

HEIGHT AND WEIGHT – continued

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HEIGHT AND WEIGHT TABLE:

Ages 15 and over					
MALE			FEMALE		
Height Ft. In.	Standard Weight Min - Max	Decline	Height Ft. In.	Standard Weight Min - Max	Decline
4'10"	86-157	177+	4'10"	86-150	172+
11"	89-162	183+	11"	88-155	178+
5'0"	92-167	189+	5'0"	90-160	182+
1"	95-173	195+	1"	93-165	189+
2"	97-179	202+	2"	97-171	195+
3"	100-185	208+	3"	100-177	200+
4"	102-191	215+	4"	102-182	209+
5"	106-197	222+	5"	106-188	214+
6"	110-203	229+	6"	110-194	220+
7"	113-210	236+	7"	113-200	229+
8"	116-215	243+	8"	116-204	233+
9"	119-222	250+	9"	119-210	238+
10"	123-228	257+	10"	123-215	243+
11"	127-235	265+	11"	127-224	256+
6'0"	130-241	272+	6'0"	130-231	264+
1"	134-249	280+	1"	134-238	270+
2"	138-255	287+	2"	139-244	278+
3"	141-263	295+	3"	143-251	285+
4"	145-270	304+	4"	147-258	294+
5"	150-276	311+			
6"	154-283	319+			
7"	159-291	327+			
8"	162-298	335+			
9"	167-306	344+			
10"	171-313	352+			
11"	175-321	361+			

Weights between the maximum standard weight and decline weight are subject to a Substandard Risk Rating which is to be determined by the Individual Medical Underwriting Department.

Revised April 2008

Medical Histories Guidelines revised effective April 2008

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BMI CHART

		NORMAL						OVERWEIGHT					OBESE CLASS I					OBESE CLASS II					MORBID OBESE CLASS III				
BMI =		19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
Height Ft./In.	Height (In.)	BODY WEIGHT IN POUNDS																									
4'10"	58	91	96	100	105	110	115	119	124	129	134	138	143	148	153	158	162	167	172	177	181	186	191	196	201	205	210
4'11"	59	94	99	104	109	114	119	124	128	133	138	143	148	153	158	163	168	173	178	183	188	193	198	203	208	212	217
5'0"	60	97	102	107	112	118	123	128	133	138	143	148	153	158	163	168	174	179	184	189	194	199	204	209	215	220	225
5'1"	61	100	106	111	116	122	127	132	137	143	148	153	158	164	169	174	180	185	190	195	201	206	211	217	222	227	232
5'2"	62	104	109	115	120	126	131	136	142	147	153	158	164	169	175	180	186	191	196	202	207	213	218	224	229	235	240
5'3"	63	107	113	118	124	130	135	141	146	152	158	163	169	175	180	186	191	197	203	208	214	220	225	231	237	242	248
5'4"	64	110	116	122	128	134	140	145	151	157	163	169	174	180	186	192	197	204	209	215	221	227	232	238	244	250	256
5'5"	65	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	246	252	258	264
5'6"	66	118	124	130	136	142	148	155	161	167	173	179	186	192	198	204	210	216	223	229	235	241	247	253	260	266	272
5'7"	67	121	127	134	140	146	153	159	166	172	178	185	191	198	204	211	217	223	230	236	242	249	255	261	268	274	280
5'8"	68	125	131	138	144	151	158	164	171	177	184	190	197	203	210	216	223	230	236	243	249	256	262	269	276	282	289
5'9"	69	128	135	142	149	155	162	169	176	182	189	196	203	209	216	223	230	236	243	250	257	264	271	278	285	291	297
5'10"	70	132	139	146	153	160	167	174	181	188	195	202	209	216	222	229	236	243	250	257	264	271	279	286	292	299	306
5'11"	71	136	143	150	157	165	172	179	186	193	200	208	215	222	229	236	243	250	257	265	272	279	286	293	301	308	315
6'0"	72	140	147	154	162	169	177	184	191	199	206	213	221	228	235	242	250	258	265	272	279	287	294	302	309	316	324
6'1"	73	144	151	159	166	174	182	189	197	204	212	219	227	235	242	250	257	265	272	280	288	295	302	310	318	325	333
6'2"	74	148	155	163	171	179	186	194	202	210	218	225	233	241	249	256	264	272	280	287	295	303	311	319	326	334	342
6'3"	75	152	160	168	176	184	192	200	208	216	224	232	240	248	256	264	272	279	287	295	303	311	319	327	335	343	351
6'4"	76	156	164	172	180	189	197	205	213	221	230	238	246	254	263	271	279	287	295	304	312	320	328	336	344	353	361
6'5"	77	160	169	177	185	194	202	211	219	228	236	244	253	260	270	278	287	295	304	312	320	329	337	346	354	363	371
6'6"	78	164	173	182	190	199	208	216	225	234	242	251	260	268	277	285	294	303	311	320	329	338	346	355	363	372	381
6'7"	79	169	177	186	195	204	213	222	231	240	249	258	266	275	284	293	302	311	320	328	337	346	355	364	373	382	391
6'8"	80	173	182	191	200	209	218	228	237	246	255	264	273	282	291	300	309	319	328	337	346	355	364	373	382	391	400
6'9"	81	177	187	196	205	215	224	233	243	252	261	271	280	289	299	308	317	327	336	345	355	364	373	383	392	401	411
6'10"	82	182	191	201	210	220	230	239	249	258	268	277	287	296	306	316	325	335	344	354	363	373	383	392	402	411	421
6'11"	83	186	196	206	216	225	235	245	255	265	274	284	294	304	314	323	333	343	353	363	372	382	392	402	412	421	431

Resource: National Heart, Lung and Blood Institute

BUILD CHARTS

Adult MALE Build Chart						
Height	Weight	Ranges for MED Requirements			Deny	
		Underweight	Low	High		
Feet In"	Average	Minimum	Low	High	Under	Over
5' 0"	12.9	90	168	191	89	192
5' 1"	13.3	93	173	197	92	198
5' 2"	13.8	97	179	204	96	205
5' 3"	14.3	100	186	212	99	213
5' 4"	14.7	106	191	218	102	219
5' 5"	15.1	108	198	223	105	224
5' 6"	15.6	109	203	231	108	232
5' 7"	16.0	112	208	237	111	238
5' 8"	16.5	116	215	244	115	245
5' 9"	17.0	119	221	252	118	253
5' 10"	17.4	122	226	258	121	259
5' 11"	17.9	125	233	265	124	266
6' 0"	18.4	129	239	272	128	273
6' 1"	19.0	133	247	281	132	282
6' 2"	19.5	137	254	289	136	290
6' 3"	20.1	141	261	297	140	298
6' 4"	20.6	144	268	305	143	306
6' 5"	21.1	148	274	312	147	313
6' 6"	21.7	152	282	321	151	322
6' 7"	22.3	156	290	330	155	331
6' 8"	22.8	160	296	337	159	338

Adult FEMALE Build Chart						
Height	Weight	Ranges for MED Requirements			Deny	
		Underweight	Low	High		
Feet In"	Average	Minimum	Low	High	Under	Over
4' 8"	107	75	150	171	74	172
4' 9"	110	77	154	176	76	177
4' 10"	113	79	158	181	78	182
4' 11"	115	81	161	184	80	185
5' 0"	118	83	165	189	82	190
5' 1"	121	85	169	194	84	195
5' 2"	124	87	174	198	86	199
5' 3"	128	90	179	205	89	206
5' 4"	131	92	183	210	91	211
5' 5"	134	94	188	214	93	215
5' 6"	137	96	192	219	95	220
5' 7"	141	99	197	226	98	227
5' 8"	145	102	203	232	101	233
5' 9"	150	105	210	240	104	241
5' 10"	153	107	214	245	106	246
5' 11"	159	111	223	254	110	255
6' 0"	164	115	230	262	114	263
6' 1"	168	118	235	269	117	270
6' 2"	172	120	241	275	119	276
6' 3"	176	123	248	282	122	283
6' 4"	181	127	253	290	126	291

JUVENILE Build Chart											
Height (Inches)	Age 0-2		Age 3-5		Age 6-8		Age 9-11		Age 12-14		
	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	
20	7	20									
22	9	21									
24	10	23									
26	12	26									
28	15	33									
30	16	35	22	45							
32	19	37	25	47							
34	21	40	34	48							
36	23	43	36	49							
38	25	45	38	50							
40	29	48	40	51							
42			42	55	35	58					
44			44	64	37	62					
46			46	75	39	66					
48			48	80	44	70	50	90			
50							54	95			
52							58	100			
54							60	105	60	105	
56							62	115	64	115	
58						63	112				
60							64	125	70	125	
62						68	120	72	130	130	
64							76	135	78	135	
66						78	124	80	140	85	145
68							84	143	90	155	

Underwriting Guidelines

P PREFERRED Height/Weight			S1 STANDARD I Height/Weight			S2 STANDARD II Height/Weight		
Height	Female	Male	Height	Female	Male	Height	Female	Male
4' 6"	74 - 111		4' 6"	64 - 73 or 112 - 131		4' 6"	132 - 152	
4' 7"	77 - 115		4' 7"	67 - 76 or 116 - 136		4' 7"	137 - 158	
4' 8"	80 - 119		4' 8"	69 - 79 or 120 - 141		4' 8"	142 - 164	
4' 9"	83 - 124		4' 9"	71 - 82 or 125 - 147		4' 9"	148 - 170	
4' 10"	86 - 128	91 - 133	4' 10"	74 - 85 or 129 - 152	81 - 90 or 134 - 157	4' 10"	153 - 176	158 - 180
4' 11"	89 - 132	94 - 137	4' 11"	77 - 88 or 133 - 157	84 - 93 or 138 - 162	4' 11"	158 - 182	163 - 187
5' 0"	92 - 137	97 - 142	5' 0"	79 - 91 or 138 - 163	87 - 96 or 143 - 168	5' 0"	164 - 188	169 - 193
5' 1"	95 - 142	100 - 147	5' 1"	82 - 94 or 143 - 168	90 - 99 or 148 - 173	5' 1"	169 - 194	174 - 200
5' 2"	98 - 146	104 - 152	5' 2"	85 - 97 or 147 - 174	93 - 103 or 153 - 179	5' 2"	175 - 201	180 - 206
5' 3"	101 - 151	107 - 157	5' 3"	87 - 100 or 152 - 179	96 - 106 or 158 - 185	5' 3"	180 - 207	186 - 213
5' 4"	105 - 156	110 - 162	5' 4"	90 - 104 or 157 - 185	99 - 109 or 163 - 191	5' 4"	186 - 214	192 - 220
5' 5"	108 - 161	114 - 167	5' 5"	93 - 107 or 162 - 191	102 - 113 or 168 - 197	5' 5"	192 - 221	198 - 227
5' 6"	111 - 166	117 - 172	5' 6"	96 - 110 or 167 - 197	105 - 116 or 173 - 203	5' 6"	198 - 228	204 - 234
5' 7"	115 - 171	121 - 177	5' 7"	99 - 114 or 172 - 203	108 - 120 or 178 - 209	5' 7"	204 - 235	210 - 241
5' 8"	118 - 176	125 - 183	5' 8"	102 - 117 or 177 - 209	112 - 124 or 184 - 216	5' 8"	210 - 242	217 - 248
5' 9"	122 - 181	128 - 188	5' 9"	105 - 121 or 182 - 215	115 - 127 or 189 - 222	5' 9"	216 - 249	223 - 256
5' 10"	125 - 187	132 - 194	5' 10"	108 - 124 or 188 - 222	118 - 131 or 195 - 229	5' 10"	223 - 256	230 - 263
5' 11"	129 - 192	136 - 199	5' 11"	111 - 128 or 193 - 228	122 - 135 or 200 - 235	5' 11"	229 - 264	236 - 271
6' 0"	132 - 198	140 - 205	6' 0"	114 - 131 or 199 - 234	125 - 139 or 206 - 242	6' 0"	235 - 271	243 - 279
6' 1"	136 - 203	144 - 211	6' 1"	117 - 135 or 204 - 241	129 - 143 or 212 - 249	6' 1"	242 - 279	250 - 286
6' 2"	140 - 209	148 - 217	6' 2"	120 - 139 or 210 - 248	132 - 147 or 218 - 255	6' 2"	249 - 287	256 - 294
6' 3"	144 - 215	152 - 223	6' 3"	124 - 143 or 216 - 254	136 - 151 or 224 - 262	6' 3"	255 - 294	263 - 302
6' 4"	148 - 220	156 - 229	6' 4"	127 - 147 or 221 - 261	139 - 155 or 230 - 270	6' 4"	262 - 302	271 - 311
6' 5"	151 - 226	160 - 235	6' 5"	130 - 150 or 227 - 268	143 - 159 or 236 - 277	6' 5"	269 - 310	278 - 319
6' 6"	155 - 232	164 - 241	6' 6"	134 - 154 or 233 - 275	147 - 163 or 242 - 284	6' 6"	276 - 319	285 - 327
6' 7"	159 - 238	168 - 247	6' 7"	137 - 158 or 239 - 282	151 - 167 or 248 - 291	6' 7"	283 - 327	292 - 336
6' 8"	164 - 244	173 - 253	6' 8"	141 - 163 or 245 - 290	154 - 172 or 254 - 299	6' 8"	291 - 335	300 - 344
6' 9"	168 - 250	177 - 260	6' 9"	144 - 167 or 251 - 297	158 - 176 or 261 - 306	6' 9"	298 - 344	307 - 353
6' 10"	172 - 257	181 - 266	6' 10"	148 - 171 or 258 - 304	162 - 180 or 267 - 314	6' 10"	305 - 352	315 - 362
6' 11"	176 - 263	186 - 273	6' 11"	152 - 175 or 264 - 312	166 - 185 or 274 - 322	6' 11"	313 - 361	323 - 371
7' 0"	180 - 269	190 - 279	7' 0"	155 - 179 or 270 - 319	170 - 189 or 280 - 329	7' 0"	320 - 370	330 - 380

- 3) **Conditions** that disqualify an individual for the Preferred class include:
 - a. Over or under Preferred class *height* and *weight* chart guidelines.
 - b. History of high blood pressure.
 - c. Medical exclusionary rider — whether temporary or permanent (does not include riders for minor conditions, previous C-section, avocation riders, or one-year duration riders). See page 29.
- 4) Review Unacceptable Conditions that may indicate a client is uninsurable (pages 26-28).

Golden Rule reserves the right to adjust an individual's rating class based upon underwriting discovery.

C CHILDREN Height/Weight					
Height	Age	Min - Max	Height	Age	Min - Max
2'6"	2	22 - 36	4'5"	6-12	54 - 102
2'7"	2	23 - 37	4'6"	6-13	56 - 105
2'8"	2-3	23 - 39	4'7"	6-13	58 - 110
2'9"	2-3	24 - 42	4'8"	6-17	61 - 116
2'10"	2-3	24 - 44	4'9"	7-17	63 - 120
2'11"	2-3	25 - 46	4'10"	7-17	66 - 126
3'0"	2-4	26 - 48	4'11"	7-17	73 - 132
3'1"	2-4	26 - 50	5'0"	7-17	77 - 140
3'2"	2-5	27 - 53	5'1"	7-17	81 - 146
3'3"	2-5	28 - 54	5'2"	7-17	85 - 153
3'4"	2-6	29 - 56	5'3"	8-17	89 - 162
3'5"	3-6	30 - 59	5'4"	8-17	94 - 171
3'6"	3-7	31 - 60	5'5"	8-17	97 - 183
3'7"	3-7	33 - 63	5'6"	9-17	100 - 188
3'8"	3-8	34 - 66	5'7"	9-17	102 - 194
3'9"	4-8	36 - 69	5'8"	9-17	105 - 198
3'10"	4-9	38 - 72	5'9"	10-17	108 - 204
3'11"	4-9	39 - 76	5'10"	10-17	111 - 218
4'0"	4-10	41 - 79	5'11"	11-17	114 - 233
4'1"	5-10	43 - 83	6'0"	11-17	118 - 246
4'2"	5-11	45 - 87	6'1"	12-17	121 - 253
4'3"	5-11	48 - 92	6'2"	12-17	124 - 261
4'4"	5-12	51 - 96	6'3"	13-17	127 - 268

Height and Weight

One of the most indispensable items in evaluating an individual's insurability is to determine if an individual's weight has a satisfactory relationship to the applicant's height. Disproportion between height and weight can result in a possible additional risk.

Overweight is often a significant underwriting consideration:

- It increases the likelihood of developing degenerative cardiovascular-renal diseases, diabetes, stroke, GERD, sleep apnea, respiratory problems, osteoarthritis, and others.
- It increases difficulty in surgery.
- It delays recovery of injuries to weight bearing bones, and thus, complicates or prolongs a sickness or injury.
- It may also be an indication of other health problems.

A combination of overweight with other health conditions such as high blood pressure, hyperlipidemia, and other cardiovascular risks are of increased underwriting significance and could result in a higher rating or declination.

Pronounced **underweight** may also be of significance. Abnormally thin individuals may be unable to gain weight due to:

- Nervous problems
- Chronic illnesses
- Lack of proper nutrition; possibly due to excessive alcohol or drug use.

Thin individuals frequently have poor resistance to respiratory infections and other acute illnesses.

Changes in weight of more than 10 pounds can also be of underwriting significance. Complete details regarding weight loss, other than due to a weight-loss program, within the 12-month period prior to the application date are requested as part of the application completion process. Of significance to underwriting is:

- The reason(s) for the changes in weight, and
- the period of time these changes occurred, and
- whether the weight is now stabilized or still changing (e.g. childbirth), and
- if stabilized, how long the present weight has been maintained.
- The name and address of any physician consulted regarding the weight loss.

Build Chart

Because AvMed uses a debit system to assess a risk which also relates to the age of the applicant, it is not possible to provide a Build Chart with Standard, Rated and Declinable limits for Height and Weight. The underwriter will take all health factors into account in evaluating the risk.