Decline	Decline	Decline	Decline
> 3 years since recovered, no disability, minimal weakness, no relapse	Rate 25% UT: Tobacco user: Individual consideration	Standard	Standard	Standard
Gynecomastia				
Present, under age 20, no known cause	Rider MI & UT: Decline	Rider MI & UT: Decline	Rider MI & UT: Decline	Rider MI & UT: Decline
Present, current treatment, over age 20, no cause known	Rider MI & UT: Decline	Rider MI & UT: Decline	Rider MI & UT: Decline	Rider MI & UT: Decline
History of, complete recovery OR surgically corrected, released from care	Standard	Standard	Standard	Standard
Hashimoto's Thyroiditis: See Hypothyroidism				
Heartburn: see Acid Reflux				
Heart Murmur				
Functional/Innocent, Grade I or II: Systolic	Standard	Standard	Standard	Standard
Organic, Grade III or greater, continuous: Diastolic	Decline	Decline	Decline	Decline
Hemorrhoids				
Condition Specific Deductible - \$2500 AZ, CO, LA, MI, UT and WI	<ul style="list-style-type: none"> • Applied in all scenarios • Additional medication rating may also apply 			
Hepatitis A				
Not a complete recovery and/or liver tests abnormal	Decline	Decline	Decline	Decline
>6 months since treatment, with normal liver tests and complete recovery	Standard	Standard	Standard	Standard
Hepatitis B				
Carrier	Decline	Decline	Decline	Decline
Present or < 6 months since treatment	Decline	Decline	Decline	Decline
Others	Individual consideration	Individual consideration	Individual consideration	Individual consideration

Actions for common medical conditions—all states

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 OR LOWER DEDUCTIBLE PLUS RX	\$2000-\$5000 DEDUCTIBLE PLUS Rx	\$2000-\$5200 DEDUCTIBLE: No Rx	\$5950 OR HIGHER DEDUCTIBLE PLUS Rx
Hernia				
Present, all types other than Hiatal Hernia	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline
Surgically repaired	Standard	Standard	Standard	Standard
Herpes				
OTC medication	Standard	Standard	Standard	Standard
Prescription medication	Rating or Rider KY & OH: Standard or Rider	Rating or Rider KY & OH: Standard or Rider	Standard	Rating or Rider KY & OH: Standard or Rider
Herpes Zoster (shingles)				
Present	Standard or Rate-up	Standard or Rate-up	Standard	Standard
Complete recovery, no medication	Standard	Standard	Standard	Standard
Hiatal Hernia: see Acid Reflux/GERD				
High Blood Pressure/Hypertension				
Underwritten based on age of onset, stability and comorbidity				
Stable, average readings 150/90 or less, no other cardiac risk factors, controlled with medication	Standard or Rate-up	Standard or Rate-up	Standard	Standard or Rate-up
High Blood Pressure + 50% Ratable Build				
	Decline	Decline	Decline	Decline
High Blood Pressure + Ratable Build + Tobacco User				
	Decline	Decline	Decline	Decline
High Blood Pressure + High Cholesterol controlled with medication				
	Standard or Rating KY & OH: Hypertension: Standard or Rating Cholesterol: Standard or Rider	Standard or Rating KY & OH: Hypertension: Standard or Rating Cholesterol: Standard or Rider	Standard	Standard or Rating KY & OH: Hypertension: Standard or Rating Cholesterol: Standard or Rider
High Blood Pressure + Sleep Apnea				
	Decline	Decline	Decline	Decline
High Blood Pressure + High Cholesterol + Ratable Build				
	Decline	Decline	Decline	Decline
High Blood Pressure + High Cholesterol + Tobacco User				
	Decline	Decline	Decline	Decline
High Cholesterol				
Lipid panel results within normal limits, compliant with follow up, controlled with medication	Standard or Rating KY & OH: Standard or Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
High Cholesterol + Ratable Build + Tobacco User				
	Decline	Decline	Decline	Decline
High Cholesterol + Ratable Build + Hypertension				
	Decline	Decline	Decline	Decline
Human Papilloma Virus (HPV)				
Low risk: no condyloma	Standard	Standard	Standard	Standard
Low risk, with condyloma	Rider CO, KY, & MI: Rate 100% UT: Rate 55%: non tobacco user: individual consideration	Rider CO, KY, & MI: Rate 100% UT: Rate 55%: non tobacco user: individual consideration	Rider CO, KY, & MI: Rate 100% UT: Rate 55%: non tobacco user: individual consideration	Rider CO, KY, & MI: Rate 100% UT: Rate 55%: non tobacco user: individual consideration

Actions for common medical conditions—all states

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 OR LOWER DEDUCTIBLE PLUS RX	\$2000-\$5000 DEDUCTIBLE PLUS Rx	\$2000-\$5200 DEDUCTIBLE: No Rx	\$5950 OR HIGHER DEDUCTIBLE PLUS Rx
High risk	Rider CO, KY, & MI: Decline	Rider CO, KY, & MI: Decline	Rider CO, KY, & MI: Decline	Rider CO, KY, & MI: Decline
Hyperthyroidism				
Present: untreated	Decline	Decline	Decline	Decline
Present: treated with medication	Rider	Standard	Standard	Standard
Hypoglycemia				
Present, follow up recommended	Decline	Decline	Decline	Decline
Present, or history of, diet controlled, no follow-up recommended	Standard	Standard	Standard	Standard
Present, treated with medication	Decline	Decline	Decline	Decline
Hypothyroid				
Present or history of	Standard	Standard	Standard	Standard
Infertility Treatment: male and female				
Current infertility drug treatment	Decline: entire family	Decline: entire family	Decline: entire family	Decline: entire family
Last treatment with infertility drugs ≤ a year without a live birth	Decline: entire family	Decline: entire family	Decline: entire family	Decline: entire family
Last treatment with infertility drugs with a live birth, family planning complete	Standard	Standard	Standard	Standard
Last treatment with infertility drugs with a live birth, family planning is not complete	Decline: entire family	Decline: entire family	Decline: entire family	Decline: entire family
Last treatment with IVF, ZIFT, GIFT or others, family planning complete	Standard	Standard	Standard	Standard
Last treatment with IVF, ZIFT, GIFT or others, family planning is not complete	Decline: entire family	Decline: entire family	Decline: entire family	Decline: entire family
Inguinal Hernia				
Condition Specific Deductible - \$5000 AZ, CO, LA, MI, UT and WI	• Applied in all scenarios			
Insomnia				
Treated with medication	Standard or Rating KY & OH: Standard or Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
Irritable Bowel Syndrome				
Treated with OTC medication	Standard	Standard	Standard	Standard
Controlled w/prescription GI medication	Rider MI & UT: Rating	Standard or Rating KY & OH: Standard or Rider MI & UT: Rating	Standard	Standard or Rating KY & OH: Standard or Rider MI & UT: Rating
Treated w/non-GI prescription medication	Rider and Rating for non-GI meds MI & UT: Rating	Standard or Rating	Standard	Standard or Rating
ITP (blood disorder)				
Child form, complete recovery, platelet count returned to normal	Standard	Standard	Standard	Standard
Child form, present	Decline	Decline	Decline	Decline
Adult form or chronic, less than 40 years of age, more than 3 years since treatment and a complete recovery	Rate 25% UT: tobacco user: individual consideration	Rate 25% UT: tobacco user: individual consideration	Rate 25% UT: tobacco user: individual consideration	Rate 25% UT: tobacco user: individual consideration
Adult form or chronic, more than 6 years since treatment and a complete recovery, no current treatment, normal platelet count	Standard	Standard	Standard	Standard

Actions for common medical conditions—all states

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 OR LOWER DEDUCTIBLE PLUS RX	\$2000-\$5000 DEDUCTIBLE PLUX Rx	\$2000-\$5200 DEDUCTIBLE: No Rx	\$5950 OR HIGHER DEDUCTIBLE PLUS Rx
Joint replacement				
Hip replaced	Permanent Rider KY, MI, & NM: Decline	Permanent Rider KY, MI, & NM: Decline	Permanent rider KY, MI, & NM: Decline	Permanent Rider KY, MI, & NM: Decline
Knee replaced	Permanent Rider KY, MI, & NM: Decline	Permanent Rider KY, MI, & NM: Decline	Permanent Rider KY, MI, & NM: Decline	Permanent Rider KY, MI, & NM: Decline
Shoulder replaced	Permanent Rider KY, MI, & NM: Rate 100%: Decline tobacco user Decline KY tobacco user LA: 84% rating	Permanent Rider KY, MI, & NM: Rate 100%: Decline tobacco user Decline KY tobacco user LA: 84% rating	Permanent Rider KY, MI, & NM: Rate 100%: Decline tobacco user Decline KY tobacco user LA: 84% rating	Standard
Kidney Infection/Pyelonephritis/Pyelitis				
1 episode, within 0-3 years	Rider LA, MI, & UT/non tobacco users: 25% rating, non tobacco users UT: Tobacco users, individual consideration	Standard	Standard	Standard
1 episode > 3 years ago	Standard	Standard	Standard	Standard
2 episodes, < 2 years ago	Decline	Decline	Decline	Standard
2 episodes, 2-5 years ago	Rider LA, MI, & UT/non tobacco users: 25% rating, non tobacco users UT: Tobacco users, individual consideration	Standard	Standard	Standard
2 episodes, > 5 years ago	Standard	Standard	Standard	Standard
3 or more episodes, <i>regardless of time frame</i>	Decline	Decline	Decline	Decline
Kidney Stones				
Present	Decline	Decline	Decline	Rider LA, MI, & UT/non tobacco users: 50% rating, non tobacco users UT: Tobacco users, individual consideration
1 or 2 episodes, passed or surgically removed < 2 years ago	Rider MI & UT/non tobacco users: 50% rating, non tobacco users UT: Tobacco users, individual consideration	Rider MI & UT/non tobacco users: 50% rating, non tobacco users UT: Tobacco users, individual consideration	Rider MI & UT/non tobacco users: 50% rating, non tobacco users UT: Tobacco users, individual consideration	Standard
1 or 2 episodes, passed or surgically removed > 2 years ago	Standard	Standard	Standard	Standard
3 or 4 episodes, passed or surgically removed 0-5 years ago	Rider MI & UT/non tobacco users: 50% rating, non tobacco users UT: Tobacco users, individual consideration	Rider MI & UT/non tobacco users: 50% rating, non tobacco users UT: Tobacco users, individual consideration	Rider MI & UT/non tobacco users: 50% rating, non tobacco users UT: Tobacco users, individual consideration	Standard
3 or 4 episodes, passed or surgically removed > 5 years ago, <i>regardless of time frame</i>	Standard	Standard	Standard	Standard
3 or 4 episodes surgically removed	Rider MI & UT: Decline	Rider MI & UT: Decline	Rider MI & UT: Decline	Rider MI & UT: Decline
5 or more episodes	Decline	Decline	Decline	Decline

Actions for common medical conditions—all states

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 OR LOWER DEDUCTIBLE PLUS RX	\$2000-\$5000 DEDUCTIBLE PLUS RX	\$2000-\$5200 DEDUCTIBLE: No Rx	\$5950 OR HIGHER DEDUCTIBLE PLUS RX
Lichen Planus				
Mild infrequent attacks	Standard	Standard	Standard	Standard
Frequent or severe attacks	Rider plus Rate LA & MI: 25% rating for condition, adl rating for med use	Standard or Rate-up LA & MI: Rating for med	Rider no rating for meds LA & MI: rating	Standard or Rate-up
Lipoma				
Present, asymptomatic, no surgery anticipated	Standard	Standard	Standard	Standard
Surgically removed, complete recovery	Standard	Standard	Standard	Standard
Present and symptomatic	Rider MI: 25% rating	Standard	Standard	Standard
Lyme Disease				
Present or treatment completed less than 6 months ago	Decline	Decline	Decline	Decline
> 6 months since recovery, no residuals	Standard	Standard	Standard	Standard
Macular Degeneration				
Dry or wet	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline
Meniere's Disease				
Present, confirmed diagnosis, stable, current or history of med use, no ongoing follow-up or treatment	Standard or Rating KY & OH: Standard or Rider (permanent) MI: Decline	Standard or Rating KY & OH: Standard or Rider (permanent) MI: Decline	Standard	Standard
Present, confirmed diagnosis, stable, current or history of med use, ongoing follow-up or treatment	Rider (permanent) MI: Decline	Rider (permanent) MI: Decline	Rider (permanent) MI: Decline	Rider (permanent) MI: Decline
Migraines				
Occasional (≤ 3 episodes yearly) treated with OTC medication	Standard	Standard	Standard	Standard
≥ 4 episodes in the last 12 months, or severe. Workup completed, symptoms controlled with current treatment	Rider MI: Rating	Standard or Rating KY & OH: Standard or Rider MI: Rating	Standard	Standard or Rating KY & OH: Standard or Rider MI: Rating
≥ 4 episodes in the last 12 months, No workup completed	Decline	Decline	Decline	Decline
Miscarriage				
1: 2, no underlying cause	Standard	Standard	Standard	Standard
> 2, no full term deliveries	Rider MI & UT/non tobacco user: 50% rating UT tobacco user: individual consideration	Rider MI & UT/non tobacco user: 50% rating UT tobacco user: individual consideration	Rider MI & UT/non tobacco user: 50% rating UT tobacco user: individual consideration	Rider MI & UT/non tobacco user: 50% rating UT tobacco user: individual consideration
History of with full term delivery	Standard	Standard	Standard	Standard
Mitral Valve Prolapse				
No symptoms or treatment	Standard	Standard	Standard	Standard
Mild symptoms controlled with one med, no other heart disorder	Standard or Rate-up	Standard or Rate-up	Standard	Standard or Rate-up
Molluscum Contagiosum				
Present or complete recovery < 1 year	Rider MI: 50% rating	Standard	Standard	Standard
Complete recovery > 1 year	Standard	Standard	Standard	Standard
MRSA: Methicillin-Resistant Staphylococcus Aureus				
Present, currently under treatment	Decline	Decline	Decline	Decline
Completed treatment, follow-up pending	Decline	Decline	Decline	Decline
Treated, full recovery of over 60 days	Standard	Standard	Standard	Standard

Actions for common medical conditions—all states

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 OR LOWER DEDUCTIBLE PLUS RX	\$2000-\$5000 DEDUCTIBLE PLUX Rx	\$2000-\$5200 DEDUCTIBLE: No Rx	\$5950 OR HIGHER DEDUCTIBLE PLUS Rx
Nasal Polyps				
Condition Specific Deductible - \$7500 AZ, CO, LA, MI, UT and WI	• Applied in all scenarios			
Nephritis/Glomerulonephritis				
1 episodes > 3 years ago, normal blood & urine results	Standard	Standard	Standard	Standard
All other scenarios	Rider, individual consideration or decline MI & UT: Rating, individual consideration or decline	Rider, individual consideration or decline MI & UT: Rating, individual consideration or decline	Rider, individual consideration or decline MI & UT: Rating, individual consideration or decline	Rider, individual consideration or decline MI & UT: Rating, individual consideration or decline
Osteoarthritis				
Present, only OTC meds, no PT or OT, no shoulder, hip, pelvis, back or spine, knee or ankle involvement	Standard	Standard	Standard	Standard
Present, all treatment except OTC meds, no shoulder, hip, pelvis, back or spine, knee or ankle involvement	Rider MI: rating	Rider MI: rating	Rider MI: rating	Standard or Rating
Present, regardless of treatment, with shoulder, hip, pelvis, back or spine, knee or ankle involvement and no joint replacement	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline
Joint replacement (see joint replacements)				
Osteoporosis/Osteopenia				
Current use of Prophylactic medication, due to age/ menopause, no diagnosis of osteoporosis or osteopenia, no fractures or Dexa scans done	Standard or Rate-up	Standard or Rate-up	Standard	Standard or Rate-up
Diagnosis of Osteoporosis or Osteopenia with or without medication use, Dexa scans stable or improved	Rider: permanent KY & MI: Minimum rate of 25% plus pharmacy rating if on meds, or 50% rate if not on meds	Rider: permanent KY & MI: Minimum rate of 25% plus pharmacy rating if on meds, or 50% rate if not on meds	Rider: permanent KY & MI: Minimum rate of 25%	Standard or Rate-up
Present, severe, history of pathologic fractures, crippling, Dexa scans worsening	Decline	Decline	Decline	Decline
Ovarian Cyst				
Condition Specific Deductible - \$2500 AZ, CO, LA, MI, UT and WI	• Applied in all scenarios			
Pancreatitis				
History of attack, no underlying cause, resolved	Individual consideration, medical records required	Individual consideration, medical records required	Individual consideration, medical records required	Individual consideration, medical records required
Chronic or recurrent	Decline	Decline	Decline	Decline
Pap Smear: Abnormal				
ASCUS, no high risk HPV, Class II or Class III followed by one normal pap, Class IV, treated, followed by three normal pap smears	Standard	Standard	Standard	Standard
Phlebitis				
Current use of blood thinners	Decline	Decline	Decline	Decline
One episode, < 3 months, complete recovery, no varicose veins or edema	Rider MI & UT/non tobacco user: 25% rating UT tobacco user: individual consideration	Rider MI & UT/non tobacco user: 25% rating UT tobacco user: individual consideration	Rider MI & UT/non tobacco user: 25% rating UT tobacco user: individual consideration	Standard
One episode, 3 months: 2 years, complete recovery, no varicose veins or edema	Standard	Standard	Standard	Standard

Actions for common medical conditions—all states

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 OR LOWER DEDUCTIBLE PLUS RX	\$2000-\$5000 DEDUCTIBLE PLUS Rx	\$2000-\$5200 DEDUCTIBLE: No Rx	\$5950 OR HIGHER DEDUCTIBLE PLUS Rx
Recurrent episodes within 0: 2 years	Rider MI & UT/non tobacco user: 25% rating UT tobacco user: individual consideration	Rider MI & UT/non tobacco user: 25% rating UT tobacco user: individual consideration	Rider MI & UT/non tobacco user: 25% rating UT tobacco user: individual consideration	Standard
History of ≥ 2 years ago	Standard	Standard	Standard	Standard
Varicose Veins: (see Varicose Veins)				
Plantar Fasciitis				
Condition Specific Deductible - \$2500 AZ, CO, LA, MI, UT and WI	<ul style="list-style-type: none"> Applied in all scenarios Heel/Calcaneal spur are underwritten separately 			
Pneumonia				
Present	Decline	Decline	Decline	Decline
Complete recovery	Standard	Standard	Standard	Standard
Prostatitis and/or Benign Prostatic Hypertrophy (BHP)				
Condition Specific Deductible - \$7500 AZ, CO, LA, MI, UT and WI	<ul style="list-style-type: none"> Applied in all scenarios Additional medication rating may also apply 			
Prosthesis/Prosthetics Device See Amputation				
Prostate: Enlarged See Benign Prostatic Hypertrophy/BPH				
Psoriasis				
Condition Specific Deductible - \$2500 AZ, CO, LA, MI, UT and WI				
Pyloric Stenosis				
Present	Decline	Decline	Decline	Decline
Surgically corrected with complete recovery	Standard	Standard	Standard	Standard
Respiratory Syncytial Virus (RSV)/Bronchiolitis				
Present or history of, < 2 years of age, Synagis/ Palivizumab use	Decline	Decline	Decline	Decline
> 2 years of age, Last occurrence < 1 year ago and Synagis/Palivizumab use	Decline	Decline	Decline	Decline
> 2 years of age, Last occurrence > 1 year ago, No medications for > 1 year, Complete recovery, No other respiratory conditions	Standard	Standard	Standard	Standard
Restless Leg Syndrome				
No medication or treatment for 12 months	Standard	Standard	Standard	Standard
Controlled with medication or treatment or no meds for <12 months	Standard or Rating KY & OH: Standard or Rider	Standard or Rating KY & OH: Standard or Rider	Standard	Standard or Rating KY & OH: Standard or Rider
Follow-up not completed, or testing pending or recommended	Decline	Decline	Decline	Decline
Retinal Detachment				
Present	Decline	Decline	Decline	Decline
Surgically corrected < 2 years	Rider MI & UT/non tobacco user: 50% rating UT tobacco user: Decline	Standard	Standard	Standard

Actions for common medical conditions—all states

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 OR LOWER DEDUCTIBLE PLUS RX	\$2000-\$5000 DEDUCTIBLE PLUX Rx	\$2000-\$5200 DEDUCTIBLE: No Rx	\$5950 OR HIGHER DEDUCTIBLE PLUS Rx
Scoliosis				
Present, no surgery, under age of 20	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline
Present, over age of 20	Standard	Standard	Standard	Standard
Surgery completed, rod in place, full recovery	Standard	Standard	Standard	Standard
Any cardiac, pulmonary or spinal cord involvement	Decline	Decline	Decline	Decline
Sinusitis				
< 3 episodes in the past year	Standard	Standard	Standard	Standard
3: 6 episodes in the past 12 months	Rider MI: 25% rating	Standard	Standard	Standard
> 6 episodes in the past 12 months	Rider MI: 25% rating	Rider	Rider	Standard
Sleep Apnea				
Controlled with CPAP	Rider MI: 150% rating	Rider MI: 150% rating	Rider MI: 150% rating	Standard
Surgically corrected	Standard	Standard	Standard	Standard
Sleep Apnea + Ratable build	Decline	Decline	Decline	Decline
Sleep Apnea + Tobacco User	Decline	Decline	Decline	Decline
Sleep Apnea + Hypertension	Decline	Decline	Decline	Decline
Central or Mixed	Decline	Decline	Decline	Decline
Spina Bifida				
Occulta, incidental finding, asymptomatic	Standard	Standard	Standard	Standard
Occulta: symptomatic	Decline	Decline	Decline	Decline
Manifesta	Decline	Decline	Decline	Decline
Spinal Manipulations				
0: 2 visits per year	Standard	Standard	Standard	Standard
3: 5 visits per year	All states Standard except: NV: Rider Portrait plan only (all other plans standard)	All states Standard except: NV: Rider Portrait plan & Autoshare 80 plus RX only (all other plans standard)	Standard	All states Standard except: NV: Rider Autoshare 80 plus RX only (all other plans standard)
6: 10 visits per year	All states Ridered except: AZ, CO, LA, MI, NM & WI: Rate 25%	All states Standard except: NV: Rider Portrait plan & Autoshare 80 plus RX only (all other plans standard)	Standard	All states Standard except: NV: Rider Autoshare 80 plus RX only (all other plans standard)
11: 15 visits per year	All states Ridered except: AZ, CO, MI, LA, NM & WI: Rate 50%	All states Standard except: NV: Rider Portrait plan & Autoshare 80 plus RX only (all other plans standard)	Standard	All states Standard except: NV: Rider Autoshare 80 plus RX only (all other plans standard)
16: 20 visits per year	All states Ridered except: AZ, CO, MI, LA, NM & WI: Rate 75%	All states Ridered except: AZ, CO, MI, LA, NM & WI: Rate 15%	All states Ridered except: AZ, CO, MI, LA, NM & WI: Rate 15%	All states Standard except: NV: Rider Autoshare 80 plus RX only (all other plans standard)
21: 25 visits per year	All states Ridered except: AZ, CO, MI, NM & WI: Rate 100% LA: Rate 84% MI: Rate 75%	All states ridered except: AZ, CO, NM & WI: Rate 25% LA: Rate 25% MI: Rate 15%	All states ridered except: AZ, CO, NM & WI: Rate 25% LA: Rate 25% MI: Rate 15%	All states Standard except: NV: Rider Autoshare 80 plus RX only (all other plans standard)

Actions for common medical conditions—all states

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 OR LOWER DEDUCTIBLE PLUS RX	\$2000-\$5000 DEDUCTIBLE PLUX Rx	\$2000-\$5200 DEDUCTIBLE: No Rx	\$5950 OR HIGHER DEDUCTIBLE PLUS Rx
26: 30 visits per year	All states ridered except: AZ, CO, NM & WI: Rate 125% LA: Rate 84% MI: Rate 75%	All states ridered except: AZ, CO, NM & WI: Rate 40% LA: Rate 40% MI: Rate 15%	All states ridered except: AZ, CO, NM & WI: Rate 40% LA: Rate 40% MI: Rate 15%	All states Standard except: NV: Rider Autoshare 80 plus RX only (all other plans standard)
31: 35 visits per year	All states ridered except: AZ, CO, NM & WI: Rate 150% LA: Rate 84% MI: Rate 75%	All states ridered except: AZ, CO, NM & WI: Rate 50% LA: Rate 50% MI: Rate 15%	All states ridered except: AZ, CO, NM & WI: Rate 50% LA: Rate 50% MI: Rate 15%	All states Standard except: NV: Rider Autoshare 80 plus RX only (all other plans standard)
36+ visits per year	All states ridered except: AZ, CO, NM & WI: Decline LA: Decline MI: Rate 75%	All states ridered except: AZ, CO, NM & WI: Rate 75% LA: Rate 75% MI: Rate 15%	All states ridered except: AZ, CO, NM & WI: Rate 75% LA: Rate 75% MI: Rate 15%	All states ridered except: AZ, CO, LA, MI, NM & WI: Rate 15%
Stents				
Artery or blood vessel / Heart	Decline	Decline	Decline	Decline
Other locations	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Tachycardia				
No attacks in past 12 months, maintained and well controlled on medications to control attacks and symptoms, no other cardiovascular disorders	Rider + Rating for meds LA & MI: Rate 25% + Adl rate for meds UT: tobacco user: individual consideration	Rider + Rating for meds LA & MI: Rate 25% + Adl rate for meds UT: tobacco user: individual consideration	Rider + Rating for meds LA & MI: Rate 25% + Adl rate for meds UT: tobacco user: individual consideration	Standard or Rate-up UT: tobacco user: individual consideration
≤ 3 attacks per year, < 1 year since last attack	Decline	Decline	Decline	Decline
≤ 3 attacks per year, 1-3 years since last attack, prompt response to treatment, no other cardiovascular disorders	Rider: MI: Rate 75% UT: individual consideration	Rider: MI: Rate 75% UT: individual consideration	Rider: MI: Rate 75% UT: individual consideration	Rider: MI: Rate 75% UT: individual consideration
< 3 attacks per year, > 3 years since last attack, prompt response to treatment, no other cardiovascular disorders	Standard	Standard	Standard	Standard
Others	Decline	Decline	Decline	Decline
Surgical ablation ≤ 6 months ago	Decline	Decline	Decline	Decline
Surgical ablation > 6 months ago, no residuals	Standard	Standard	Standard	Standard
Tendonitis: SEE BURSITIS				
Tenosynovitis: SEE BURSITIS				
Thyroid Goiter				
Condition Specific Deductible - \$7500 AZ, CO, LA, MI, UT and WI	<ul style="list-style-type: none"> • Applied in all scenarios • Additional medication rating may also apply 			
Tonsillitis/chronic or chronic adenoiditis				
Condition Specific Deductible - \$5000 AZ, CO, LA, MI, UT and WI	<p>The Adenoidectomy/Tonsillectomy CSD will not be placed if one or more of the following apply:</p> <ul style="list-style-type: none"> • Both the adenoids and tonsils have been surgically removed with a complete recovery • There is only medical history of one condition, and it was resolved with surgery, with complete recovery • 0-2 episodes of adenoiditis or tonsillitis in the past year <p>The Adenoidectomy/Tonsillectomy CSD will be placed if one or more of the following apply:</p> <ul style="list-style-type: none"> • Only one condition has been resolved and surgically corrected (tonsils removed, adenoids present) and chronic condition of other is unresolved or ongoing • There is a history of a chronic condition in both the adenoids and tonsils and neither have been surgically corrected • 3 or more episodes of adenoiditis or tonsillitis in the past year • There is not a complete recovery 			

Actions for common medical conditions—all states

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 OR LOWER DEDUCTIBLE PLUS RX	\$2000-\$5000 DEDUCTIBLE PLUS Rx	\$2000-\$5200 DEDUCTIBLE: No Rx	\$5950 OR HIGHER DEDUCTIBLE PLUS Rx
Tourettes Syndrome				
Simple tics, no behavioral disorders	Standard	Standard	Standard	Standard
Controlled with medication	Standard or Rate-up	Standard or Rate-up	Standard	Standard or Rate-up
Disabling, behavioral issues, extensive psychotherapy	Decline	Decline	Decline	Decline
Tuberculosis				
TB infection without disease, + skin test, Negative bacteriologic studies, Negative chest x-ray, No evidence of active disease, Prophylactic drug therapy complete > 6 months ago	Standard	Standard	Standard	Standard
TB infection without disease, + skin test, Negative bacteriologic studies, Negative chest x-ray, No evidence of active disease, Current use of < 6 months of prophylactic drugs	Decline	Standard	Standard	Standard
Active disease	Decline	Decline	Decline	Decline
Ulcer (Peptic)				
One episode, complete recovery	Standard	Standard	Standard	Standard
> 1 episode, well controlled with medications	Rider LA: Rate 84% MI: Rate 100% UT: Individual consideration	Rider LA: Rate 84% MI: Rate 100% UT: Individual consideration	Rider LA: Rate 84% MI: Rate 100% UT: Individual consideration	Standard
History of bleeding or perforation, < 2 years after episode, OR multiple occurrences of bleeding or perforation	Decline	Decline	Decline	Decline
History of bleeding or perforation, > 2 years after episode, single occurrence, no known cause OR NSAID's discontinued, Vagotomy performed > 3 years ago, No symptoms	Standard	Standard	Standard	Standard
Uterine Fibroids				
Post-menopausal, no HRT, asymptomatic or myomectomy or hysterectomy completed	Standard	Standard	Standard	Standard
Others	Rider MI: Decline UT: Decline	Rider MI: Decline UT: Decline	Rider MI: Decline UT: Decline	Rider MI: Decline UT: Decline
Vaginitis				
One occurrence, complete recovery	Standard	Standard	Standard	Standard
> 1 occurrence, < 1 year since last occurrence	Rider MI: 25% rating UT/Non-tobacco user: 25% rating UT/Tobacco user: IC	Standard	Standard	Standard
Treated with lazer, stripping or sclerotherapy, full recovery no symptoms or treatment > 1yr ago	Standard	Standard	Standard	Standard
Varicose Veins				
Condition Specific Deductible - \$5000 AZ, CO, LA, MI, UT and WI	• Applied in all scenarios			
Ventricular Septal Defect - APS REQUIRED				
Repaired >1yr ago, complete recovery, normal cardiac exam	Standard	Standard	Standard	Standard
Present or repaired with symptoms or abnormal cardiac exam	Decline	Decline	Decline	Decline

Actions for cancer

The following grid includes possible underwriting actions for applicants with cancer history. This is not an all-inclusive list. Medical records are required for all cancer history, regardless of the original diagnosis date.

Eligibility is determined based on the underwriter assessment of complete medical records, confirmation of compliance with all physician recommended follow-up, a current physician assessment of the condition, supporting stability and no recurrence of the condition. Treatment for cancer may be defined as: office visits, preventive maintenance medication, screenings, monitoring, diagnostics, and lab work.

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 or lower deductible plus Rx	\$2500: \$5000 deductible plus Rx	\$2000: \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Basal Cell Carcinoma				
Present	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline
Single occurrence, complete recovery	Standard	Standard	Standard	Standard
Multiple occurrences, or recurrent, removed (regardless of timeframe)	Rider: permanent MI: 25% permanent rating	Rider: permanent MI: 25% permanent rating	Rider: permanent MI: 25% permanent rating	Standard
Breast				
Stage 0, > 4 yrs from treatment	All states: 25% rating	All states: 25% rating	All states: 25% rating	All states: 25% rating
Stage 1, > 11 yrs from treatment	All states: Rate 25-50%	All states: Rate 25-50%	All states: Rate 25-50%	All states: Rate 25-50%
Stage II, III, IV,	Decline FL only: Exception ≥ 2 years cancer free, 150% rating applies	Decline FL only: Exception ≥ 2 years cancer free, 150% rating applies	Decline FL only: Exception ≥ 2 years cancer free, 150% rating applies	Decline FL only: Exception ≥ 2 years cancer free, 150% rating applies
Bladder				
Stage 0, 10+ years from treatment	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%
Stage I, > 10 years from treatment	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Cervical				
Stage 0 (carcinoma in situ), > 3 years from treatment	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Stage I, IA1, IA2, IB1, IB2 (lymph node removed), > 10 years from treatment	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%
Stage IA, IIA, IIIA, IBA & IVB, > 10 years ago	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Colon				
Stage 0 or Carcinoma in situ, 3+ years from treatment	Rate 25: 50%	Rate 25: 50%	Rate 25%	Rate 25%
Stage I or Duke's A, > 5 years from treatment	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%
Stage II or Duke's B, > 12 years from treatment	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%
Stage III or IV, Duke's C or D, > 10 years from treatment	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Kidney				
Stage I & II, normal kidney function, > 10 years from treatment:	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%
Stage 1 & II, abnormal kidney function, > 10 years from treatment	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Stage III & IV, > 10 years from treatment	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Melanoma, localized				
Clark's Level I, II & III: .75: 1.5 mm thick, > 5 years	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%
Clark's Level I, II & III, > 1.5 mm thick, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Clark's Level I, II & III, < .75 mm thick, > 3 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Clark Level I, II & III, unknown thickness, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Clark level IV or V, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Melanoma In Situ, > 2 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Multiple Malignant Melanoma, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Osteoid Osteoma				
Removed with complete recovery	Standard	Standard	Standard	Standard

Actions for cancer

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 or lower deductible plus Rx	\$2500: \$5000 deductible plus Rx	\$2000: \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Prostate				
Stage I or Gleason score 2: 4, > 2 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Gleason Score 5, > 3 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Stage II or Gleason Score 6, > 5 years	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%
Gleason score 7, > 5 years	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%
Stage III or Gleason Score 8: 10, > 10 years	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%
Stage IV or Recurrent, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Skin, Sarcoma				
Adult				
Stage I, G1 or G2, T1, > 3 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Stage I, G1 or G2, T2: > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Stage II, III or IV, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Under age 20:				
Group I, > 3 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Group II, > 5 years	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%
Group II, IV or Recurrent, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Skin, Squamous Cell				
Present	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline	Rider MI: Decline
Single occurrence, complete recovery: margins free of tumor	Standard	Standard	Standard	Standard
Multiple occurrences or recurrent, last removal < 3 years ago	Rider: permanent MI: Decline	Rider: permanent MI: Decline	Rider: permanent MI: Decline	Rider: permanent MI: Decline
Multiple occurrences or recurrent, last removal ≥ 3 years ago	Rider: permanent MI: 25% rating	Rider: permanent MI: 25% rating	Rider: permanent MI: 25% rating	Standard
Deep Tumor: invaded muscle, cartilage or bone, no metastasis	Decline	Decline	Decline	Decline
Metastasis	Decline	Decline	Decline	Decline
Stomach				
	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Testicular				
Nonseminoma & Seminoma combination, Stage I, > 3 years ago	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Nonseminoma & Seminoma Combination Stage II or Stage III > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Nonseminoma Stage I, > 3 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Nonseminoma, Stage II or III, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Seminoma Stage I, > 3 years	Rate 25%	Rate 25%	Rate 25%	Rate 25%
Seminoma Stage II or III, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Throat				
	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Tongue: oropharyngeal				
Stage O, > 5 years	Rate 25: 50%	Rate 25: 50%	Rate 25-50%	Rate 25: 50%
Stage I, no alcohol or tobacco use within the past 2 years, > 5 years from treatment	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%
Stage I, current alcohol or tobacco use, > 10 years from treatment	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Stage II, no alcohol or tobacco use within the past 2 years, > 10 years from treatment	Rate 25-50%	Rate 25-50%	Rate 25-50%	Rate 25-50%

Actions for cancer

Condition <i>We reserve the right to rate for the condition and/or medication use when appropriate. A modified rating is determined based on the severity of the condition and treatment and/or prescription medication cost, dosage, and premium amount.</i>	\$1500 or lower deductible plus Rx	\$2500: \$5000 deductible plus Rx	\$2000: \$5200 deductible no Rx	\$6000 or higher deductible plus Rx
Stage II, current alcohol or tobacco use, > 10 years from treatment	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Stage III, IV or Recurrent, > 10 years from treatment	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Thyroid, Papillary				
> 5 years from treatment	Rate 25: 50%	Rate 25-50%	Rate 25: 50%	Rate 25: 50%
Uterine				
Stage I, II, > 5 years from treatment	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%
Stage III, > 10 years from treatment	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%	Rate 25: 50%
Stage IV, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration
Uterine sarcoma, > 10 years	Individual consideration	Individual consideration	Individual consideration	Individual consideration

HumanaOne Short Term Medical Plans

HumanaOne's Short Term Medical Plans are not subject to complete underwriting like other HumanaOne plans. Instead, applicants will be asked four or five eligibility and health questions to determine their eligibility. The following questions must be answered fully and truthfully; including information related to spouse and/or dependents applying for coverage:

- › No Yes Are you or is any immediate family member (whether or not named in this application) pregnant, an expectant parent, in the process of adopting a child, or undergoing infertility treatment?
- › No Yes Have/Are you, your spouse, or any person applying for coverage resided in the U.S. for less than 6 months?
- › No Yes Are you, your spouse, or any person applying for coverage over 300 pounds if male, or over 250 pounds if female?
- › No Yes For any of the following conditions, has any person to be insured received, in the past 5 years, any abnormal test results; medical or surgical consultation, treatment, or advice; consulted a health care professional; or taken medication for: diabetes, emphysema, cancer or tumor, stroke, heart disorder including but not limited to heart attack or chest pain, AIDS or tested positive for HIV, kidney disorder (excluding kidney stones), alcoholism, chemical dependency, drug or alcohol abuse?

In Colorado, an additional question will be asked of the applicants:

- › No Yes Have you or any other person to be insured been covered under two or more non-renewable short term plans during the past 12 months?

Eligibility

If "no" is answered to all of the following questions, your client will be eligible for coverage. If "yes" is answered to any of the following questions, your client will need to provide the name of the person the answer applies to. The person(s) named will not be covered under the policy. If your client is not eligible for coverage, they may choose to apply for a different HumanaOne plan that is fully underwritten.

If you have any questions about HumanaOne's Short Term Medical plans, please contact your local sales representative.



Insured by Humana Insurance Company, Humana Health Plan, Inc., Humana Health Insurance Company of Florida, Inc., Humana Employers Health Plan of Georgia, Inc. and Humana Insurance Company, Humana Health Benefit Plan of Louisiana, Inc., HumanaDental Insurance Company, or The Dental Concern, Inc. For residents of Arizona and Texas: Insured by Humana Insurance Company. Waiting periods, limitations and exclusions apply.

FOR AGENT USE ONLY

Applications are subject to approval.

GN-52546-HO 4/10