CARRIER MARIJUANA USAGE GUIDELINES

Carrier	Usage Frequency	Risk Class	THC on Insurance labs?
AIG	2 Times/Year	Preferred Plus	No
	2 Times/Month	Standard Nontobacco	
	More than 2 times/month	Standard Tobacco at best	
AXA	Variable	STD Plus NT to Table B NT assuming no nicotine use	No
Global Atlantic (Age 25 and under)	Any amount	Decline	No
Global Atlantic (Age 26 - 30)	1 time per week	Premier	
	3 times per week	Standard	
	More than 3 times per week	Decline	
Global Atlantic (ages 31 +)	3 times per week	Prefered	
	Daily Use	Standard, subject to balance of underwriting details	
John Hancock	"Occassional Use"	Standard - PFD Nontobacco with negative THC	Yes
	"Occassional Use"	Standard Tobacco with positive THC	
	More than "Occassional Use"	Table B and up with negative THC	
	More than "Occassional Use"	Highly rated to Decline with positive THC	
Lincoln	1 time per month	Preferred Plus Nontobacco	No
	1-2 times per week	Preferred Nontobacco	
	3-4 times per week	Standard to Table B Nontobacco	
	4-6 times per week	Table B to Table D Nontobacco	
	Daily	Decline	
MetLife	1 time per month	Preferred Nontobacco	No
	1-2 times per week	Preferred Nontobacco	
	3-4 times per week	Recreational use - PFD Nontobacco	
	Daily	Table B to D, assuming no social or occupational impairment	
Minnesota Life	1 time or fewer per month	Preferred Select (negative specimen)	For Cause Only
	1-2 uses per month	Preferred Nontobacco (negative specimen)	
	2 uses per month	Standard - Preferred Tobacco	
	3 or more uses per month	Table Rated (Tobacco) to Decline	
Mutual Of Omaha	3 times or less per month	Standard Nontobacco	Yes, must be consistent with admitted use
	4-8 times per month	Rated Tobacco	
	More than 8 times per month	Individual consideration to Decline	
Protective	Any amount	Standard Tobacco at Best (could be substandard to declined depending on frequency of usage and whether use is medical or recreational)	No
Principal	7 times a month	Standard Nontobacco (Edible Only)/Smoked - Tobacco Class	No
	8-12 times a month	Table B Nontobacco (Edible Only)/Smoked - Tobacco Class	
	13 or more times a month	Decline	
Symetra	Occasional use at older ages can be considered preferred non-nicotine, case by case basis	Preferred Nontobacco	No
Transamerica	No more than 12 x per year	Standard Nontobacco	No
	13 or more times a year	Smoker Rates	
Voya	Less than 2 times per month	Age 26+ - Standard Nontobacco	For cause only
	2-4 times per month	Age 26+ - Table B NT	
	1-4 times per week	Age 26+ - Table B Tobacco	

Updated 10/03/2016

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.