

Producer's Guide to Medical Underwriting

Version 3.0



CoventryOne

HealthAmericaOne

Altius One



Revised 100111

PRODUCER'S GUIDE TO MEDICAL UNDERWRITING



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Version 3.0

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Disclaimer: This guide replaces and / or supersedes any previous Coventry or Coventry subsidiary document or partial document that refers to CoventryOne Medical Underwriting practices. These guidelines are subject to change without notice at Coventry's sole discretion.

To the extent that any provision in this guide is inconsistent with any current CoventryOne medical underwriting practices, the current CoventryOne medical underwriting practices will prevail. Only CoventryOne Medical Underwriting may make a final decision to accept or decline an applicant and determine the rate level or effective date. Agents have no authority to bind or guarantee coverage.

In Virginia and West Virginia, CoventryOne is a health insurance product offered through a Non-Employer Group Trust to individuals and families; it is not an individual insurance product. The CoventryOne product in West Virginia and Virginia is offered through a trust, which is situated in West Virginia, and is not subject to Virginia insurance mandates or insurance law.

The following are only guidelines, comprising a statement of Coventry's general approach to the underwriting of individual health business. This information is not considered to be a binding contract, but, rather, is provided for informational purposes only.

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ABOUT THE PRODUCER'S GUIDE

Welcome! We are pleased you have selected to offer CoventryOne as one of your health care coverage options.

This Producer's Guide to Medical Underwriting contains helpful answers and probable underwriting outcomes with regard to prior or existing health conditions in order to aid you in placing business with CoventryOne. **It is intended only as a guide.** Additional information may be available to medical underwriting that may result in a decision that is different than that presented in this guide. Therefore, **this Producer's Guide to Medical Underwriting should not be construed as a guarantee of underwriting action on any specific case.** The medical underwriters' experience and discretion is the ultimate determining factor of underwriting action toward issuance of an offer for coverage.

This guide does not provide product or inclusive state-specific information.

COVENTRYONE APPLICATION GUIDELINES

The following information is intended to highlight details of the application process most relevant to medical underwriting procedures, and should not be interpreted as a comprehensive explanation of the application process.

The applicant (or custodial parent/guardian if under age 18) and all dependents 18 years and older, must attest by signature that all statements and disclosures provided on the application are true and factual. Coventry does not accept agent-submitted applications that are not signed by the applicant(s) and agent, or those which are submitted by an unlicensed or non-appointed, non-contracted agent.

Applications are valid for **60 days** from the date of the applicant(s) signature. All applicable sections must be completed, signed and dated. After 60 days from the application signature date, the application will be withdrawn from consideration and considered closed. A new application will be required after this 60 day period has expired. **Coventry does not accept re-submission of the original application with updates to the signature dates.**

Changes / corrections made to an application must be dated and initialed by the applicant.

The underwriting department will not accept incomplete applications. The agent will be informed that an incomplete application was received and that it must be properly completed and re-submitted before it can be processed.

Information on the application is considered to have been disclosed / provided by the applicant. The medical underwriters accept that the given answers are full, complete and have not been edited by the agent.

In the case of electronic applications, applications initiated by the agent must be sent to the client by email for electronic completion. E-signing on behalf of an applicant is illegal; if a client does not have access to email, a paper application should be used.

Completing the Application

Missing information slows the underwriting process. Make sure that for every "Yes" answer, there are corresponding details in the Medical Details Section and that medication information is provided. This often eliminates the need for telephone interviews, which results in quicker turnaround time and underwriting decisions.

Any of the following situations will result in an application being Rejected:

- Incorrect Application
- Missing Application Pages
- Missing Banking Information
- Missing Applicant Signature/s
- Missing Broker Signature
- Missing Date Signed

Top information most commonly missed for paper applications:

- Health questions not answered
- Details are not given for health questions with "yes" answers
- Physician information is missing
- Social Security number is not provided
- Specific medication names

Top information missed for online applications:

- Details are not given for health questions with "yes" answers
- Physician information is missing
- Specific medication names

Effective Dates

At the time of application, an applicant may request one of the following future effective dates depending on market:

- Date of underwriting approval
- 1st or 15th of the month following underwriting approval- depending on market
- Specific day following underwriting approval

Market	Effective Date Option
Altius (ID UT WY)	Any day
Coventry Health and Life (TN MS AR)	Any day
Coventry Health Care (VA WV)	Any day
Coventry Health Care of Delaware (DE MD)	Any day
Coventry Health Care of Florida	1st of month
Coventry Health Care of Georgia	Any day
GHP (IL MO)	Any day
HealthAmerica (PA OH)	Any day
Coventry Health Care of Iowa (IA NE SD)	Any day
Coventry Health Care of Kansas (KS MO)	1 st & 15 th
Coventry Health Care of Louisiana	1 st of month
WellPath (NC and SC)	1 st of month
Coventry Health Care Nevada	Any day
Coventry Health and Life Oklahoma	Any day
PersonalCare (IL)	Any day

Health History

ALL MEDICAL QUESTIONS MUST BE ANSWERED FOR EACH APPLICANT. Please provide detailed explanatory information for each “Yes” answer indicating to whom the response refers, treating physician, detailed diagnosis, onset and recovery date and treatment, including medications. Full provider information, including full name, address, and phone number is necessary. In most cases, answers to health-related questions are not to be obtained from a third party (except in the case of applicants under the age of 18), where a custodial parent or guardian is expected to provide the information on their behalf.

Tobacco Usage

Tobacco usage is defined as the use of tobacco, tobacco cessation products, or e-cigarettes(electronic cigarettes) in the past twelve (12) months.

Each eligible person must answer on the application that he/she has or has not used tobacco, tobacco cessation products *in any form*, or e-cigarettes(electronic tobacco) during the past consecutive twelve (12) month period.

ELIGIBILITY

Age

Issue Age

Applicants must be age 64 ½ and under as of the policy effective date and not eligible for Medicare.

Exceptions to this may vary by market:

- ID, UT & WY; the applicant may be older than 65 years if not eligible for Medicare
- GA; the applicant must be 63 ½ or under as of the policy effective date
- OH & PA; the applicant must be 65 or under as of the policy effective date

Maximum Issue Age of Dependents

Maximum issue age of a dependent child is **25 years**.

Exceptions to this vary by state mandates that require coverage over age 25:

- FL under age 30
- IA up to age 99 if full-time student
- OH under age 28
- SD under age 29

Children-Only Health Coverage

CoventryOne only offers children-only coverage in a limited number of states as required by law. Applicants in these states must meet the state specific eligibility requirements and open enrollment dates in order to be considered. Contact your Market Representative for more information.

Pregnancy/Expectant Parent/Surrogate Parent/Adoption

CoventryOne does not offer to male or female applicants who are:

- Applicants who are currently pregnant
- Currently expecting a child with anyone
- An expectant or surrogate parent
- Applicants in the process of adopting a child

*Exception ID,UT & WY; will consider husband on single policy when wife is expecting

Applicants Age 55 or Older

Individuals age 55 or over who have not had a complete physical exam performed by a physician within the **past three years** will not be considered for coverage and their application will be withdrawn.

Residency Requirements

An applicant must be:

- A legal permanent resident of the United States **or**
- Have resided in the United States legally for at least 6 months and have established medical care with a physician within the United States.

*No short term temporary, or travel visas will be accepted. If a social security number cannot be provided, a copy of each applicant's visa is required.

THE UNDERWRITING PROCESS

During the underwriting process, each applicant's medical history is evaluated individually and action is taken based on the severity and prognosis of the disclosed condition(s).

Complete and accurate information is required. When reporting on a condition, applicants should consider the detailed questions that are part of the Health Condition Considerations portion of this guide. Further, medical disclosures should include:

- Specific diagnoses
- Onset and recovery date(s)
- Medications taken or prescribed and their start/end date(s)
- Details and results of all testing or treatment
- Any recommended (pending) testing, procedures, or follow-up visits.

Final rates may be based on information, including, but not limited to, that which is submitted or obtained via:

- The application
- Telephone interviews
- Medical records
- Claim history
- Prescription database searches, and / or
- Other requests for medical information not limited to the above

Medical Underwriting Telephone Interviews

When underwriting identifies the need for additional information or clarification of information disclosed on the application, the applicant may be contacted directly. Please note that all telephone interviews are recorded and retained for our records. Decisions will not be discussed during the telephone interview. The process is as follows:

- A call is made directly to the applicant (parent or guardian for applicants under age 18)
- If the applicant cannot be reached, a voice message is left for the applicant (if a recording device is available) with the following information:
 - Name of applicant;
 - Name of Coventry employee or representative the applicant is to contact, and;
 - Instructions describing how and when the applicant is to return the call.
 - Underwriting makes one follow up phone call if not reached on the first attempt

No mention of the requested medical information and/or condition in question is disclosed in the voice message. Medical Underwriting will not proceed with the application process until the telephone interview is completed.

If no response is received after 30 days from the application signature date, the application will be closed as incomplete.

Medical Records Request

CoventryOne has a contracted relationship with a medical records retrieval service in order to collect necessary medical record information for selected applicants. This partnership enables CoventryOne to gather medical records in a consistent and timely manner. The vendor will act on behalf of Coventry to obtain medical records from the appropriate provider(s).

You now have the option to help facilitate the underwriting process by including complete medical records with the submission of the application. **These records will only be accepted if they are included with the initial submission of the application and will be at the applicant's expense.**

In other cases, if records are not submitted with the initial application as detailed above, Coventry Health Care will follow our existing records-gathering procedure and be responsible for any associated costs up to \$75.

Medical records requests will be limited to five (5) years of medical history unless otherwise specified. Coventry Health Care will bear the burden of any costs associated with medical record gathering up to a maximum of \$75 per record request. If a provider charges an amount higher than our pre-determined maximum, the difference in cost will be the burden of the applicant. Coventry reserves the right to require individuals to be responsible for medical records retrieval costs that fall outside of accepted business practices. Coventry will not request medical records from providers or facilities residing out of the United States. Coventry reserves the right to refuse records submitted directly from an applicant or agent.

Medical records are required by CoventryOne for the following situations:

- Any applicant age 55 and older (must have seen physician for complete physical exam within the past two 3 years)
- Individual medical conditions, as deemed necessary, based upon sound underwriting judgment and established underwriting practices
- Any time medical history is unclear or inadequate to make a precise determination of the risk
- Discovery of claims history as a previously covered member under a Coventry Health Plan.

BUILD CHARTS

Please refer to your market's specific rate key for rate definitions. The adult build charts are for age 16 and older. Applicants under age 16 who are underweight or overweight will be handled on a case by case basis including investigation as to any underlying conditions.

Adult MALE Build Chart				
Height	Standard	R1	R2	Decline
5' 0"	106-195	196-210	211-225	226
5' 1"	106-195	196-210	211-225	226
5' 2"	106-195	196-210	211-225	226
5' 3"	106-210	211-225	226-240	241
5' 4"	121-210	211-225	226-240	241
5' 5"	121-210	211-240	241-255	256
5' 6"	121-225	226-240	241-255	256
5' 7"	121-225	226-240	241-255	256
5' 8"	136-240	241-255	256-270	271
5' 9"	136-240	241-255	256-270	271
5' 10"	136-240	241-270	271-285	286
5' 11"	136-255	256-270	271-285	286
6' 0"	151-255	256-285	286-300	301
6' 1"	151-270	271-285	286-300	301
6' 2"	151-270	271-300	301-315	316
6' 3"	151-285	286-300	301-315	316
6' 4"	151-285	286-315	316-330	331
6' 5"	166-300	301-315	316-330	331
6' 6"	166-300	301-330	331-345	346
6' 7"	181-315	316-330	331-345	346
6' 8"	181-315	316-345	346-360	361

Adult FEMALE Build Chart				
Height	Standard	R 1	R2	Decline
4' 8"	91-165	166-180	181-195	196
4' 9"	91-180	181-195	196-210	211
4' 10"	91-180	181-195	196-210	211
4' 11"	91-180	181-195	196-210	211
5' 0"	91-195	196-210	211-225	226
5' 1"	91-195	196-210	211-225	226
5' 2"	91-195	196-210	211-225	226
5' 3"	106-210	211-225	226-240	241
5' 4"	106-210	211-225	226-240	241
5' 5"	106-210	211-225	226-240	241
5' 6"	106-225	226-240	241-255	256
5' 7"	106-225	226-240	241-255	256
5' 8"	121-225	226-240	241-255	256
5' 9"	121-240	241-255	256-270	271
5' 10"	121-240	241-255	256-270	271
5' 11"	121-255	256-270	271-285	286
6' 0"	136-255	256-270	270-286	286
6' 1"	136-270	271-285	286-300	301

HEALTH CONDITION CONSIDERATIONS

The following probable underwriting actions are to be used as a general guide and should not be considered as a guarantee of coverage. Final rates and offers will be determined based on all pertinent details obtained through the application and prescription use history in addition to possible telephone interviews and medical records at the discretion of the underwriting staff.

We do not decline dependent applicants under age 19 or children-only applications where applicable and subject to state mandates. If a probable underwriting action listed below is “Decline” then the applicant will be offered with a Guaranteed Issue rate.

Exclusionary riders are only offered in situations where the condition would be declined. These riders are currently only available in the following states and a listing of the riders can be found on pages 21 & 22:

Arkansas	Delaware	Georgia	Iowa	Kansas
Louisiana	Maryland	Mississippi	Missouri-KC	Nebraska
North Carolina	Ohio	Oklahoma	Pennsylvania	North Carolina
Oklahoma	Pennsylvania	South Carolina	South Dakota	Tennessee

Please refer to your market's specific rate key for rate definitions.

Medical Condition	Probable Action – Non-Rider State	Probable Action – Rider State
Acid Reflux / GERD/ Heartburn		
Treated with OTC medication	Standard	Standard
Treated with prescription medication	Standard – R1	Standard – R1
Acne		
Treated with OTC medication	Standard	Standard
Treated with daily prescription medication	Standard – R2	Standard - R2
Treated currently with Accutane, Claravis, Sotret or Isotretinoin	Decline	Decline
Alcohol Abuse		
≥5 years sobriety, no residuals, normal liver function, no further psychiatric intervention or medication <i>(will require medical records)</i>	Standard	Standard
< 5 years since last treatment	Decline	Decline
Allergies		
Food allergies / Insect Stings & bites	Standard	Standard
Seasonal/OTC or prescription medication	Standard	Standard
Year-round /prescription medication	Standard - R1	Standard - R1
Immunotherapy / Allergy shots monthly <i>(Rating may be higher if on medication & shots)</i>	R1	R1
Immunotherapy / Allergy shots > monthly <i>(Rating may be higher if on medication & shots)</i>	R2	R2
Anemia		
Iron deficiency present & normal lab values or Iron deficiency recovered	Standard	Standard
Iron deficiency present with abnormal lab values	Decline	Decline
Aplastic, Hemolytic, Pernicious, Sickle Cell	Decline	Decline
Anxiety		
Medication / Therapy / Counseling	Standard - R1	Standard - R1
Any hospitalization	Decline	Decline
Suicide attempt	Decline	Decline

Medical Condition	Probable Action – Non-Rider State	Probable Action – Rider State
Asthma		
Exercise induced / No ongoing medication or treatment	Standard	Standard
Mild through moderate on prescription medication other than Advair	Standard - R1	Standard - R1
Mild through moderate on Advair	R2	R2
Severe; two or more ER visits or hospitalizations in the past 2 years	Decline	Decline
Attention Deficit Hyperactivity Disorder (ADHD or ADD)		
Prescription medication (other than Adderall XR , Concerta, Strattera or Vyvanse)	R1	R1
Adderall XR, Concerta, Strattera or Vyvanse	R2	R2
Asperger's Syndrome	Standard – R2	Standard – R2
Autism		
High functioning / Attending school / Employed; no other psychological or physical issues	Standard - R2	Standard - R2
All others	Decline	Decline
Back Sprain/Strain		
No treatment in > 6 months no disk involvement	Standard	Standard
All others	R1 - Decline	R1 – Rider
Bladder/ Urinary Tract Infection (UTI)		
< 4 episodes within past year	Standard	Standard
≥ 4 episodes within past year & no disease or malformations	R1	R1
Chronic or Interstitial	Decline	Decline
Breast Cyst		
Ultrasound or fine needle aspiration with benign Results	Standard	Standard
Present or Recurrent (stable)	Decline	Rider
Breast Implants		
Present & no complications	Standard	Standard
Present & complications	Decline	Rider
Bunion		
Present, asymptomatic, no surgery recommended or Anticipated	Standard	Standard
Surgically corrected & recovered	Standard	Standard
Present & symptomatic	Decline	Decline
Bursitis / Tendonitis		
Single occurrence; recovered	Standard	Standard
Single occurrence; not recovered / Minimal treatment / No surgery recommended	R1	R1
Multiple occurrences or single occurrence with extensive therapy & no surgery recommended	Decline	Rider
Cancer (other than Skin Cancer)		
Carcinoma in situ > 2 years since recovered (will require medical records)	Standard – R2	Standard-Rider
No lymph node involvement or metastasis and > 5 years recovered (will require medical records)	R1 - Decline	R1- Rider - Decline
Lymph node involvement or metastasis	Decline	Decline

Medical Condition	Probable Action – Non-Rider State	Probable Action – Rider State
Carpal Tunnel Syndrome		
Operated & recovered	Standard	Standard
Unoperated & conservative treatment/ Asymptomatic ≥ 1 year	Standard	Standard
Unoperated & conservative treatment < 6 months	Decline	Rider
Unoperated & conservative treatment 6 months – 1 year	R1	R1
Operated & Not Recovered	Decline	Rider
Cataracts		
Surgically corrected & recovered	Standard	Standard
Present	Decline	Rider
Chiropractic Treatment		
Diagnosed & treated < 1 year	R1	R1
Diagnosed & treated ≥ 1 year ago & maintenance therapy only	Standard	Standard
Chlamydia		
Recovered	Standard	Standard
Present or under treatment	Decline	Decline
Cholesterol – Elevated		
Well controlled & under 250 total cholesterol	Standard – R2	Standard – R2
Well controlled & Hypertension	R1 – R2	R1 – R2
Total cholesterol 251-275	R1 - Decline	R1 - Decline
Total cholesterol > 275	Decline	Decline
Elevated cholesterol with 2 or more cardiac co-morbidities (ratable build, tobacco use, hypertension, any other cardiac concerns)	Decline	Decline
Cleft Palate or Cleft Lip		
Surgically corrected, no further surgery anticipated & > 2 years since surgery	Standard	Standard
Speech therapy	R1	R1
All others	Decline	Decline
Cochlear Implant		
Implant present	Standard	Standard
Implant anticipated or pending	Decline	Decline
Colon Polyps		
Removed & benign, < 4 polyps & colonoscopy advised 5-10 years	Standard	Standard
Removed & benign, < 4 polyps & colonoscopy advised 2-5 years	R1	R1
Unoperated polyps / 4 or more polyps removed / Colonoscopy advised < 2 years/ Malignant polyp/ Familial adenomatous polyposis	Decline	Decline
Concussion		
> 1 year since recovered	Standard	Standard
6 months – 1 year since recovered	R1	R1
3 – 6 months since recovered	R2	R2
< 3 months since recovered	Decline	Decline
Congenital Heart Defects		
Atrial Septal Defect/ Patent Foramen Ovale/ Ventricular Septal Defect		
Surgically corrected or spontaneous closure no residuals ≥ 1 yr	Standard	Standard
Not surgically corrected	Decline	Decline
Surgically corrected or spontaneous closure < 1 year or with residuals	Decline	Decline

Medical Condition	Probable Action – Non-Rider State	Probable Action – Rider State
Cyst / Growth / Lump / Mass / Tumor		
Removed & Benign	Standard	Standard
Present	R1 - Decline	R1 - Decline
Deep Venous Thrombosis (DVT)		
Superficial, 1 episode & recovered	Standard	Standard
Deep & 1 episode > 4 years ago	Standard	Standard
Deep & 1 episode 2-4 years ago	R2	R2
Deep & present/ Within 2 years/Current anticoagulation therapy/ Multiple episodes	Decline	Decline
Depression – Non Major Depressive Disorders / Therapy / Counseling		
Non Major Depressive Disorders /Medication/ Therapy / Counseling	R1 FL - Standard	R1
Any hospitalization	Decline	Decline
Suicide attempt	Decline	Decline
Deviated Nasal Septum		
Surgically corrected & recovered	Standard	Standard
Present & asymptomatic	Standard	Standard
Present & symptomatic	Decline	Rider
Diverticulitis		
Surgically corrected \geq 1 year	Standard	Standard
Multiple attacks \geq 2 years /treated non-surgically	R1	R1
One attack < 1 year or multiple attacks < 2 years	Decline	Rider
Present or <1 year since surgically corrected	Decline	Rider
Diverticulosis		
Asymptomatic	Standard	Standard
Symptomatic	Decline	Rider
Drug / Substance use or Dependency		
\geq 5 years since last use (<i>will require medical records</i>)	Standard	Standard
< 5 years since last treatment	Decline	Decline
DUI		
Single citation or conviction & > 2 years since Conviction	Standard	Standard
Single citation or conviction \leq 2 years since Conviction	Standard-Decline	Standard-Decline
Multiple citations or convictions	Decline	Decline
Ear Infections		
< 3 episodes within 1 year	Standard	Standard
\geq 3 episodes within 1 year	R1	R1
Ear Tubes present	Standard	Standard
Eating Disorder		
> 5 years since last treated with normal build	Standard	Standard
\leq 5 years since last treated	Decline	Decline
Eclampsia / Preeclampsia		
With subsequent pregnancy – no complications no further eclampsia/ Tubal ligation / Hysterectomy / Over 45 years of age	Standard	Standard
All others	Decline	Decline
Eczema		
OTC medication	Standard	Standard
Prescription medication	R1 – R2	R1 – R2
Phototherapy / Botox treatment	Decline	Decline

Medical Condition	Probable Action – Non-Rider State	Probable Action – Rider State
Endometriosis		
> 5 years since last symptoms & treatment	Standard	Standard
Surgery > 3 years no further treatment	Standard	Standard
Surgery ≤ 3 years	R1	R1
Present or within 5 years of non-surgical treatment	Decline	Rider
Epilepsy – Grand Mal		
≥ 2 years since last seizure	R2 - R3	R2 - R3
< 2 years since last seizure	Decline	Decline
Epilepsy – Jacksonian		
≥ 2 years since last seizure	R2 - R3	R2 -R3
< 2 years since last seizure	Decline	Decline
Epilepsy – Petit Mal		
> 1 year since last seizure	R1 – R2	R! - R2
< 1 year since last seizure	Decline	Decline
Esophageal Stricture	Decline	Rider
Fibromyalgia		
Mild – only 1 medication	R1 – Decline	R1 - Decline
All others	Decline	Decline
Fractures / Broken Bones		
Present, non-weight bearing	R1	R1
Leg or Ankle fracture present	Decline	Decline
Hip Fracture > 18 months no underlying disease	Standard	Standard
Hip Fracture < 18 months no underlying disease	Decline	Rider
Spinal fracture recovered <1 year	Decline	Rider
Spinal fracture recovered > 1year	Standard –R2	Standard – R2
Spinal fracture present	Decline	Decline
Recovered (non hip or spine)	Standard	Standard
Recovered (temporary fixation device)	Decline	Rider
Pathological	Decline	Decline
Gallbladder Disorders		
Gallbladder removed & recovered from surgery	Standard	Standard
Gallstones present	Decline	Decline
Cholecystitis ≥6 months since last attack & no gallstones	Standard	Standard
Cholecystitis < 6 months since last attack	Decline	Decline
Genital Herpes	Standard-R1	Standard – R1
Genital Warts		
Low Risk HPV	Standard	Standard
High Risk	Decline	Females: Rider Males: Decline (no rider available)
Gestational Diabetes		
1 occurrence & normal glucose testing no other significant conditions	Standard	Standard
>1 occurrence /pregnancy & most recent pregnancy with no recurrence Multiple occurrences with most recent no recurrence of condition	Standard	Standard
All others	Decline	Decline
Glaucoma		
Surgically corrected	Standard	Standard
Present, well controlled with eye drops	R1 –R2	R1-R2
Present, not well controlled	Decline	Decline
Gonorrhea		
Recovered	Standard	Standard
Present	Decline	Decline
Gout		
Normal build, no history of kidney stones	R1	R1
All others	Decline	Decline

Medical Condition	Probable Action – Non-Rider State	Probable Action – Rider State
Hearing Loss (See cochlear implant if applicable)	Standard	Standard
Heartburn	Standard-R1	Standard-R1
Heart Murmur		
Innocent / Functional / Grade I or II	Standard	Standard
Organic / Grade III or greater / Continuous	Decline	Decline
Hemorrhoids		
> 1 year since symptomatic or surgically corrected	Standard	Standard
Present & asymptomatic / Treated with OTC meds only / No other treatment	Standard	Standard
Present & symptomatic / Severe or recurrent / Treated with prescription medication < 1 year	R2	R2
Hepatitis A		
≥ 6 months recovered with normal liver testing	Standard	Standard
< 6 months since treated	Decline	Decline
Hernia (other than hiatal)		
Surgically corrected	Standard	Standard
Present > 5 years & asymptomatic	Standard	Standard
Present < 5 years	Decline	Decline
Hiatal Hernia		
Surgically corrected	Standard	Standard
Present & controlled with prescription medication	R1	R1
Present & not controlled with prescription medication	Decline	Rider
Hip Dislocation		
Congenital & surgically corrected	Standard	Standard
Congenital & present	Decline	Rider
Non-congenital & no surgery required > 1 year	Standard	Standard
Non-congenital & no surgery required < 1 year	R1	R1
Hip – Replacement	Decline	Rider
Human Papilloma Virus (HPV)		
Low Risk HPV	Standard	Standard
High Risk	Decline	Females: Rider Males: Decline (no rider available)
Hypertension / High Blood Pressure		
Well controlled by medication > 3 months	Standard-R1	Standard –R1
< 3 months since diagnosis	Decline	Decline
Hypertension & 2 or more cardiac co-morbidities (ratable build, tobacco use, elevated cholesterol, any other cardiac concerns)	Decline	Decline
Uncontrolled or more than 3 medications to control	Decline	Decline
Infertility Treatment: Female & Male		
> 2 years since last attempt	Standard	Standard
≤ 2 years since last attempt (both primary & spouse)	Decline	Decline
Internal Fixations (pins/plates/screws)		
Permanent	Standard	Standard
Temporary	Decline	Rider
Insomnia		
OTC medication	Standard	Standard
Prescription medication	Standard – R1	Standard – R1
Irritable Bowel Syndrome		
OTC medication	Standard	Standard
Prescription medication	Standard – R1	Standard – R1
Kidney Infection / Nephritis		
Single episode recovered with normal urinalysis & blood pressure > 1 year	Standard	Standard
Single episode recovered with normal urinalysis & blood pressure ≤ 1 year	Decline	Rider
Chronic / Multiple attacks	Decline	Decline

Medical Condition	Probable Action – Non-Rider State	Probable Action – Rider State
Kidney or Bladder Stones		
1 episode > 1 year	Standard	Standard
1 episode ≤ 1 year	R1	R1
Multiple episodes < 1 year	Decline	Rider
Multiple episodes 1-3 years since last episode	R1	R1
Multiple episodes & recovered > 3 years	Standard	Standard
Any of the above with history of Gout	Decline	Decline
Knee – Ligament Injury		
Tear, surgically corrected ≥ 1 year	Standard	Standard
Tear, surgically corrected < 1 year	Decline	Rider
Tear, not surgically corrected / No anticipated surgery	Decline	Rider
Non-tear / recovered < 1 year	R1	R1
Non-tear/recovered ≥ year	Standard	Standard
Not recovered	Decline	Rider
Multiple occurrences	Decline	Rider
Knee – Meniscus Injury		
Surgically corrected ≥ 1 year	Standard	Standard
Present / Surgically corrected < 1 year	Decline	Rider
Knee – Replacement	Decline	Rider
Lyme Disease		
Recovered ≥ 6 months	Standard	Standard
Present/ < 6 months since recovered /Persistent or recurrent symptoms	Decline	Decline
Macular Degeneration		
Early Dry Macular Degeneration	Standard	Standard
Advanced Dry Macular Degeneration	Decline	Decline
Wet Macular Degeneration	Decline	Decline
Menopausal Disorder	Standard-R1	Standard-R1
Mental Retardation will require telephone interview and possible medical records	Standard-Decline	Standard-Decline
Migraine / Chronic Headaches		
Controlled with OTC meds	Standard	Standard
Controlled with prescription medication (rating based on frequency of headaches & treatment)	R1-R2	R1-R2
Severe /Not controlled with medication	Decline	Rider
Miscarriage		
1-3 occurrences	Standard	Standard
>3 occurrences – testing not completed, cause not determined	Decline	Decline
Mitral Valve Prolapse (MVP)		
No treatment (other than antibiotics for medical procedures) & no arrhythmia, endocarditis or moderate to severe mitral regurgitation	Standard	Standard
Medication (other than antibiotics) & no arrhythmia, endocarditis or moderate to severe mitral regurgitation	R1 – R2	R1 – R2
Arrhythmia/ History of endocarditis/ Moderate to severe mitral regurgitation	Decline	Decline
Osteoarthritis		
Back / Hip / Knee - mild or moderate	R1 – R2	R 1- R2
Back / Hip / Knee – severe	Decline	Decline
Non- Back / Hip / Spine - mild or moderate	R1 – R2	R1 – R2
Non- Back / Hip / Spine – severe	Decline	Decline
Osteoporosis or Osteopenia		
Current use of prophylactic medications only	R1 – R2	R1- R2
Reclast Injection 1 time per year	Standard	Standard
Reclast Injection > 1 time per year	Decline	Decline
Injections other than Reclast	Decline	Decline
Severe history of pathologic fractures	Decline	Decline

Medical Condition	Probable Action – Non-Rider State	Probable Action – Rider State
Ovarian Cyst		
Removed or resolved \geq 1 year	Standard	Standard
Removed or resolved $<$ 1 year	R1	R1
Present $>$ 1 year with no growth or changes	R1	R1
Present $<$ 1 year	Decline	Rider
PAP smear – Abnormal		
ASCUS / LGSIL followed by two normal consecutive pap smears - no high risk HPV	Standard	Standard
HGSIL / Severe dysplasia treated & followed by two normal consecutive pap smears no high risk HPV	R1- R2	R1- R2
Any abnormal pap without a normal follow up	Decline	Decline
Pelvic Inflammatory Disease (PID)		
Single occurrence & recovered	Standard	Standard
Multiple Occurrences $>$ 2 years	R2	R2
Present	Decline	Rider
Multiple occurrences $<$ 2 years	Decline	Rider
Phlebitis		
One episode recovered $>$ 1 year	Standard	Standard
One episode recovered \leq 1 year or multiple episodes	Decline	Rider
Ongoing anti-coagulant therapy	Decline	Decline
Plantar Fasciitis	Standard	Standard
Premenstrual Syndrome		
On prescription medication	Standard - R1	Standard - R1
Prostate disorder / Benign Prostatic Hypertrophy (BPH)		
Surgically corrected \geq 1 year	Standard – R1	Standard – R1
Unoperated & asymptomatic with normal PSA	Standard – R1	Standard – R1
Unoperated & PSA 4.0 – 9.9 with negative biopsy $>$ 3 years	Standard – R1	Standard – R1
Unoperated & PSA 4.0- 9.9 with negative biopsy 2 -3 years	R2 - R3	R2 - R3
Surgically corrected $<$ 1 year	R2 – R3	R2 – R3
Unoperated & PSA 4.0- 9.9 with negative biopsy $<$ 2 years	Decline	Rider
Prostatitis		
Acute/Resolved $>$ 1 year	Standard	Standard
Acute/normal PSA/ \leq 1 year	R2	R2
Chronic or abnormal PSA	Decline	Decline
Prosthetic Devices		
Eye $>$ 1 year	Standard	Standard
All others	Decline	Decline
Psoriasis		
Controlled with prescription medication	R1 – Decline	R1 – Decline
Phototherapy	Decline	Decline
Psoriatic Arthritis	Decline	Decline
Rotator Cuff Tendinitis / Bursitis / Impingement Syndrome		
$>$ 1 year since last occurrence & complete recovery	Standard	Standard
Present or $<$ 1 year since last occurrence	Decline	Decline
Rotator Cuff Tear		
Surgically corrected $>$ 1 year	Standard	Standard
Surgically corrected \leq 1 year	R2	R2
Present	Decline	Decline
Scoliosis		
Present/no treatment/asymptomatic	Standard	Standard
Surgically corrected	Standard	Standard
Present/symptomatic/current treatment (PT, bracing, surgery recommended)	Decline	Decline
Cardiac, pulmonary or spinal cord involvement	Decline	Decline

Medical Condition	Probable Action – Non-Rider State	Probable Action – Rider State
Sinus Infection		
> 2 years since last occurrence	Standard	Standard
< 4 episodes within the past 1 year	Standard	Standard
> 4 episodes per year within the past 2 years	Decline	Rider
Surgery anticipated	Decline	Decline
Skin Cancer		
Basal Cell Carcinoma		
Single occurrence, removed \geq 2 years ago	Standard	Standard
Single occurrence, removed < 2 years ago	R1	R1
Multiple occurrences	R2	R2
Present	Decline	Decline
Melanoma- will require pathology report and follow-up information		
Removed (Clark's Level I or In Situ) > 5 years	Standard	Standard
Removed (Clark's Level I or In Situ) 2 - 5 years	R1	R1
Removed (Clark's Level II) > 5 years	R1	R1
Removed (Clark's Level III) > 7 years	R2	R2
Present or removed (Clark's Level IV or V)	Decline	Decline
Removed (Clark's Level I or In Situ) < 2 years	Decline	Decline
> 1 occurrence in past 10 years	Decline	Decline
Sleep Apnea		
Surgery performed, recovered	Standard	Standard
No co-morbidities (tobacco use/ratable build/hypertension), CPAP used, controlled symptoms	Decline	Rider
With any co-morbidity (tobacco use/ratable build/hypertension)	Decline	Decline
Central or mixed	Decline	Decline
Spinal Fusion		
Asymptomatic >1 year	R1	R1
Asymptomatic \leq 1 year	Decline	Rider
Symptomatic/ Physical Therapy/ Medication required	Decline	Rider
Syphilis		
Recovered \geq 1 year	Standard	Standard
Present or < 1 year from date of treatment	Decline	Decline
Temporomandibular Joint Disorder (TMJ)		
No coverage contractually	Standard	Standard
Asymptomatic & no treatment	Standard	Standard
Surgically corrected & recovered	Standard	Standard
Symptomatic	Decline	Rider
Testosterone Deficiency/Hypogonadism		
No adrenal or pituitary disorder & treated with medication or injections	R1- R3	R1 – R3
Caused by adrenal or pituitary disorder	Decline	Decline
Thyroid Disorder – Goiter		
Surgically corrected with normal thyroid function > 1 year	Standard	Standard
Surgically corrected with normal thyroid function \leq 1 year	R1	R1
Present & normal thyroid function <1 year	Decline	Rider
Present & normal thyroid function \geq 1 year	R2	R2
Abnormal thyroid function	Decline	Decline
Thyroid Disorder – Hyperthyroidism		
Surgically corrected/Completion of radioactive iodine/ Controlled with thyroid medication & thyroid levels controlled	Standard	Standard
Present & controlled	Standard	Standard
Present & not controlled	Decline	Rider

Medical Condition	Probable Action – Non-Rider State	Probable Action – Rider State
Thyroid Disorder – Hypothyroidism- Controlled	Standard	Standard
Thyroid Disorder – Thyroiditis		
Recovered & thyroid levels controlled	Standard	Standard
Present	Decline	Rider
Tics / Tremors	Rating-Decline	Rating-Decline
Tonsillitis		
< 3 episodes a year	Standard	Standard
3-5 episodes a year	R2	R2
> 5 episodes a year	Decline	Decline
Ulcer – Peptic		
1 episode; recovered	Standard	Standard
History of bleeding or perforation \geq 2 years & recovered	Standard	Standard
> 1 episode & well controlled with medication	R1	R1
History of bleeding or perforation < 2 years	Decline	Decline
Uterine Bleeding – abnormal / Dysfunctional Uterine Bleeding		
Recovered/no surgery/no medication	Standard	Standard
Hysterectomy or D & C/ recovered	Standard	Standard
Hysterectomy or D & C/not recovered	Decline	Rider
Present & complete work up /ruled out other conditions	Decline	Rider
Present & no work up	Decline	Decline
Uterine Fibroids		
Hysterectomy or removal procedure & recovered	Standard	Standard
Present or hysterectomy/removal procedure & not recovered	Decline	Rider
Uterine Prolapse		
Surgically corrected	Standard	Standard
Present	Decline	Rider
Vaginal Prolapse		
Surgically corrected	Standard	Standard
Present	Decline	Rider
Varicose Veins – Legs		
Present & asymptomatic	Standard	Standard
Surgically corrected or treated \geq 1 year	Standard	Standard
Surgically corrected or treated < 1 year	R1	R1
Ventricular Tachycardia		
\geq 2 years since treated	Standard	Standard
< 2 years since treated	Decline	Decline
Wolff-Parkinson White Syndrome (WPW)		
Cardiac ablation \geq 1 year; recovered	Standard	Standard
Cardiac ablation < 1 year	Decline	Decline
Present	Decline	Decline

EXCLUSIONARY RIDER LISTING

- An applicant requiring more than three exclusionary riders will be declined
- Exclusionary riders are permanent unless otherwise state mandated
- No exclusionary riders will be offered on applicants under age 19

Exclusionary riders are currently only available in the following states:

Arkansas	Delaware	Georgia	Iowa	Kansas
Louisiana	Maryland	Mississippi	Missouri-KC	Nebraska
North Carolina	Ohio	Oklahoma	Pennsylvania	North Carolina
Oklahoma	Pennsylvania	South Carolina	South Dakota	Tennessee

Exclusionary Rider	Exclusionary Rider Verbiage
Breasts	Breasts, Both: Any disease or disorder of both breasts/the right breast/the left breast or surgical implants of both breasts/the right breast/the left breast , including metastases, including any treatment or testing for, or operation for or any complications thereof. NOT APPROVED: HAPA , KC, LA, MD, NC, OK & SC
Carpal Tunnel Syndrome	Carpal Tunnel Syndrome: Carpal Tunnel Syndrome of both/right/left wrists, including any treatment or testing for, or operation for or any complications thereof.
Cataracts	Cataracts, Both/Right/Left Eye(s): Cataract(s) of both/the right/the left eye(s) , including but not limited to any treatment or testing for, or operation for or any complications thereof.]
Cervical Spine	Cervical Spine: Any injury to, disease or disorder of the cervical spine, including but not limited to the vertebrae, intervertebral discs, surrounding ligaments and muscles, lumbosacral and sacroiliac articulations, complicating sciatic neuritis, radiculitis, and any treatment or testing for, or operation for or any complications thereof. NOT APPROVED: LA
Cesarean Section	Cesarean Section: Cesarean section, including any treatment or testing for, or operation for or any complications thereof.] NOT APPROVED: HAPA, KC, LA, & MD
Diverticulitis/ Diverticulosis	Diverticulitis and Diverticulosis: Diverticulitis and Diverticulosis of the small intestine, large intestine and colon including but not limited to any treatment or testing for, or operation for or any complications thereof. NOT APPROVED: OK
Endometriosis	Endometriosis: Endometriosis or any disease or disorder of the abdominal or pelvic organs due to endometriosis, including but not limited to adhesions and any treatment or testing for, or operation for or any complications thereof. NOT APPROVED: KC
Female Reproductive Organs	Female Reproductive Organs: Any disease or disorder of the female reproductive organs, including but not limited to any treatment or testing for, or operation for or any complications thereof. NOT APPROVED: KC, LA & MD
Headaches Migraine Headaches	Headaches and Migraine Headaches: Headaches and migraine headaches, including any treatment or testing for, or operation for or any complications thereof. NOT APPROVED: OK
Heart Burn Acid Reflux GERD Esophagitis	Heart Burn, Acid Reflux, GERD, Esophagitis: Heart burn, acid reflux, GERD (Gastro Esophageal Reflux Disease), Barrett's Esophagitis disease or disorder of the esophagus, esophageal sphincter, and stomach including but not limited to any treatment or testing for, or operation for or any complications thereof. NOT APPROVED OK
Hiatal Hernia	Hiatal Hernia: Hiatal hernia, including but not limited to any treatment or testing for, or operation for or any complications thereof. NOT APPROVED: HAPA
Hip	Hips, Both/Right/Left: Any disease, injury or disorder of both/the right/the left hip(s) and the associated bones, tendons and ligaments including any treatment or testing for, or operation for or any complications thereof. NOT APPROVED: LA
Internal Fixation of Bones	Internal Fixation of Bones: Any internal fixation of bones (for example; pins, screws, plates and braces) including the insertion of, removal of, any treatment or testing for, or operation for or any complications thereof.
Kidney	Kidneys, Both/Right/Left: Any disease or disorder of both/the right/the left kidney(s) or urinary tract, including kidney stones, and renal failure, including any treatment or testing for, or operation for or any complications thereof. NOT APPROVED: LA & OK

Exclusionary Rider	Exclusionary Rider Verbiage
Knee	Knees, Both/Right/Left: Any injury to, disease or disorder of both/right/left knee(s) , including but not limited to the associated bones, tendons and ligaments including any treatment or testing for, or operation for or any complications thereof. NOT APPROVED: LA
Lumbosacral spine	Lumbo-Sacral Spine: Any injury to, disease or disorder of the lumbo-sacral spine, including but not limited to the vertebrae, intervertebral discs, surrounding ligaments and muscles, lumbosacral and sacroiliac articulations, complicating sciatic neuritis, radiculitis, and any treatment or testing for, or operation for or any complications thereof. NOT APPROVED: LA
Nasal	Nasal/Sinus/Deviated Septum: Any disease or disorder of the sinuses, nasopharyngeal tract, and accessory sinuses, including but not limited to sinusitis, nasal polyp(s), and deviated septum and any treatment or testing for, or operation for or any complications thereof.
Prostate	Prostate: Any disease or disorder of the prostate, including but not limited to, the seminal vesicles, urinary bladder or urethra, including any treatment or testing for, or operation for or any complications thereof. NOT APPROVED: KC, LA, MD, OK & SC
Sleep Apnea- no co-morbidities	Apnea, Sleep Apnea: Any diagnostic study, treatment or testing for, or operation for or any complications resulting from but not limited to, sleep apnea, obstructive apnea, central apnea, hypopneas. NOT APPROVED: OK
Temporomandibular Joint	Temporomandibular Joint (TMJ): Any misalignment of the upper or lower teeth and/or improper positioning of how the jaw bone connects to the skull, including temporomandibular joint, its associated tendons, ligaments, musculature, including any treatment or testing for, or operation for or any complications thereof. NOT APPROVED: GA, HAPA, IA, KC, MD, NC, OK & SD
Tendonitis/Bursitis	Tendonitis, Bursitis: Tendonitis, bursitis, including any treatment or testing for, or operation for or any complications thereof.
Thoracic Spine	Thoracic Spine: Any injury to, disease or disorder of the thoracic spine, including but not limited to the vertebrae, intervertebral discs, surrounding ligaments and muscles, lumbosacral and sacroiliac articulations, complicating sciatic neuritis, radiculitis, and any treatment or testing for, or operation for or any complications thereof. NOT APPROVED: LA
Thyroid	Thyroid: Any disease or disorder of the thyroid gland including but not limited to; Goiter, Hyperthyroidism, Hypothyroidism, and thyroiditis and any treatment or testing for, or operation for or any complications thereof. NOT APPROVED: OK
Varicose Veins	Varicose Veins: Varicose veins, varicose or stasis ulcer, phlebitis, including any treatment or testing for, or operation for or any complications thereof

AUTO DECLINE MEDICATIONS

Any applicant taking one or more of the medications listed below within the past year will be ineligible for coverage. This is not an all-inclusive list and is subject to change.

Abilify	Fentanyl	Leukeran	Remicade
Accutane	Flolan	Lithium	Remodulin
Actigall	Forteo	Lovenox	Retrovir
Actoplus Met	Fuzeon	Lupron	Rilutek
Actos	Gabapentin	Marinol	Risperdal
Agrylin	Galantamine	Metaglip	Rythmol
Amaryl	Genotropin	Metformin	Saizen
Amevive	Genotropin Intra-Mix	Methadone	Saizen Click.Easy
Amnesteem	Genotropin Miniquick	Methotrexate	Sandimmune
Amodapine	Geref	Methylprednisolone	Sandostatin
Antabuse	Gleevec	Morphine Sulfate In Dextr	Sandostatin Lar Depot
Apokyn	Glimepiride	Ms Contin	Seroquel
Appformin	Glipizide	Neoral	Serostim
Arava	Glucophage	Neurontin	Somatuline Depot
Aricept	Glucotrol	Nitro-Bid	Somavert
Arimidex	Glucovance	Nitroglycerin	Soriatane
Aromasin	Glyburide	Nitroglycerin In 5% Dextr	Sotret
Asacol	Haldol	Nitroquick	Stelazine
Ascendin	Heparin	Norditropin	Suboxone
Atripla	Heparin Combination	Norditropin Cartridge	Symbyax
Avandamet	Heparin Sodium Dcu	Norditropin Nordiflex Pen	Synagis
Avandaryl	Heparin Sodium/D5w	Novantrone	Synarel
Avandia	Hepsera	Novolog Mix	Synvisc
Avinza	Herceptin	Nutropin	Tamoxifen
Avonex	Humalog	Nutropin Aq	Targretin
AZT	Human Growth Hormone	Nutropin Aq Pen	Tev-Tropin
Baraclude	Humatrope	Nutropin Depot	Therapentin-90
Betaseron	Humatrope Combo Pack	Octreotide Acetate	Thorazine
Cellcept	Humira	Olanzapine	Tracleer
Claravis	Humulin	Omnitrope	Tranxene SD
Clozaril	Hyalgin	Oxsoralen-Ultra	Tranxene SD
Combivir	Increlex	Oxycodone/Acetaminophen	Trizivir
COMBUNOX	Insulin	Oxycodone/Aspirin	Truvada
Copaxone	Insulin Pump	Oxycontin	Tysabri
Coumadin	Iplex	Plaquenil	Urso
Crixivan	Isotretinoin	Plavix	Ursodiol
Cytovene	Ivig	Prednisone	Viread
Dostinex	Janumet	Prograf	Warfarin
Duetact	Januvia	Prolastin	Xolair
Duragesic	Kadian	Protropin	Xyrem
Enbrel	Kaletra	Rapamune	Zelnorm
Epivir	Kineret	Raptiva	Ziagen
Epzicom	Lamictal	Razadyne	Zorbtive
Faslodex	Lamotrigine	Rebif	Zydis
	Lantus	Regranex	Zyprexa

AUTO DECLINE CONDITIONS

Listed below are the most common conditions that result in a decline of coverage.
This is not an all-inclusive list and is subject to change.

A

Achalasia
Achondroplasia
Acromegaly
Addison's Disease
Adrenal Gland Disorders
Adrenal Insufficiency
AIDS
Alport Syndrome
Alzheimer's Disease
Amputation (s) due to disease
Amyloidosis
Amyotrophic Lateral Sclerosis (ALS)
Aneurysm
Angina
Angioplasty
Ankylosing Spondylitis
Anticardiolipin Syndrome
Anticoagulant Therapy
Antiphospholipid Syndrome
Aortic Arch Arteritis
Aortic Insufficiency / Stenosis/ Regurgitation
Aplastic Anemia
ARC
Arnold-Chiari Malformation
Arterial Embolism (clot)
Arterial Occlusion
Arteriosclerotic Heart Disease
Arteriovenous Malformation (AVM)
Arteritis
Artificial Heart Valve
Ascites
Ataxia Telangiectasia
Atherosclerosis
Atrial Fibrillation

B

Banti's Disease
Barrett's Esophagus
Behcet's Syndrome
Berger's Disease /IgA Nephropathy
Biliary Cirrhosis
Bipolar Disorders
Blood Clot
Brain Aneurysm
Brain Attack
Brain Hemorrhage
Bright's Disease
Bruit
Buerger's Disease
Bypass Surgery

C

Cachexia
Cancer- lymph node/metastasis
Cardiac Decompensation
Cardiac Defibrillator
Cardiac Hypertrophy
Cardiac Pacemaker
Cardiac Risk Factors (*3 of the following; overweight/
tobacco usage/ elevated cholesterol or
triglycerides/hypertension*)
Cardiac Stent
Cardiomegaly
Cardiomyopathy
Carotid Artery Disease
Cerebral Hemorrhage
Cerebral Embolism/Thrombosis
Cerebral Palsy
Cerebrovascular Accident
Cerebrovascular Disease
Charcot-Marie-Tooth Disease
Chronic Granulomatous Disease
Chronic Interstitial Cystitis
Chronic Obstructive Pulmonary Disease (COPD)
Chronic Renal Failure
Cirrhosis
Coarctation of Aorta
Collagen Vascular Disease
Congenital Heart Anomalies-present
Congenital Lymphedema
Congestive Heart Failure
Coronary Artery Bypass Surgery
Coronary Artery Disease
Coronary Heart Disease
Coronary Insufficiency
Coronary Ischemia
Coronary Stent
Cor Pulmonale
CREST Syndrome
Crohn's Disease
Cushing's Disease
Cyclothymic Disorder
Cystic Fibrosis

D

Dementia
Demyelinating Diseases
Dermatomyositis
Diabetes (other than gestational)
Down Syndrome
Dysmetabolic Syndrome

E

Embolism
Emphysema
Encephalopathy
Esophageal Varices

F

Factor Deficiencies
Familial Polyposis
Fatty Liver
Fragile X Syndrome
Friedreich's Ataxia

G

Gastric Bypass
Gastric Lap Banding
Gastric Stapling
Gender Identity Disorder
Gender Reassignment
General Paresis
Generalized Scleroderma
Glomerulonephritis, chronic

H

Heart Attack
Heart Block
Heart Bypass Surgery
Heart Disease
Heart Enlargement/Hypertrophy
Heart Failure
Heart Pacemaker
Heart Transplant
Heart Valve Replacement
Hemiplegia
Hemochromatosis
Hemophilia
Hepatitis B
Hepatitis C
Hepatomegaly
HIV
Hodgkin's Disease
Human T-Cell Leukemia / Virus
Huntington's Chorea
Hydrocephalus
Hyperparathyroidism
Hyperpituitarism
Hypersplenism
Hypertensive Nephropathy
Hypoparathyroidism
Hypoplastic Anemia
Hypoplastic Left Ventricle Syndrome

I

Idiopathic Thrombocytopenic Purpura
IgA Nephropathy
Immune Deficiency Disorder(s)
Intermittent Claudication
Intestinal Bypass
Ischemic Heart Disease

J

Juvenile Rheumatoid Arthritis

K

Kahler's Disease
Kaposi's Sarcoma
Kidney Transplant
Klinefelter's Syndrome

L

Left Ventricular Hypertrophy
Legg –Calve Perthes Disease
Leiomyosarcoma
Leukemia
Leukoencephalopathy
Liver Enlargement
Liver Transplant
Lou Gehrig's Disease (ALS)
Lung Transplant
Lupus Erythematosus, Systemic
Lymphoblastoma
Lymphoma
Lymphomatoid Papulosis

M

Malabsorption Syndrome
Manic Depression /Manic Disorders
Marfan's Syndrome
Medullary Cystic Kidney
Medullary Sponge Kidney
Metabolic Syndrome
Microcephaly
Mitral Insufficiency
Mitral Stenosis
Multi-cystic Kidney
Multiple Myeloma
Multiple Sclerosis
Muscular Dystrophy
Myasthenia Gravis
Myelitis
Myelocele
Myeloma
Myelopathy
Myocardial Infarction
Myocardial Ischemia

N

Nephrosclerosis
Nephrotic Syndrome
Neurofibromatosis
Neurogenic Bladder
Niemann-Pick Disease

O

Organ Transplant Recipient
Osteogenesis Imperfecta

P

Pacemaker, Heart
Paget's Disease
Pancreatitis, Chronic

P (continued)

Paraplegia
 Paralysis
 Parkinson's Disease
 Peripheral Artery Disease
 Peripheral Neuritis
 Peripheral Vascular Disease (PVD)
 Personality Disorders
 Pituitary Disorder
 Pituitary Dwarfism
 Pneumocystis/ Pneumocystosis
 Poliomyelitis
 Polyarteritis
 Polycystic Kidney Disease
 Polycystic Ovarian Disease /Syndrome
 Polycythemia Vera
 Polyglandular Autoimmune Syndrome
 Polyneuritis
 Polyneuropathy
 Pregnancy
 Psoriatic Arthritis
 Psychosis
 Psychotic Disorders
 Pulmonary Embolism or Thrombosis
 Pulmonary Fibrosis
 Pulmonary Heart Disease
 Pulmonary Hypertension
 Pulmonic Insufficiency
 Pulmonic Stenosis
 Pyogenic Arthritis

Q

Quadriplegia

R

Reflex Sympathetic Dystrophy
 Regional Enteritis
 Reiter's Disease / Syndrome
 Renal Agenesis
 Renal Dialysis
 Renal Hypertension
 Renal Insufficiency
 Respiratory Failure
 Retinopathy
 Rhabdomyosarcoma
 Rheumatic Heart Disease
 Rheumatoid Arthritis

S

Sarcoidosis
 Sarcoma
 Schizo-affective Disorders
 Schizophrenia
 Scleroderma
 Shunt
 Sick Sinus Syndrome
 Sickle Cell Anemia
 Sjogren's Disease / Syndrome
 Still's Disease
 Stroke
 Sturge-Weber Syndrome

Suicide Attempt
 Syndrome X
 Syringomyelia
 System Lupus Erythematosus
 Systemic Sclerosis

T

Tetralogy of Fallot
 Thalassemia Major
 Thrombocytopenia
 Transient Ischemic Attack (TIA)
 Transplants - organ
 Transposition of Great Vessels
 Tricuspid Atresia
 Tricuspid Insufficiency /Regurgitation/Stenosis
 Trisomy 21 Syndrome
 Turner's Syndrome

U

Ulcerative Colitis
 Ulcerative Proctitis

V

Valve Disorder, Heart
 Valve Replacement, Heart
 Vascular Hemophilia
 Vascular Insufficiency
 Ventricular Arrhythmias
 Ventricular Fibrillation or Flutter
 Von Willebrand Disease

W

Wegner's Granulomatosis
 Weight Reduction Surgery/ Gastric Bypass / Lap Band
 /Stapling
 Wilson's Disease