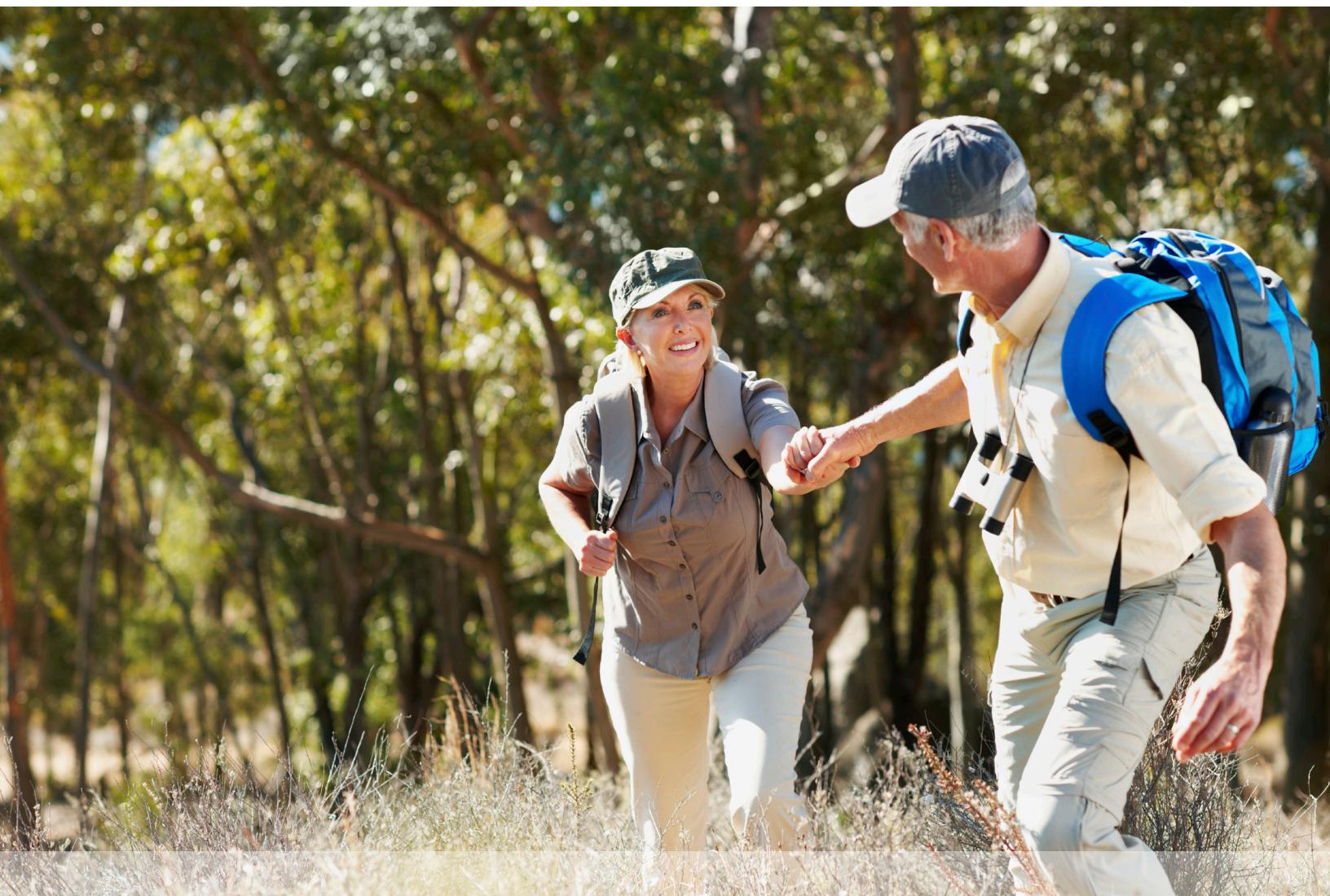


# EssentialLTC

## Long Term Care Underwriting Guide



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# Table of Contents

Underwriting Guide Introduction	1
Underwriting Practices Overview	1
Field Underwriting Process	2
Rate Classes	3
Co-Morbid Conditions	4
Clearly Uninsurable Combinations	4
Probable Uninsurable Combinations	5
Adverse Decision Appeals Process	5
"Why" Letter	5
Appeal Procedure	5
Height/Weight Chart	6
Impairment Guide	8
Prescription Drug Guide	33

# Underwriting Guide Introduction

The underwriting of Long Term Care insurance presents challenges that are unique to this product. The pricing and competitiveness of the product are dependent upon maintaining underwriting standards. Without strong risk assessment guidelines, profitability and price competitiveness will erode.

The underwriting approach of National Guardian Life Insurance Company's (NGL's) Long Term Care insurance (LTCi) underwriters is to carefully evaluate each applicant. Functionality, cognitive ability and medical history are addressed in the evaluation of the risk. As field underwriters, agents play an important role in helping to assess each risk and submitting applications only when there is a high likelihood of a successful underwriting outcome.

This Guide contains information about:

- Underwriting practices
- Rate classes
- Field underwriting
- Impairments
- Prescription drugs

## Underwriting Practices Overview

You should expect the underwriting process to take an average of 30 days. Below is information about various aspects of the underwriting process:

### Attending Physician Statements

Medical records are requested on all applicants and are ordered by the NGL Long Term Care Administrative Office. They are requested within 48 hours of receipt of the application.

### Personal Health Interviews

Telephone interviews are performed to clarify the applicant's medical history and to ascertain the applicant's ability to live and function independently. These reports are requested on all applicants age 65 and under.

### Long Term Care Exams

Long term care exams are used to further test or confirm an applicant's health or ability to live and function independently. These are required for applicants age 66 and over and may also be ordered at the underwriter's discretion for younger ages.

### Prescription Drug History

Prescription drug use history is verified for each applicant via an online database check.

### Previously Declined Cases

In general, individuals who have been previously declined for Long Term Care insurance are unlikely to qualify for coverage. Should an application be submitted for an individual who has been declined previously, it is required that a copy of the declination letter that provides the specific reason or reasons for the decline decision be submitted with the application.

## Privacy of Protected Health Information (“PHI”)

Federal laws and regulations require issuers of Long Term Care insurance policies to safeguard PHI. While underwriting applications for LTCi, NGL gathers as much medical information as possible prior to reaching a final decision on insurability. In some cases, coverage is issued with an increase in premium, a limitation of benefits, or applicants may be declined. In such cases where an adverse underwriting decision has been made, the medical information is protected under the HIPAA (“Health Insurance Portability and Accountability Act”) Privacy Rule. As a result, NGL underwriters are prohibited from disclosing the details of an applicant’s medical history to agents or agency employees without that applicant’s explicit permission or authorization. In general medical information will be protected by the HIPAA Privacy Rule if that information was not disclosed at the time the LTCi application was completed. NGL underwriters will provide a written explanation for any adverse underwriting decision to the applicant or the applicant’s physician upon request.

## Authorization for Disclosure, Receipt and Use of Personal Health Information

This authorization form must accompany every application in order for us to initiate underwriting. Each applicant must be provided with a copy of the Notice of Privacy Practices at the point of application completion. Please familiarize yourself with these important documents.

## Authorization for Disclosure of Protected Health Information Related to an Adverse Underwriting Decision

This optional form, when completed and signed by the applicant, provides the applicant’s authorization to disclose the specific reasons for an adverse underwriting decision to his/her agent and/or to the agent’s marketing organization. This form can be completed at the time of application, or at the time the adverse underwriting decision occurs.

## Field Underwriting Process

- Check that the client is within the eligible issue ages (40-79), based on age nearest birthday.
- Use the Height/Weight Charts to help determine the proper rate class.
- Review the prescription drug guides. Certain medications indicate that your client has an uninsurable condition. Other medications disqualify your client from Preferred Plus rate class consideration. In any case, this guide will assist you when determining your client’s impairments.
- Review the impairment guide in evaluating your client’s insurability and appropriate rate class.
- Perform Field Underwriting - via personal observation and asking questions, determine if your client functions independently.
- Is your client able to perform, without assistance, the activities of daily living (ADLs): bathing, continence, eating, dressing, toileting and transferring?
- Does your client have any difficulty with the instrumental activities of daily living (IADLs) - housekeeping, laundry, shopping, ability to use the telephone, responsibility for taking medication, cooking and meal preparation, and the ability to handle personal finances?
- If your client exhibits any inability to perform ADLs or IADLs, this may indicate a functional or cognitive limitation, which is not an acceptable risk.

## Rate Classes

EssentialLTC offers three rate classes for non-employer group applications: Preferred Plus, Preferred and Standard. Our expectation is that approximately 90% of all applicants approved for coverage will be issued at the Preferred Plus or Preferred rate. The remaining 10% will qualify for the Standard rate.

For approved Employer Groups, EssentialLTC may offer the Employer Group rate class based on state availability. The Employer Group rate class is an approve/deny rate class that will use a combination of the criteria for the other rate classes below. Applicants for the Employer Group rate class will not be eligible for other rate classes, unless minimum participation is not met for the Employer Group.

In order to maintain our excellent placement rate, we encourage all field reps to quote conservatively. If prospective clients are quoted at unrealistic premium rates, and the policy is issued at a higher premium rate, the chance of placing the policy is less likely. Please be assured that our underwriters will offer the best possible rate in each case.

### Preferred Plus (All of the following must apply)

For very healthy, non-smoking applicants:

	Yes	No
Non-smoker for the last 24 months.	X	
Meets criteria for Preferred Plus on Height/Weight Chart.	X	
Consultation with a physician in the last 12 months.	X	
No history of treatment for a serious health condition. (such as heart or circulatory disorder, diabetes, rheumatoid arthritis, or cancer)	X	

- Applicant may be receiving regular treatment of a preventative nature only, for example:
  - Medications such as thyroid replacement, hormonal supplements, or digestive aids are acceptable.
  - High blood pressure that is kept in the normal range (140/90) with medication is acceptable, but cannot be in combination with other heart disorders.

### Preferred (One or more of the following apply)

For otherwise healthy smokers, or non-smokers with weight problems or significant, stable health history under good control:

	Yes	No
Smoker otherwise in good health.	X	
Meets criteria for Preferred on Height/Weight Chart.	X	
Medical history of cardiac or circulatory disorder, depression, arthritis, or cancer with excellent stability and prognosis.	X	
Under regular treatment with prescription medications listed in the prescription drug guide for conditions not eligible for the Preferred Plus rate.	X	

### Standard

For applicants with very significant medical problems due to health history, weight problems, smoking status or some combination of these factors, but whose medical problems are well-controlled and whose overall health status is stable.

	Yes	No

Under treatment for a serious health condition which requires close medical supervision. (such as rheumatoid arthritis, ulcerative colitis, or emphysema)	X
History of a combination of serious conditions. (such as heart and lung disease, or rheumatoid arthritis with coronary artery disease)	X
Morbid obesity (see the Standard ratable range on Height/Weight Chart)	X

## Co-Morbid Conditions

Conditions that are referred to as co-morbid mean that the health risk is compounded by the existence of the multiple disorders. Common health hazards such as diabetes, heart disease, smoking and obesity are particularly dangerous in combination. Any one of these is a threat to good health. Such conditions in combination are sure to erode an individual's physical well-being over time. Other common conditions like arthritis and depression can be high risk for LTC in combination when either or both of these conditions are severe. Severity can only be established by a review of medical records. The medical records provide detailed information regarding symptoms and treatment, which allow the underwriter to most accurately evaluate the risk.

Most applicants with the co-morbid conditions listed below will not be insurable for LTCi coverage. If issued, applicants may be approved at the Standard rate. Also, coverage may be limited to exclude Home & Community Based Services, or longer Elimination Periods may be imposed.

Due to the complexity involved when considering the possible combinations of conditions, the degrees of severity, and the ages of the applicants, the following is intended to provide general guidance only.

## Clearly Uninsurable Combinations

- Diabetes with cardiac problems or coronary artery disease
- Diabetes and current smoker
- Diabetes with typical diabetic complications such as neuropathy (nerve damage), retinopathy (visual deterioration), and/or nephropathy (declining kidney function)
- Diabetes and obesity
- Diabetes with excessive use of alcohol
- Coronary artery disease and current smoker
- Heart attack and current smoker
- Emphysema and current smoker
- Chronic asthma and current smoker
- Chronic obstructive pulmonary disease (COPD) and current smoker
- Chronic respiratory problems and current smoker
- Current smoker and obesity
- Current smoker and a history of internal cancer
- Current smoker with carotid artery disease
- Current smoker with chronic atrial fibrillation
- Current smoker with Barrett's Esophagus
- Current smoker with excessive use of alcohol
- Excessive use of alcohol with abnormal liver function test results
- Excessive use of alcohol, current smoker and obesity
- Excessive use of alcohol with fatty liver

## Probable Uninsurable Combinations

- Arthritis with chronic pain and obesity
- Arthritis with chronic fatigue syndrome
- Arthritis with obesity and depression
- Depression with history of alcoholism
- Depression with history of drug abuse
- Depression with chronic fatigue syndrome
- Depression with orthopedic problems resulting in physical limitations
- Fibromyalgia with depression
- Fibromyalgia with chronic fatigue syndrome
- Fibromyalgia with obesity and depression
- Sleep apnea with obesity and current smoker
- Sleep apnea and asthma/COPD
- Sleep apnea with obesity and cardiac disorder

## Adverse Decision Appeals Process

An adverse underwriting decision includes declined cases, rate class changes, and those cases where we are limiting coverage or making a change in any of the benefits or benefit amounts originally applied for. Any adverse underwriting decision involving a decline or modification to coverage is reviewed by underwriting management before the final decision is rendered.

### “Why” Letter

Upon request, the LTCi Underwriting Service Department can furnish a letter of explanation to the applicant stating the specific reason(s) for the adverse underwriting decision. In cases involving drugs, alcohol dependency, HIV infection, or sensitive psychiatric information, it may be necessary to send this letter to a physician designated by the applicant.

If after reviewing the letter of explanation, the applicant questions the health information on which the underwriting decision is based, the applicant should take the following steps:

- Consult with the appropriate physician concerning the health information upon which the decision was based.
- Consult with the agent to determine if the decision was consistent with the information provided in the Underwriting Guide.
- Consider the presence of multiple medical conditions, which together may have contributed to the underwriting decision on the basis of increased risk.

If the underwriting decision does not appear to be consistent with the Underwriting Guide or if the physician feels the information in the letter of explanation is not consistent with the applicant's true medical history, the underwriting decision may be formally appealed. Since the underwriting process is very thorough and underwriting decisions are frequently made after review by the Underwriting Management Team, appeals rarely result in changed underwriting decisions.

## Appeal Procedure

Adverse underwriting decisions may be appealed as follows:

- Submit a letter from the physician explaining the factual differences concerning the applicant's health or present medical information that the LTCi underwriter was previously unaware of.

- Note that the physician must provide objective information, such as test results or other clinical findings, rather than opinions or testimonials. For example, a decline based on a diagnosis of Peripheral Neuropathy could be reconsidered upon presentation of nerve conduction test results that disprove the diagnosis. By contrast, a physician's letter simply praising the applicant's physical condition would not be sufficient to contest the underwriting decision.
- Submit the appeal letter with appropriate supportive objective information to the following address:

**National Guardian Life Insurance Company (NGL)**  
 Long Term Care Administrative Office  
 P.O. Box 4243  
 Woodland Hills, CA 91365-4243  
 Attn: Underwriting Service Department

A Senior Underwriter will review the new medical information and reconsider the original underwriting decision. Within 30 days of receipt of the appeal letter, the Senior Underwriter will notify the applicant in writing of the decision.

## Height/Weight Chart

### Male

Height	Minimum	Preferred +	Preferred	Standard	Decline
5 0	97	97-158	159-178	179-199	200
5 1	100	100-163	164-184	185-206	207
5 2	104	104-168	169-190	191-213	214
5 3	107	107-174	175-196	197-220	221
5 4	110	110-179	180-203	204-227	228
5 5	114	114-185	186-209	210-234	235
5 6	118	118-191	192-216	217-241	242
5 7	121	121-197	198-222	223-248	249
5 8	125	125-203	204-229	230-256	257
5 9	128	128-209	210-236	237-263	264
5 10	132	132-215	216-243	244-271	272
5 11	136	136-221	222-250	251-279	280
6 0	140	140-227	228-257	258-287	288
6 1	144	144-234	235-264	265-295	296
6 2	148	148-240	241-271	272-303	304
6 3	152	152-247	248-279	280-312	313
6 4	156	156-254	255-286	287-320	321
6 5	160	160-260	261-294	295-328	329
6 6	164	164-267	268-302	303-337	338
6 7	168	168-274	275-310	311-346	347
6 8	173	173-281	282-317	318-355	356
6 9	177	177-288	289-325	326-363	364
6 10	181	181-295	296-334	335-373	374

## Height/Weight Chart

### Female

Height	Minimum	Preferred +	Preferred	Standard	Decline
4 8	76	76-133	134-155	156-173	174
4 9	78	78-138	139-161	162-180	181
4 10	81	81-142	143-166	167-186	187
4 11	84	84-147	148-172	173-193	194
5 0	87	87-152	153-178	179-199	200
5 1	90	90-158	159-184	185-206	207
5 2	93	93-163	164-190	191-213	214
5 3	96	96-168	169-196	197-220	221
5 4	99	99-174	175-203	204-227	228
5 5	102	102-179	180-209	210-234	235
5 6	105	105-185	186-216	217-241	242
5 7	108	108-190	191-222	223-248	249
5 8	112	112-196	197-229	230-256	257
5 9	115	115-202	203-236	237-263	264
5 10	118	118-208	209-243	244-271	272
5 11	122	122-214	215-250	251-279	280
6 0	125	125-220	221-257	258-287	288
6 1	129	129-226	227-264	265-295	296
6 2	132	132-232	233-271	272-303	304
6 3	136	136-239	240-279	280-312	313
6 4	139	139-245	246-286	287-320	321
6 5	143	143-252	253-294	295-328	329
6 6	147	147-258	259-302	303-337	338

## Impairment Guide

The following list of medical conditions is intended to give you a general idea of whether your client is insurable, and if so, whether they qualify as a Preferred Plus, Preferred or Standard risk.

**Pref+** = Preferred Plus

**Std** = Standard

**Pref** = Preferred

**Dec** = Decline

**No HHC** = No Home

Health Care Coverage

### Abscess

A localized collection of pus in any part of the body.

resolved or 6 months after surgery ..... Pref+  
brain or abdominal present or surgery within 6 months ..... Dec

### Acoustic Neuroma

A benign tumor of the auditory cranial nerve.

post surgery ..... Pref+  
present ..... Dec

### Addison's Disease

A severe hormonal deficiency of the adrenal gland ..... Dec

### Adhesions

A band of scar tissue that binds two parts of bodily tissue together.

post surgery ..... Pref+

### ADL Deficits

Individuals who are unable to meet their everyday basic needs.

any mental or physical limitation in performing  
the activities of daily living ..... Dec

### Adult Day Care

..... Dec

### AIDS (Acquired Immunodeficiency Syndrome)

..... Dec

### Alcoholism

A disease marked by excessive consumption of and dependence on alcoholic drinks.

recovered more than 5 years, in good health ..... Pref  
recovered more than 3 years, in good health ..... Std  
within 3 years or with relapses ..... Dec

### Allergies and Hay Fever

..... Pref+

### Alzheimer's Disease

The deterioration of intellectual functions ..... Dec

### Amaurosis Fugax

A temporary, partial, or complete loss of vision ..... Dec

### Amnesia (except Transient Global Amnesia)

Memory loss, sometimes including the memory of personal identity ..... Dec

### Amnesia (Transient Global Amnesia)

Temporary sudden loss of long-term memory.

one episode, after 5 years with a complete neurological  
work-up that is within normal limits ..... Std

### Amputation

To cut off or remove, usually through surgery, a projecting body part.

due to trauma in the past ..... Pref

due to disease .....	Dec
<b>Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)</b>	
The degeneration of muscular activity within the brain and the spinal cord .....	Dec
<b>Anemia</b>	
A deficiency of red blood cells in the blood.	
mild .....	Pref+
moderate .....	Pref
severe, or with complications, or defined as aplastic .....	Dec
<b>Aneurysm</b>	
Abnormal expansion of a blood vessel.	
abdominal, 1 year after surgery with good recovery .....	Pref
cerebral, with or without surgery .....	Dec
present .....	Dec
<b>Angina Pectoris</b>	
Severe pain and constriction in region of the heart.	
controlled on medications .....	Pref
occasional episodes, or with history of myocardial infarction .....	Pref/Std
not well controlled .....	Dec
smoker within 2 years .....	Dec
<b>Angioplasty</b>	
Repair of a blood vessel with a balloon or through a surgical procedure.	
after 6 months, with good results .....	Pref
with stent, after 6 months, with good results .....	Pref
with history of myocardial infarction .....	Pref/Std
with poor exercise tolerance or smoker within 2 years .....	Dec
<b>Ankylosing Spondylitis</b>	
Chronic inflammation of the spine and sacroiliac joints.	
mild .....	Pref+/Pref
with physical limitations .....	Dec
<b>Anticardiolipin Antibody Syndrome</b> (lupus anticoagulant)	
An antibody response against phospholipid (a major component of the cell wall) leading to blood clots, stroke, heart attack and vague neurological symptoms .....	Dec
<b>Anxiety Disorder</b>	
A state of apprehension, uneasiness, and fear.	
mild (occasional medication) .....	Pref
moderate (regular or multiple medications) .....	Pref/Std
severe and/or with functional impairment .....	Dec
<b>Aplastic Anemia</b>	
A failure of the bone marrow to properly form blood cells .....	Dec
<b>Arachnoid Cyst</b>	
Fluid filled sacs that occur on the arachnoid membrane of the brain.	
after 5 years following removal, benign, no residuals .....	Std
all others .....	Dec
<b>Arnold-Chiari Malformation</b>	
A condition in which the cerebellum portion of the brain protrudes into the spinal canal .....	Dec

<b>Arrhythmias (other than atrial fibrillation)</b>		
irregular heartbeat	.....	Pref
<b>Arteriosclerosis</b>		
A narrowing and hardening of the arteries.		
mild	.....	Pref
moderate	.....	Std
severe	.....	Dec
<b>Arteriovenous Malformations</b>		
An abnormal collection of blood vessels	.....	Dec
<b>Arteritis</b>		
Inflammation of an artery.		
1 year after recovery	.....	Pref/Std
present	.....	Dec
<b>Arthritis (degenerative or osteoarthritis)</b>		
The breakdown and deterioration of cartilage in the joints.		
mild	.....	Pref+
moderate	.....	Pref/Std
severe but without physical limitations	.....	Std
with physical limitations or surgery anticipated	.....	Dec
<b>Arthritis (rheumatoid)</b>		
A chronic systemic disease marked by inflammatory changes in the joints.		
mild, controlled with non-steroidal medications	.....	Pref/Std
moderate to severe, requiring multiple medications	.....	Dec
with physical limitations or surgery anticipated	.....	Dec
<b>Arthroscopy</b>		
Examination of or joint surgery using an arthroscope		
after 3 months	.....	Pref+
<b>Asbestosis</b>		
A respiratory disease caused by inhaling asbestos fibers that can lead to		
breathing problems and heart failure	.....	Dec
<b>Assisted Living</b>		
.....	.....	Dec
<b>Asthma</b>		
A disease of the respiratory system characterized by difficulty of breathing.		
mild, infrequent attacks	.....	Pref+
moderate, controlled with medications (no steroids)	.....	Pref
severe, requiring multiple medications or steroids	.....	Std/Dec
in combination with circulatory disease	.....	Dec
smoking within 2 years	.....	Dec
<b>Asymmetric Septal Hypertrophy (ASH)</b>		
A form of cardiomyopathy	.....	Dec
<b>Ataxia</b>		
Defective muscular coordination	.....	Dec
<b>Atrial Fibrillation</b>		
Severe, chaotic irregular heartbeat, which could lead to heart failure or stroke.		
history of, not on medication	.....	Pref
currently on medication	.....	Std/Dec

described as chronic .....	Dec
<b>Atrophy (brain)</b>	
deterioration or decrease in size of brain cells and tissues .....	Dec
<b>Attention Deficit Disorder (ADD)/Attention Deficit Hyperactivity Disorder (ADHD)</b>	
A persistent pattern of inattention and hyperactivity impulsivity that occurs more frequently or severely than is typical.	
stable, well controlled on medication .....	Pref
history of, not on medication .....	Pref
<b>Autoimmune Disorders</b>	
A person's immune system begins to attack its own body, creating antibodies against its own tissue .....	Dec
<b>Avascular Necrosis</b>	
A disease resulting from loss of blood supply to the bones causing death of bone tissue and bone collapse.	
mild to moderate .....	Pref
severe, or with complications, or requiring surgery .....	Dec
<b>Back Disorder</b>	
not disabling .....	Pref+
herniated disc (unoperated) or compression fracture .....	Pref
disabling or surgery needed .....	Dec
<b>Barrett's Esophagus</b>	
A condition of the esophagus in which the normal tissue changes into abnormal tissue caused by recurrent reflux of gastric juices.	
biopsy done within the last 2 years with favorable results .....	Pref/Std
all others .....	Dec
<b>Basal Cell Skin Cancer</b>	
Damage to the skin from excessive sun exposure .....	Pref+
<b>Bell's Palsy</b>	
Temporary paralysis of the facial muscles.	
history of, complete recovery .....	Pref+
with residual facial paralysis .....	Pref
<b>Benign Prostatic Hyper trophy</b>	
An enlargement of the prostate .....	Pref+
<b>Biliary Cirrhosis</b>	
A liver disease that slowly destroys the bile ducts in the liver .....	Dec
<b>Bi-Polar Disorder</b>	
A severe behavioral disorder that causes severe changes in mood from depression to elation .....	Dec
<b>Bladder Disease, Urinary</b>	
history of infection, complete recovery .....	Pref+
chronic infections, without incontinence .....	Pref
with incontinence .....	Dec
<b>Bladder Prolapse (cystocele)</b>	
The dropping or sagging of a woman's bladder due to the weakness of the bladder wall.	
surgically repaired .....	Pref+
<b>Blood Pressure, Elevated</b> (check list for cardiac medications)	
mild and no other cardiac condition .....	Pref+
in combination with other cardiac condition .....	Pref/Std
not controlled .....	Dec

## **Bone Marrow Transplant**

Treatment used to improve the chances of curing diseases such as leukemia, lymphoma, and immune deficiency diseases ..... Dec

## **Braces**

To support a part of the body in a certain position.

without ADL limitation ..... Std

with ADL limitation ..... Dec

## **Brain Impairments**

Total or partial functional limitations of the brain ..... Dec

## **Brain Tumor**

Abnormal growth in or on the brain.

after 5 years following removal, benign, no residuals ..... Std

all others ..... Dec

## **Breast Disorders**

Any type of lump, swelling, cyst or mass that can be felt in the breast tissue.

fibrocystic disease ..... Pref+

breast cancer with treatment ..... See Cancer

breast cancer present ..... Dec

## **Bronchiectasis**

Chronic expansion and destruction of the bronchi of the lungs, with secondary infection.

asymptomatic, non-smoker, minimum 3 years since

diagnosis with no periods of disability ..... Std

all others ..... Dec

## **Bronchitis**

Acute or chronic inflammation of the bronchial tube.

acute attack ..... Pref+

multiple attacks ..... Pref

chronic ..... Std/Dec

## **Buerger's Disease (Thromboangiitis Obliterans)**

A chronic, recurring, inflammatory vascular disease of the peripheral arteries and veins ..... Dec

## **Bypass Surgery (Heart)**

A surgery that reroutes the blood supply by bypassing blocked arteries.

after 6 months, with good results ..... Pref

with history of myocardial infarction ..... Pref/Std

with poor exercise tolerance post surgery ..... Dec

smoker within 2 years ..... Dec

## **Cancer**

Unrestrained cell growth that can grow in any part of the body.

early or moderate stage, 5 years since last treatment ..... Pref/Pref

early stage, 2 years since last treatment ..... Pref

moderate stage, 2 years since last treatment ..... Std

with metastasis or less than 2 years since last treatment ..... Dec

## **Cancer (Lymphoma or Lung)**

after 10 years since recovery with no recurrences ..... Std

less than 10 years since recovery ..... Dec

cane use ..... Dec

## **Cardiac Arrest**

The sudden cessation of functional circulation.

fully recovered, no residuals.....	Pref/Std
with residuals or complications .....	Dec
<b>Cardiomyopathy</b>	
A disease that damages the heart muscle so that it loses its ability to pump blood and can cause irregular heartbeats.....	
.....Dec	
<b>Carotid Artery Disease</b>	
Constriction or narrowing of the arteries that supply the blood flow to the neck and brain.	
mild, asymptomatic, or corrected by endarterectomy, no history of tia or stroke .....	Pref
moderate, asymptomatic, or with other heart or circulatory disorder .....	Std/Dec
severe; symptomatic or smoker within 2 years .....	Dec
<b>Carpal Tunnel Syndrome</b>	
Enlarged tendons or ligaments in the wrist, caused by pressure on the median nerve.	
no resulting disability .....	Pref+
surgery pending .....	Dec
<b>Cataracts</b>	
A clouding of the lens or the eye, which obstructs the passage of light.	
recovered after surgery.....	Pref+
present, but not requiring surgery.....	Pref+
surgery scheduled or anticipated .....	Dec
<b>Catheter (current use; indwelling)</b>	
A tubular medical device for insertion into canals, vessels, or passageways to permit injection or withdrawal of fluids .....	
.....Dec	
<b>Cerebral Palsy</b>	
A disorder of movement and gait caused by brain damage.....	
.....Dec	
<b>Cerebral Vascular Accident (CVA)</b>	
The blood supply to a part of the brain is interrupted by an ischemic stroke or by a hemorrhagic stroke .....	
.....Dec	
<b>Charcot-Marie-Tooth Disease</b>	
A hereditary, progressive, neuromuscular disorder that primarily effects the feet, legs, and hands .....	
.....Dec	
<b>Cholecystitis, Cholelithiasis (gallbladder)</b>	
A sudden inflammation of the gallbladder that causes severe pain.	
after surgery.....	Pref+
surgery anticipated .....	Dec
<b>Chronic Fatigue Syndrome</b>	
A prolonged persistent fatigue that can be incapacitating and/or debilitating.	
mild, not affecting functional ability .....	Pref
moderate .....	Std/Dec
severe, with functional limitations; use of steroids or narcotics .....	Dec
<b>Chronic Obstructive Pulmonary Disease (COPD)</b>	
A severe disease of the lungs that obstructs the airways.	
mild.....	Pref
moderate .....	Std
severe .....	Dec
with smoking within the last year.....	Dec
<b>Cirrhosis, Liver</b>	
The gradual loss of liver function due to cell damage and internal scarring .....	
.....Dec	

**Claudication**

A temporary inadequate supply of oxygen to the muscles of the leg causing pain and limping .....Dec

**Cognitive Impairment**

The inability to mentally function normally, reduction in memory, thinking, and learning .....Dec

**Colitis, Spastic**

acute Inflammation of the large intestine ..... Pref+

chronic, recurring ..... Pref/Std

severe, disabling .....Dec

**Colitis, Ulcerative**

Chronic inflammation and ulceration of the lining of the colon and rectum.

mild .....Pref

moderate .....Std

severe .....Dec

**Collagen Disease**

Any disorder affecting the connective tissue, with rheumatic symptoms including muscle stiffness, soreness, and pain in the joints .....Dec

**Colostomy, Permanent**

An opening of a portion of the colon through the abdominal wall.

2 years after surgery, no complications .....Pref

with complications .....Dec

**Concussion, multiple**

The most common traumatic brain injury.

Remote history, no residual affects .....Pref

With post-concussion syndrome .....Dec

With intermittent or residual cognitive deficit .....Dec

**Confusion**

Disturbance of consciousness and inability to distinguish, choose, or act decisively .....Dec

**Congestive Heart Failure (CHF)**

The heart's inability to maintain sufficient cardiac output to meet the body's needs.

controlled with medications for 1 year .....Std

present .....Dec

**Connective Tissue Disease**

(see collagen disease) .....Dec

**Coronary Artery Disease**

A condition that reduces the blood flow through the coronary arteries to the heart muscle.

mild .....Pref

moderate, or with history of myocardial infarction .....Pref/Std

severe, or with poor exercise tolerance .....Dec

smoker within 2 years .....Dec

**Crest Syndrome (see Scleroderma)**

.....Dec

**Creutzfeldt-Jakob Syndrome**

A very rare degenerative condition of the brain, causing progressive dementia, blindness, and leading to death .....Dec

**Crohn's Disease**

Inflammation and ulceration of the small intestine.

mild .....Pref

moderate ..... Std  
severe ..... Dec

### **Cushing's Syndrome** (due to pituitary, adrenal or ectopic tumors)

A hormonal disorder resulting from the overproduction of corticosteroid by the adrenal gland.

corrected by surgery, no complications or secondary disorders such as high blood pressure, osteoporosis or diabetes ..... Std  
present ..... Dec

### **Cystic Fibrosis**

An inherited disease characterized by chronic lung infections and an inability to absorb fats or other nutrients from foods ..... Dec

### **Cystitis**

Inflammation of the urinary bladder ..... Pref+

### **Defibrillator Implanted**

An electric device that applies shocks to the heart to convert the heart back into a normal rhythm ..... Dec

### **Degenerative Joint Disease**

Degeneration of the joint surface resulting from wear and tear over the years.

mild ..... Pref  
moderate ..... Pref  
severe, but without physical limitations ..... Std  
with physical limitations or surgery anticipated ..... Dec

### **Dementia**

A cognitive deficit including memory impairment.

all forms ..... Dec

### **Demyelinating Disease**

Causing or characterized by the loss or destruction of myelin (the sheath around nerve fibers), such as multiple sclerosis ..... Dec

### **Depression**

A mental disorder marked by sadness, inactivity, difficulty with thinking and concentration, feelings of helplessness and worthlessness.

mild (occasional medication) ..... Pref  
moderate (regular medication; multiple medications) ..... Pref/Std  
severe ..... Dec  
with memory complaint ..... Dec

### **Dermatomyositis**

An autoimmune disorder in which the muscles and skin become inflamed, causing weakness of the muscles and a skin rash ..... Dec

### **Diabetes Mellitus, insulin dependent**

A chronic disease of carbohydrate metabolism in which the body makes little or no insulin, requiring daily injections of insulin to sustain life ..... Dec

### **Diabetes Mellitus, non-insulin dependent (diet or oral medications)**

A chronic disease of carbohydrate metabolism, marked by high blood sugar and sugar in urine, resulting from inadequate production or use of insulin.

good control ..... Pref  
fair control, overweight, or ex-smoker ..... Std  
poor control or with other serious health conditions, diabetic complications or smoker within 2 years ..... Dec

### **Dialysis**

A procedure to remove the waste products from the blood and excess fluid from the body as a treatment for kidney failure ..... Dec

**Disabled**

Collecting Disability Benefits .....Dec

**Discoid Lupus**

A chronic skin condition characterized by inflammation and scarring type skin lesions which occur on the face, ears, scalp, and on other body areas, definite diagnosis, limited to skin with no other symptoms of Lupus .....Pref

**Diverticulitis, Diverticulosis**

Diverticulitis is inflammation and perforation of a diverticulum (an abnormal pouch or sac of the intestine), Diverticulosis is a condition where small sacs of the inner lining of the intestine are present.

mild, well controlled by diet or medication .....Pref+  
moderate, frequent flare-ups and/or bleeding .....Pref  
surgery anticipated .....Dec

**Down's Syndrome**

A congenital condition characterized by moderate to severe mental retardation .....Dec

**Drug Dependency or Abuse**

after 5 years, in good health .....Pref  
after 3 years, in good health .....Std  
within 3 years or with relapses .....Dec

**Duodenal Ulcer**

A peptic ulcer situated in the small intestines.  
history of, occasional medication .....Pref+  
chronic, frequent flare-ups and/or bleeding .....Pref  
surgery scheduled .....Dec

**Dupuytren's Contracture**

A painless thickening and contracture of tissue beneath the skin on the palm of the hand.  
present or surgically corrected, no functional limitations .....Pref+  
surgery anticipated or scheduled .....Dec

**Eating Disorders (i.e., bulimia, binge eating, anorexia)**

stable with acceptable build (see chart) for 1 year .....Pref/Std  
outside of build chart parameters or non compliant with treatment .....Dec

**Emphysema**

A form of chronic obstructive pulmonary disease in which the tiny air sacs in the lungs are damaged by inflammation.  
mild .....Std  
moderate .....Std/Dec  
severe or with oxygen use .....Dec  
with smoking in the last year .....Dec

**Endarterectomy (without stroke)**

A surgical removal of the lining of a carotid artery when it becomes diseased or blocked with atherosclerotic plaque.  
after 6 months, no other circulatory disorder .....Pref  
with other circulatory disorder or cardiac condition .....Std/Dec  
smoker within 2 years .....Dec

**Endocarditis**

Inflammation of the inner lining of the heart.  
fully recovered, 1 episode, no residuals; rate will depend on severity of related heart disorder .....Pref/Std  
recurrent .....Dec

## **Epilepsy (Seizure Disorder)**

Transient neurological abnormalities caused by abnormal electric activity in the brain.

2 years after last seizure, good control on medication .....Pref  
seizure within 2 years .....Std/Dec  
seizure within 1 year, poor control or cause unknown .....Dec

## **Epstein-Barr Syndrome (confirmed diagnosis of infectious mononucleosis)**

A herpes virus that causes infectious mononucleosis.

6 months after full recovery .....Pref+  
less than 6 months after full recovery .....Dec

## **Esophageal Varices**

Twisted, expanded areas in the esophageal veins resulting from portal hypertension caused by advanced liver disease .....Dec

## **Esophagitis**

Inflammation of the esophagus.

mild, well controlled by diet or medication .....Pref+  
frequent flare-ups and/or bleeding .....Pref

## **Factor V Leiden**

The most common hereditary blood coagulation disorder in the U.S.

incidental finding on lab work, never any symptoms .....Pref+  
with a single event of blood clot, after 1 year, no medication .....Pref  
multiple events of blood clots or chronic medication .....Dec

## **Falls**

multiple within last 24 months .....Dec  
due to dizziness, gait disturbance or TIA .....Dec

## **Fatty Liver**

Fat in the liver cells. Some causes are obesity, high triglycerides and alcohol use.

stable .....Pref  
with complications .....Std/Dec  
related to alcohol .....Dec

## **Fibrocystic Breast Disease**

A benign breast lump characterized by cysts and thickening of the milk glands .....Pref+

## **Fibromyalgia**

A chronic disorder of the muscles and related soft tissue including ligaments and tendons, characterized by muscle pain, fatigue, and sleep disturbances.

mild, not affecting functional ability .....Pref  
moderate .....Std/Dec  
severe, with functional limitations; use of steroids or narcotics .....Dec

## **Fuchs' Corneal Dystrophy**

A gradual deterioration of one layer or another of the cornea, which causes clouding and blurred vision

normal vision, not requiring surgery .....Pref  
normal vision with successful surgery .....Pref  
multiple surgeries and/or deteriorating vision .....Dec

## **Gallbladder (cholecystitis, cholelithiasis)**

Inflammation of the gallbladder and the formation of gallstones.

post surgery .....Pref+

## **Gastric Bypass Surgery**

Surgery to promote weight loss by reducing the size of the stomach and/or interrupting the digestive process.

after 3 months, build within height/weight chart guidelines.....	Pref/Std
with complications post surgery .....	Dec
with weight gain to obesity .....	Dec

### **Gastroesophageal Reflux Disease (GERD)**

Regurgitation of gastric juices into the lower esophagus.	
mild, well controlled by diet or medication .....	Pref+
severe, and or frequent flare-ups.....	Pref/Std

### **Giant Cell Arteritis**

Inflammation of an artery.	
1 year after recovery .....	Pref/Std
present .....	Dec

### **Gilbert's Disease (confirmed diagnosis)**

An inherited disorder that affects the way bilirubin is processed by the liver.....	Pref+
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### **Glaucoma**

A group of eye diseases that cause damage to the optic nerve which lead to blindness.	
mild to moderate visual impairment .....	Pref
severe impairment affecting ADLs.....	Dec

### **Glomerulonephritis**

Kidney disease characterized by inflammation of small blood vessels of the kidney.	
resolved 6 months, no chronic kidney problems .....	Pref
present, progressive, recurrent, or with renal failure .....	Dec

### **Goiter**

An enlargement of the thyroid gland.	
post surgery or post radioactive iodine treatment, benign, on thyroid replacement..	
Pref+ with malignancy, or toxic, within 5 years .....	Std/Dec

### **Gout**

Recurrent inflammation of the peripheral joints, which may become chronic and cause joint deformity.	
mild, without physical limitations.....	Pref+
moderate to severe.....	Pref
with frequent flares .....	Dec

### **Graves' Disease**

An autoimmune disease that causes over activity of the thyroid gland.	
controlled by medication .....	Pref
not adequately controlled .....	Dec

### **Guillain-Barre Syndrome**

A disorder in which the body's immune system attacks the peripheral nerves, which are outside the brain and spinal cord.	
under 65 years old, 2 years past full recovery with no residuals .....	Pref
with residuals .....	Std/Dec
less than 2 years past full recovery, diagnosed at age 65 or over, or with relapses .....	Dec

### **Handicapped Parking Tag**

.....	Dec
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### **Hashimoto's Thyroiditis**

An inflammation of the thyroid gland, which frequently results in hypothyroidism (low thyroid).	
controlled by thyroid replacement therapy .....	Pref+

## **Hazardous Occupation or Avocation**

Call to discuss if any doubt .....Dec

## **Headaches**

Diffuse pain in different portions of the head, not confined to any nerve distribution area.

occasional medication .....Pref+  
migraine, uncomplicated, controlled with regular medication .....Pref  
described as complicated .....Std/Dec

## **Heart Attack (after 6 months)**

Insufficient blood supply to the heart muscle.

stable and fully functional .....Pref  
with history of bypass surgery .....Pref/Std  
with chronic angina (chest pain) .....Std/Dec  
smoker within last 2 years .....Dec

## **Head Injury**

Trauma to the scalp, skull or brain.

Minor scalp injury with rapid recovery, no residual affects .....Pref +  
Mild traumatic brain injury with full recovery, after one year .....Pref  
Moderate to severe traumatic brain injury .....Dec  
Traumatic brain injury with residual cognitive, physical, or  
psychosocial impairment .....Dec

## **Heart Murmur**

A sound produced as blood flows through the chambers and large vessels of the heart during the cardiac cycle of contraction and relaxation.

functional, no medication required .....Pref+  
organic, well controlled with medication .....Pref  
causing physical limitations .....Dec

## **Heart Valve Replacement**

A surgery used to repair or replace diseased heart valves.

good recovery 1-year post surgery .....Pref  
with other cardiac disorder .....Std/Dec  
surgery scheduled or anticipated .....Dec

## **Hemiplegia**

Paralysis on one side of the body due to disruption of blood flow to the brain .....Dec

## **Hemochromatosis/Hemosiderosis**

A disorder that causes the body to absorb excess iron, which accumulates in the liver, pancreas, heart, and other organs .....Dec

## **Hemophilia**

An inherited disorder in which a person's blood lacks a certain protein important in forming blood clots, leading to excessive bleeding .....Dec

## **Hepatitis (A, B & C)**

An inflammation of the liver caused by viruses, bacteria, parasites, and toxic reactions to drugs, alcohol and chemicals.

Hepatitis A, 6 months after full recovery .....Pref+  
Hepatitis B, 1 year after full recovery, normal liver enzymes .....Pref  
Hepatitis C, with successful treatment .....Pref  
active, any type .....Dec  
described as chronic, active or due to alcohol or drug use .....Dec

## **Herniated Disc**

A rupture of an intervertebral disc of the spine with a protrusion of the disc's core into the spinal canal.

post surgery with good recovery .....	Pref+
present, no surgery planned, fully functional .....	Pref
present with physical limitations .....	Std, No HHC
with history of disability within 5 years.....	.Dec
surgery scheduled or needed .....	.Dec
<b>Hiatal Hernia</b>	
A portion of the stomach protrudes upward into the chest through an opening in the diaphragm.	
mild, well controlled by diet or medication .....	Pref+
frequent flare-ups and/or bleeding.....	Pref
<b>Hip Replacement</b>	
one or both hips, after 6 months, fully ambulatory, mild or no arthritis in other joints .....	Pref
recovered after 6 months, with severe arthritis in other joints, but without physical limitations .....	Std/No HHC
surgery scheduled or needed or physical limitations.....	.Dec
<b>HIV+</b>	
Infection with the Human Immunodeficiency Virus .....	.Dec
<b>Hodgkin's Lymphoma</b>	
A malignant growth of cells in the lymph system.	
after 10 years since recovery with no recurrence .....	Std
less than 10 years since full recovery .....	.Dec
<b>Home Care Service</b>	
within 24 months .....	.Dec
<b>Huntington's Disease</b>	
A genetic disease that involves the degeneration of the basal ganglia of the brain.....	.Dec
<b>Hydrocephalus</b>	
A disorder characterized by an excessive amount of cerebrospinal fluid under pressure within the skull .....	.Dec
<b>Hypercholesterolemia (High Cholesterol)</b>	
successfully treated.....	Pref+
without treatment or unsuccessful treatment.....	Pref/Std
in combination with heart disease .....	Std/Dec
<b>Hyperglycemia</b>	
an excessive amount of sugar in the blood .....	Pref
untreated meeting standards for diabetes .....	Std/Dec
<b>Hyperparathyroidism</b>	
The over activity of the parathyroid glands that leads to an abnormally elevated level of calcium in the blood.	
surgically corrected .....	Pref
minimally elevated calcium levels, stable, closely monitored, no related disorders such as high blood pressure, impaired renal function, or bone demineralization .....	Pref/Std
all others.....	.Dec
<b>Hypertension</b>	
Abnormally high arterial blood pressure.	
controlled with medication.....	Pref+
in combination with cardiac condition .....	Pref/Std
not controlled .....	.Dec

### **Hyperthyroidism**

The over activity of the thyroid gland which results in the over production of thyroid hormone.

controlled by medication .....Pref  
not adequately controlled .....Dec

### **Hypothyroidism**

The under activity of the thyroid gland which results in the under production of thyroid hormone. .... Pref+

### **Hysterectomy**

Surgical removal of the uterus.

non-malignant .....Pref+  
surgery needed .....Dec

### **Ileostomy**

The creation of a surgical passage through the abdominal wall into the ileum.

2 years after surgery, no complications .....Std  
less than 2 years after surgery or with complications .....Dec

### **Incontinence, Fecal**

The inability to control bowel movements.

caused by an intestinal disorder but self managed .....Pref  
resulting in permanent colostomy .....Pref  
caused by nerve damage or not self managed .....Dec  
cause unknown .....Dec

### **Incontinence, Urinary**

The loss of bladder control.

stress or urge incontinence .....Pref+  
with chronic urinary infections .....Pref  
requiring self catheterization .....Std / No HHC  
due to disease .....Dec  
cause unknown .....Dec

### **Inner Ear Disorder**

mild (occasional medication) .....Pref+/Pref  
moderate (regular medication) .....Pref/Std  
severe .....Std/Dec

### **Intestinal Obstruction**

A partial or complete blockage of the bowel that results in the failure of the intestinal contents to pass through.

surgically corrected, no malignancy .....Pref  
within 2 years; resulting in colostomy .....Std  
surgery scheduled or needed .....Dec

### **Irritable Bowel Syndrome**

A form of colitis, which is characterized by constipation and diarrhea.

mild .....Pref+  
frequent flare-ups and/or bleeding .....Pref/Std  
disabling .....Dec

### **ITP (Idiopathic Thrombocytopenic Purpura)**

A bleeding disorder that is caused by too few platelets in the blood .....Dec

### **Kidney Dialysis (see Dialysis)**

.....Dec

### **Kidney Failure**

The build up of waste and toxins, which are not filtered out of the blood and start to accumulate in the tissues .....Dec

### **Kidney Infection**

An infection of the kidney and the ducts that carry urine away from the kidney.  
treated and recovered ..... Pref+  
recurrent but well managed ..... Pref/Std  
chronic ..... Std/Dec

### **Kidney Stones (Nephrolithiasis)**

Small granular mass present in the kidney.  
no current problem ..... Pref+  
surgery needed ..... Dec

### **Kidney Transplant**

A surgical procedure to implant a healthy kidney into a patient with kidney failure.  
5 years after transplant, family donor, no episodes of rejection,  
no complications ..... Std  
all others ..... Dec

### **Knee Replacement**

A surgery to replace a damaged knee joint with an artificial joint.  
one or both knees, after 3 months, fully ambulatory, mild or  
no arthritis in other joints ..... Pref  
recovered after 3 months, with severe arthritis in other joints,  
but without physical limitations ..... Std  
surgery scheduled or needed or physical limitations ..... Dec

### **Labyrinthitis**

An inflammation of the fluid filled chambers in the inner ear that sense balance,  
resulting in vertigo.  
mild (occasional medication) ..... Pref+/Pref  
moderate (regular medication) ..... Pref/Std  
severe ..... Std/Dec  
disabling ..... Dec

### **Lacunar Infarct**

An area of tissue in the brain that undergoes death of cells following  
the cessation of blood supply, resulting from occlusion or stenosis  
of the supplying artery ..... Dec

### **Lambert-Eaton Syndrome (Myasthenia Syndrome)**

A condition marked by neuropathy and weakness of the limbs ..... Dec

### **Left Bundle Branch Block (LBBB)**

A defect in the heart's electrical conduction system.  
stable and no diagnosis of serious cardiac disease ..... Pref  
with diagnosis of cardiac disease ..... Dec

### **Leukemia (any type)**

A group of bone marrow cancers in which white blood cells divide uncontrollably,  
affecting the production of normal white blood cells,  
red blood cells and platelets ..... Dec

### **Lou Gehrig's Disease**

(See Amyotrophic Lateral Sclerosis) ..... Dec

### **Lung Cancer (see cancer)**

after 10 years since recovery with no recurrences ..... Std  
less than 10 years since full recovery or within 2 years smoker ..... Dec

**Lupus (discoid)**

A chronic skin condition characterized by inflammation and scarring type skin lesions which occur on the face, ears, scalp, and on other body areas.

definite diagnosis, limited to skin with no other symptoms of lupus .....Pref

**Lupus Erythematosus (SLE)**

An autoimmune disease affecting many systems in the body including heart, lungs, and kidneys .....Dec

**Lyme's Disease**

A bacterium that is transmitted by a tick and characterized by skin changes, flu like symptoms and joint inflammation.

Stage 1, early, localized infection, 3 months after full recovery .....Pref+

Stage 2 and 3, 3 months after full recovery, rate for residual symptoms .....Pref/Dec

current or less than 3 months after full recovery - any stage .....Dec

disabling .....Dec

**Lymphoma**

A form of cancer, a malignant tumor of the lymphoid tissue.

after 10 years since full recovery with no recurrences .....Std

less than 10 years since full recovery .....Dec

**Macular Degeneration**

A deterioration of the central portion of the retina, affecting central vision and visualization of fine details.

stable, without visual impairment .....Pref

stable, mild visual impairment .....Pref/Std

progressive or with moderate to severe visual impairment .....Dec

**Major Depression**

A mental disorder marked by severe and long lasting feelings of sadness or related symptoms that impair a person's functioning .....Dec

**Manic Depression**

(see Bi-Polar Disorder) .....Dec

**Marfan Syndrome**

An inheritable disorder of connective tissue that affects the skeletal system, cardiovascular system, eyes, and skin .....Dec

**Medicaid Recipient**

Disabled or due to low income .....Dec

**Melanoma**

A malignant skin tumor containing dark pigment.

early stage or moderate stage after 5 years .....Pref+/Pref

early stage, after 2 years .....Pref

moderate stage, after 2 years .....Std

advanced stage or recurrent .....Dec

**Memory Loss**

A loss of the ability to memorize information or recall information stored in the brain .....Dec

**Meniere's Disease**

An inner ear disorder, usually accompanied by varying degrees of hearing loss, ringing in the ears, and dizziness.

occasional medication .....Pref+/Pref

regular medication .....Pref/Std

severe or not controlled .....Std/Dec

disabling .....Dec

**Mental Retardation**

A condition characterized by impaired intellectual function, which interferes with the ability to cope in everyday activities .....Dec

**Migraine Headaches**

A severe, sometimes incapacitating headache, which can be accompanied by visual changes or stomach disturbances.

uncomplicated, controlled with occasional medication ..... Pref+

uncomplicated, controlled with regular medication ..... Pref/Std

described as complicated ..... Std/Dec

disabling .....Dec

**Mitral Valve Prolapse**

A condition in which the mitral valve in the heart is deformed causing a degree of leakage and is characterized by a heart murmur and sometimes chest pain.

asymptomatic, no other cardiac condition ..... Pref+

symptomatic, or with other cardiac condition .....Pref

surgery anticipated .....Dec

**Monoclonal Gammopathy**

A disorder of the blood in which most of the protein produced is from one antibody instead of from many .....Dec

**MRI/CT of Head with Atrophy**

all cases .....Dec

**Multiple Myeloma**

A malignant condition characterized by an uncontrolled reproduction and dysfunction of plasma cells in the bone marrow .....Dec

**Multiple Sclerosis**

A progressive disease of the central nervous system in which the protective covering of nerve fibers in the brain or spinal cord is destroyed .....Dec

**Muscular Dystrophy**

A slow, progressive disease characterized by degeneration of muscle fibers .....Dec

**Myasthenia Gravis**

An autoimmune disorder in which the muscles become weak and tire easily .....Dec

**Myasthenia Syndrome**

(see Lambert-Eaton Syndrome) .....Dec

**Myocardial Infarction (after 6 months)**

Another term for heart attack, an injury to the heart muscle due to a loss of blood supply.

stable and fully functional .....Pref

with bypass surgery .....Pref/Std

with chronic angina (chest pain) .....Std/Dec

smoker within 2 years .....Dec

**Myocarditis**

An inflammation of the heart muscle, which is due to a viral infection.

acute, full recovery, not related to any other health condition ..... Pref+

with residual cardiac damage .....Pref/Std

disabling .....Dec

**Narcolepsy**

A rare syndrome of recurrent attacks of sleep, sudden loss of muscle tone and sleep paralysis.

well-controlled .....Pref

not controlled .....	Dec
disabling.....	Dec
<b>Narcotic Use (chronic)</b>	
within 3 years (after 3 years, rate will depend on the status of the condition for which it was prescribed) .....	
no current problem .....	Pref+
surgery needed .....	Dec
<b>Nephrolithiasis (see Kidney Stones)</b>	
A kidney disorder in which the smallest arteries in the kidneys are damaged .....	
.....	Dec
<b>Neurofibromatosis</b>	
A genetic disorder of the nervous system that causes tumors to form on the nerves anywhere in the body at any time.....	
.....	Dec
<b>Neurogenic Bladder</b>	
A urinary problem in which there is abnormal emptying of the bladder with subsequent retention or incontinence of urine .....	
.....	Dec
<b>Neuropathy, Peripheral</b>	
Pain, numbness, burning, or a loss of sensation in the hands and feet.	
due to a herniated disc or nerve impingement .....	Pref
of uncertain cause, but stable and non-progressive .....	Std
due to diabetes .....	Dec
causing disability .....	Dec
progressing over time.....	Dec
<b>Nursing Home Confinement</b>	
within the last 2 years .....	Dec
<b>Obsessive Compulsive Disorder (OCD)</b>	
A disorder characterized by repetitive thoughts and behaviors.	
stable, well controlled on medication .....	Pref
all others.....	Dec
<b>Organ Transplant (Kidney)</b>	
The replacement of a diseased organ with a healthy one.	
5 years after transplant, family donor, no episodes of rejection, no complications .....	Std
all others.....	Dec
organ transplant (except kidney) .....	Dec
<b>Organic Brain Syndrome</b>	
A disturbance of mental functioning due to a physical cause as opposed to a psychological cause .....	
.....	Dec
<b>Osteomyelitis</b>	
An acute or chronic bone infection caused by bacteria.	
single bone and single attack, recovered after 6 months .....	Pref
multiple bones and attacks .....	Dec
<b>Osteoporosis</b>	
A reduction of bone mass, causing bones to become brittle, fragile, and susceptible to fractures.	
mild, on medication, t-score -2.5 or greater .....	Pref
moderate to severe, on medication .....	Std/No HHC
with fractures or spinal problems.....	Dec
<b>Oxygen use</b>	
.....	Dec

**Pacemaker**

An electrical device that can control the beating of the heart by a series of rhythmic electrical discharges.

normal cardiac output, no other heart disorder .....Pref  
with other cardiac disorder .....Std/Dec

**Paget's Disease**

A disruption of normal bone formation causing the affected bones to weaken, thicken, and become deformed.

pelvis only, not crippling .....Pref  
all others .....Dec

**Pancreatitis**

Inflammation of the pancreas.

single episode, no residuals, complete recovery after 1 year .....Pref  
chronic or with multiple episodes or due  
to alcohol .....Dec

**Panic Disorder**

Characterized by recurrent panic attacks (i.e., periods of intense fear and discomfort) on an unpredictable basis.

controlled with medication or psychotherapy .....Pref  
difficult to control or with prior hospitalization or disability .....Dec

**Paralysis**

A complete or partial loss of controlled movement caused by an inability to contract one or more muscles.....Dec

**Parkinson's Disease**

A chronic, progressive, nervous disease marked by tremor, muscular weakness, rigidity and peculiar gait.....Dec

**Pericarditis**

A disorder caused by inflammation of the pericardium, which is the sac like covering of the heart.

acute, full recovery, no other cardiac or related health condition.....Pref  
with residual cardiac damage.....Std/Dec

**Peripheral Neuropathy**

(see Neuropathy, Peripheral)

**Peripheral Vascular Disease**

A disease of the blood vessels characterized by narrowing and hardening of the arteries that supply the legs and feet, causing a decrease in blood flow that can injure nerves and other tissues .....Dec

**Phlebitis**

Painful inflammation of a vein.

after 6 months, single attack, fully recovered .....Pref+  
edema but fully ambulatory .....Pref/Std  
requiring aid to ambulate .....Dec  
within the last 6 months .....Dec

**Physical Therapy**

within the last 6 months .....Dec  
disabling .....Dec

**Pick's Disease**

A rare degenerative brain illness that causes dementia and is marked by progressive impairment of intellect and judgment .....Dec

**Pituitary tumor, benign**

A tumor that is located in the pituitary gland of the brain.

present, stable on medication .....Pref

surgically removed, no residuals after 1 year .....Pref  
all others.....Dec

### **Polio**

A virus which invades the central nervous system marked by tremor, muscle pain, muscle weakness, stiffness, serious breathing problems, or death.

history of, with full function. ....Pref  
history of, with mild residual impairment .....Pref/Std  
history of, with post polio syndrome .....Dec

### **Polycystic Kidney Disease**

An inherited disease characterized by the growth of numerous cysts filled with fluid in the kidneys.....Dec

### **Polycystic Liver Disease**

Many cysts in or on the liver affecting liver function.

asymptomatic, no kidney involvement .....Pref  
symptomatic, or kidney cysts also .....Dec

### **Polycythemia**

A blood disease with abnormal increase in red and white blood cells and platelets .....Dec

### **Polymyalgia Rheumatica**

An inflammatory syndrome, which is marked by pain and stiffness in the muscles of the hips, thighs, shoulders and neck.

controlled with medications .....Pref/Std  
not well controlled or with functional limitations .....Dec

### **Polyps**

A tumor, which is commonly found in vascular organs such as the nose, uterus, colon, and rectum.

surgically removed, benign .....Pref+  
malignant .....see Cancer

### **Post-Traumatic Stress Disorder (PTSD)**

An anxiety disorder that can develop after exposure to a terrifying event or ordeal. Traumatic events that may trigger PTSD include violent personal assaults, natural or human-caused disasters, accidents or military combat (source National Institutes of Health-NIH)

controlled with medication or psychotherapy .....Pref  
difficult to control or with disability .....Dec

### **Professional Athlete or Retired Pro-Athlete in High Impact Sport**

Call to discuss individual sport if any doubt .....Dec

### **Prostate Disorders**

prostatitis or benign prostate surgery .....Pref+  
prostate cancer with surgery .....see Cancer  
prostate cancer, present .....Dec

### **PSA, Elevated (Prostatic Specific Antigen)**

An enzyme that is produced by the prostate gland that can be measured in the blood.

if proven benign by biopsy/ultrasound .....Pref+/Pref  
if 8 or above and not proven benign .....Dec

### **Psoriatic Arthritis**

Pain and swelling of joints with patches of scaly skin related to psoriasis.

mild to moderate. .....Pref/Std  
severe .....Std/Dec

## Psychosis

A severe mental disorder in which the individual loses contact with reality .....Dec

## Pulmonary Embolism

A blockage in an artery in the lungs caused by a blood clot that travels through the blood vessels to the lungs.

one occurrence .....Pref

recurrent .....Pref/Std

requiring ongoing blood thinning .....Std/Dec

## Pulmonary Fibrosis

Scarring or thickening of tissues deep in the lung usually resulting from previous lung inflammation such as pneumonia or tuberculosis .....Dec

## Raynaud's Disease/Phenomenon

A condition in which the blood vessels constrict and the blood supply to the fingers, toes, and occasionally the ears and nose are reduced.

mild, non-progressive .....Pref

progressive .....Std/Dec

## Reflex Sympathetic Dystrophy

A chronic pain condition that is the result of dysfunction in the central or peripheral nervous system.

current .....Dec

## Renal Failure

A gradual and progressive loss of the ability of the kidneys to excrete waste, concentrate urine, and conserve electrolytes.

acute, after 1 year, fully recovered, no residuals .....Pref

chronic renal insufficiency .....Std/Dec

current .....Dec

## Renal Insufficiency (not chronic)

Insufficient excretion of wastes by the kidneys.

after 1 year, stable .....Pref

in combination with diabetes .....Dec

## Restless Leg Syndrome

A neurological disorder characterized by unpleasant sensations in the legs and an uncontrollable desire to move them.

controlled on one medication .....Pref

multiple medications or use of anti-Parkinson's medications .....Std/Dec

## Retinal Artery Occlusion

A blockage of the main artery leading to the retina or one of its branches.

after 2 years .....Std

within 2 years or multiple episodes .....Dec

## Retinitis Pigmentosa

A condition characterized by a degeneration of the rods and cones of the retina of the eye, which leads to blindness .....Dec

## Retinopathy (Diabetic)

A disease of the retina due to diabetes that can cause decreased vision and blindness .....Dec

## Rheumatoid Arthritis

A chronic systemic disease marked by inflammatory changes in the joints.

mild, controlled with non-steroidal drugs .....Pref/Std

moderate to severe, requiring multiple medications .....Std/Dec

with functional limitations.....	Dec
<b>Sarcoidosis</b>	
A chronic multi-system disease of unknown cause characterized by inflammatory cells, called granulomas that can produce many different symptoms.	
no progression for at least 1 year, mild symptoms, no treatment, non-smoker .....	Pref
affecting eyes or other organs, moderate symptoms that require treatment.....	Std/Dec
progressive or smoker.....	Dec
<b>Schizophrenia</b>	
A mental disorder that makes it difficult to tell the difference between real and imagined experiences, to think logically, or to behave appropriately in social situations .....	Dec
<b>Scleroderma (CREST Syndrome)</b>	
An autoimmune disorder of the connective tissue, which is characterized by formation of scar tissue in the skin and organs of the body.....	Dec
<b>Scoliosis</b>	
A crookedness or lateral curvature of the spine.	
mild.....	Pref+/Pref
moderate, but without physical limitations.....	Pref/Std
severe or with physical limitations .....	Dec
<b>Seizure Disorder (see Epilepsy)</b>	
Transient neurological abnormalities caused by abnormal electric activity in the brain.	
2 years after last seizure, good control on medication .....	Pref
seizure within 2 years.....	Std/Dec
seizure within 1 year, poor control or cause unknown .....	Dec
<b>Self-Reported Memory Concerns</b>	
current or within 5 years .....	Dec
<b>Shunts (Brain, Heart or Kidney)</b>	
A normal or abnormal passage by which bodily fluid is diverted from one channel, circulatory path, or part to another .....	Dec
<b>Shy-Drager Syndrome</b>	
A degenerative disease characterized by progressive damage to the autonomic nervous system, muscle tremor, rigidity, and slow movement .....	Dec
<b>Sickle Cell Anemia</b>	
A hereditary disorder in which the red blood cells contain an abnormal hemoglobin (protein carried by red cells), which results in blood cells shaped like sickles.....	Dec
<b>Sick Sinus Syndrome (SSS)</b>	
Disorder of the sinus node of the heart, which regulates the heartbeat.	
pacemaker and normal cardiac output, no other heart disorder .....	Pref
without a pacemaker, but normal cardiac output.....	Std
with cardiac disorder or reduced cardiac output .....	Dec
<b>Sjogren's Syndrome</b>	
A chronic disease in which white blood cells attack the moisture producing glands, but it is a systemic disease, affecting many organs and may cause fatigue.	
mild, no limitations .....	Pref
moderate, but fully functional .....	Std/No HHC
with disability or physical limitations .....	Dec
<b>Skin Cancer (not Melanoma)</b>	
Cancer that may arise on the surface of the body and form a small ulcer or pimple.	

external, basal or squamous cell cancer .....	Pref+
<b>Sleep Apnea</b>	
A breathing disorder characterized by brief interruptions of breathing during sleep.	
mild or currently using CPAP .....	Pref
with cardiac disorder and/or overweight .....	Std
not well-controlled .....	Dec
<b>Smoking (within last 2 years)</b>	
without medical problems .....	Pref
with chronic upper respiratory infections .....	Std/Dec
with diabetes, heart or lung disease .....	Dec
<b>Social Security Disability Recipient</b>	
Disabled .....	Dec
<b>Spinal Stenosis</b>	
A narrowing of the space in the spinal canal through which nerves run.	
mild, non-progressive .....	Pref
with successful surgery .....	Pref
with mild limitations .....	Std/No HHC
all others .....	Std/Dec
severe or disabling .....	Dec
<b>Splenectomy</b>	
Surgical removal of the spleen due to trauma or disease.	
fully recovered .....	Pref
with chronic infections .....	Dec
<b>Stent (Cardiac)</b>	
A short or narrow metal plastic tube that is inserted into an artery or bile duct to keep a previously blocked passageway open.	
after 6 months, with good results .....	Pref
procedure needed .....	Dec
<b>Stroke</b>	
A loss of brain functions caused by a loss of blood	
circulation to areas of the brain .....	Dec
<b>Subarachnoid Hemorrhage</b>	
A disorder in which blood from a ruptured blood vessel spreads	
over the surface of the brain .....	Dec
<b>Subclavian Steal Syndrome</b>	
A condition characterized by recurrent attacks of blurred or double	
vision, dizziness and loss of coordination caused by reduced blood	
flow to the base of the brain .....	Dec
<b>Subdural Hematoma</b>	
A collection of blood between the surface of the brain and its outer covering.	
after 5 years, no residuals .....	Pref
after 2 years, no residuals .....	Std
within 2 years .....	Dec
<b>Suicide Attempt</b>	
The unsuccessful act of ending one's own life.	
all cases .....	Dec
<b>Surgery Anticipated</b>	
all cases .....	Dec
<b>Syncope</b>	
A temporary loss of consciousness such as fainting or passing out.	

cause unknown . . . . .	Dec
<b>Temporal Arteritis</b>	
A chronic inflammation of large arteries, typically of the temporal artery, an artery on the side of the scalp.	
1 year after recovery . . . . .	Pref/Std
present . . . . .	Dec
<b>Temporomandibular Joint Syndrome (TMJ)</b>	
A dysfunction or alteration of the temporomandibular joint, which is the joint that allows jaw mobility.	
mild to moderate. . . . .	Pref
severe or disabling . . . . .	Dec
<b>Thalassemia Major</b>	
An inherited blood disease in which the hemoglobin is abnormal, which leads to a low production, and over destruction, of red blood cells . . . . .	Dec
<b>Thalassemia Minor</b>	
An inherited disease of the red blood cells that is benign and produces mild anemia . . . . .	Pref+
<b>Thromboangiitis Obliterans (see Buerger's Disease)</b>	
A chronic, recurring, inflammatory vascular disease of the peripheral arteries and veins . . . . .	Dec
<b>Thrombocythemia</b>	
Elevated blood platelets. . . . .	Dec
<b>Thrombocytopenic Purpura</b>	
Low blood platelets. . . . .	Dec
<b>TIA (Transient Ischemic Attack)</b>	
A brief interruption of the blood supply to a part of the brain . . . . .	Dec
<b>Transverse Myelitis</b>	
A rare neurological disorder characterized by inflammation of the spinal cord. . . . .	Dec
<b>Traumatic Brain Injury</b>	
Brain dysfunction due to a violent blow to the head or body.	
Mild TBI with full recovery, after one year . . . . .	Pref
Moderate to severe TBI, no time limit. . . . .	Dec
TBI with residual cognitive, physical, or psychosocial impairment . . . . .	Dec
<b>Tremors</b>	
Involuntary movements in the muscles of the hands, arms, and head, but can affect the legs.	
classified as benign or familial, on medication. . . . .	Pref
classified as Parkinsonism. . . . .	Dec
cause unknown . . . . .	Dec
<b>Ulcers (Duodenal or Peptic)</b>	
An erosion of the inner lining of the stomach usually caused by gastric acid and pepsin.	
history of, occasional medication. . . . .	Pref+
chronic, frequent flare-ups and/or bleeding. . . . .	Pref
surgery scheduled. . . . .	Dec
<b>Varicose Veins</b>	
Enlarged, twisted, painful superficial veins resulting from poorly functioning valves.	
uncomplicated, without medication . . . . .	Pref+
medication required or with skin ulcers. . . . .	Pref
with ambulatory restrictions or other complications . . . . .	Dec

**Vertebral Basilar Insufficiency**

A condition in which blood flow to the vertebral arteries is restricted or insufficient..  
Dec

**Vertigo**

A type of dizziness that is characterized by the sensation of spinning.  
controlled with medication.....Pref  
multiple episodes .....Std/No HHC  
not controlled .....Dec

**Von Willebrand's Disease**

An inherited disorder of the blood, which leads to abnormal bleeding .....Dec

**Waldenstrom's Disease**

Excessive production of red blood cells, white blood cells, and  
platelets in the bone marrow .....Dec

**Walker Use**

.....Dec

**Wheelchair Use**

.....Dec

**Wilson's Disease**

An inherited disorder in which excessive amounts of copper  
accumulate in the body .....Dec

**Wolf-Parkinson-White Syndrome**

An abnormal heart rhythm causing increased heart rate.  
asymptomatic, no medication, and/or successfully treated  
by radiofrequency ablation. ....Pref+/Pref  
episodes of tachycardia or treated with medication .....Pref

# Prescription Drug Guide

In order to avoid devoting time and effort to cases which are not likely to be issued, we suggest that you familiarize yourself with the following prescription drugs. These drugs are used to treat conditions which are either uninsurable or ineligible for the Preferred Plus rate class.

## Drugs Prescribed for Uninsurable

Conditions and Conditions Not Eligible for Preferred Plus Rates:

### A

<u>Medication</u>	<u>Condition</u>	<u>Action</u>
Abilify	Anti-Psychotic	Decline
Acamrosate	Alcoholism	Decline
Acarbose	Diabetes	Rating
Actiq	Narcotic	Decline
Actonel	Osteoporosis	Rating
Adalat	Angina	Rating
Adderall	Attention Deficit Disorder	Rating
Adriamycin	Cancer	Decline
Advair	Respiratory	Rating
Aerobid	Respiratory	Rating
Afrezza	Diabetes	Decline
Agrylin	Thrombocytopenia	Decline
Akineton	Parkinson's Disease	Decline
Albuterol	Respiratory	Rating
Alcar	Dementia	Decline
Aldazine	Antipsychotic	Decline
Alkeran	Cancer	Decline
Alprazolam	Anxiety	Rating
Alupent	Respiratory	Rating
Amantadine	Parkinson's Disease	Decline
Amaryl	Diabetes	Rating
Amicas	Blood Disease	Rating
Aminophylline	Respiratory	Rating
Amitriptyline	Depression/Chronic Pain	Rating
Anexsia	Narcotic	Decline
Antabuse	Alcoholism	Decline
Antivert	Dizziness	Rating
Aptivus	HIV	Decline
Apokyn	Parkinson's Disease	Decline
Arava	Arthritis	Rating
Aricept	Dementia	Decline
Arimidex	Cancer	Decline
Arlidin	Cerebral Artery Disease	Decline
Artane	Parkinson's Disease	Decline
Asacol	Colitis	Rating
Asparaginase	Leukemia	Decline
Atamet	Parkinson's Disease	Decline
Atarax	Anxiety	Rating
Atepryl	Dementia, Parkinson's Disease	Decline
Ativan	Anxiety	Rating
Atrovent	Respiratory	Rating
Auranofin	Gold Therapy	Decline
Avonex	Multiple Sclerosis	Decline
Azathioprine	Multiple Sclerosis	Decline
Azmacort	Respiratory	Rating
Azt	HIV	Decline
Azulfidine	Rheumatoid Arthritis	Rating

## B

Medication	Condition	Action
Baclofen	Multiple Sclerosis	Decline
Beclclovent	Respiratory	Rating
Bendopa	Parkinson's Disease	Decline
Benztropine Mesylate	Parkinson's Disease	Decline
Betapace	Cardiac	Rating
Betaseron	Multiple Sclerosis	Decline
Bethanechol	Continence	Rating
Blenoxane	Cancer	Decline
Boniva	Osteoporosis	Rating
Brethine	Respiratory	Rating
Bricanyl	Respiratory	Rating
Bromocriptine	Parkinson's Disease	Decline
Brovana	Respiratory	Rating
Bulsufan	Cancer	Decline
Bupropion	Depression	Rating
Buspar	Anxiety	Rating
Byetta	Diabetes Mellitus	Rating

## C

Medication	Condition	Action
Calan	Angina	Rating
Campral	Alcoholism	Decline
Carbidopa	Parkinson's Disease	Decline
Cardene	Angina	Rating
Cardilate	Cardiac	Rating
Cardioquin	Cardiac	Rating
Cardizem	Angina	Rating
Casodex	Cancer	Decline
Cee Nu	Cancer	Decline
Celebrex	Arthritis	Rating
Celestol	Respiratory	Rating
Celexa	Depression	Rating
Celontin	Anticonvulsant	Rating
Cerespan	Cerebral Artery Disease	Decline
Cerubidine	Cancer	Decline
Chantix	Smoking Cessation	Rating
Chlorambucil	Cancer	Decline
Chlorpromazine	Antipsychotic	Decline
Chlorpropamide	Diabetes	Rating
Choledyl	Respiratory	Rating
Cisplatin	Cancer	Decline
Cladribine	Leukemia, MS	Decline
Clonazepam	Anxiety	Rating
Clopidogrel	Blood Thinner	Rating
Clorazil	Antipsychotic	Decline
Clozapine	Antipsychotic	Decline
Cogentin	Parkinson's Disease	Decline
Cognex	Dementia	Decline
Combivent	Respiratory	Rating
Combivir	HIV	Decline
Concerta	Attention Deficit Disorder	Rating
Copaxone	Multiple Sclerosis	Decline
Cordarone	Cardiac	Rating
Cortisone	Respiratory	Rating
Coumadin	Blood Thinner	Rating
Cupramine	Arthritis	Rating
Cyclophosphamide	Cancer	Decline
Cycloserine	Alzheimer's Disease	Decline
Cyclospasmol	Cerebral Artery Disease	Decline
Cymbalta	Depression	Rating

Cytotoxin

Cancer

Decline

## D

Medication	Condition	Action
Dantrium	Multiple Sclerosis	Decline
Dantrolene	Cerebral Palsy, MS	Decline
Daypro	Arthritis	Rating
Decadron	Respiratory	Rating
Depade	Alcoholism	Decline
Depakene	Anticonvulsant	Rating
Depakote	Anticonvulsant	Rating
Depo-Provera	Cancer	Decline
Deprynel	Dementia, Parkinson's Disease	Decline
Des	Cancer	Decline
Despiramine (Norpromin)	Depression	Rating
Desyrel	Depression	Rating
Diabeta	Diabetes	Rating
Diabinese	Diabetes	Rating
Diazepam	Anxiety	Rating
Didronel	Bone Degeneration	Rating
Diethylstilbestrol	Cancer	Decline
Digoxin	Cardiac	Rating
Dilantin	Anticonvulsant	Rating
Dilatrate	Cardiac	Rating
Dipyridamole	Blood Thinner	Rating
Disopyramide	Cardiac	Rating
Ditropan	Continence	Rating
Docetaxel	Cancer	Decline
Donepezil	Dementia	Decline
Dopar	Parkinson's Disease	Decline
Doxorubicin	Cancer	Decline
Duvoid	Continence	Rating
Dymelor	Diabetes	Rating
Dynacirc	Angina	Rating

## E

Medication	Condition	Action
Edrophonium Chloride	Myasthenia Gravis	Decline
Effexor	Depression	Rating
Elavil	Depression	Rating
Eldepryl	Parkinson's Disease	Decline
Emcyt	Cancer	Decline
Enbrel	Rheumatoid Arthritis	Rating
Enkaid	Cardiac	Rating
Epivir	Anti - HIV	Decline
Ergamisol	Cancer	Decline
Ergoloid	Dementia	Decline
Eskalith	Antipsychotic	Decline
Estramustine	Cancer	Decline
Etanercept	Rheumatoid Arthritis	Rating
Ethatab	Cerebral Artery Disease	Decline
Ethmozine	Cardiac	Rating
Ethopropazine	Parkinson's Disease	Decline
Eulexin	Cancer	Decline
Evista	Osteoporosis	Rating
Exelon	Dementia	Decline

## F

Medication	Condition	Action
Felbatol	Anticonvulsant	Rating

Fluphenazine	Antipsychotic	Decline
Flovent	Respiratory	Rating
Fluoxetine	Depression	Rating
Fluouracil	Cancer	Decline
Flutamide	Cancer	Decline
Forteo	Osteoporosis	Rating
Fosamax	Osteoporosis	Rating
Fudr	Cancer	Decline

## G

Medication	Condition	Action
Glatiramer Acetate	Multiple Sclerosis	Decline
Geodon	Schizophrenia	Decline
Gilenya	Multiple Sclerosis	Decline
Gleevec	Leukemia	Decline
Glimepiride	Diabetes	Rating
Glipizide	Diabetes	Rating
Glucophage	Diabetes	Rating
Glucotrol	Diabetes	Rating
Glyburide	Diabetes	Rating
Glynase	Diabetes	Rating
Glyset	Diabetes	Rating
Gold Compound	Gold Therapy	Decline
Goserelin Acetate	Cancer	Decline
Guanidine	Myasthenia Gravis	Decline

## H

Medication	Condition	Action
Haldol	Antipsychotic	Decline
Haloperidol	Antipsychotic	Decline
Harvoni	Hepatitis C	Rating
Heparin	Blood Thinner	Rating
Hexalen	Cancer	Decline
Humalog	Diabetes	Decline
Humira	Rheumatoid Arthritis	Rating
Humulin	Diabetes	Decline
Hydergine	Dementia	Decline
Hydrea	Cancer	Decline
Hydrocodone	Narcotic	Decline
Hydrocortisone	Respiratory	Rating
Hydroxyurea	Cancer	Decline

## I

Medication	Condition	Action
Imdur	Cardiac	Rating
Imuran	Myasthenia Gravis, MS	Decline
Inderal	Tremor	Rating
Insulin	Diabetes	Decline
Intal	Respiratory	Rating
Interferon	Multiple Sclerosis	Decline
Intron-A	Cancer	Decline
Invirase	HIV	Decline
Ismo	Cardiac	Rating
Isoptin	Angina	Rating
Isordil	Cardiac	Rating
Isosorbide	Cardiac	Rating

## J

Medication	Condition	Action
Januvia	Diabetes	Rating

## K

Medication	Condition	Action
Kemadrin	Parkinson's Disease	Decline
Kineret	Rheumatoid Arthritis	Rating
Klonopin	Anxiety	Rating

## L

Medication	Condition	Action
Lamictal	Anticonvulsant	Rating
Lanoxicap	Cardiac	Rating
Lanoxin	Cardiac	Rating
Lantus	Diabetes	Decline
Lanzac	Antipsychotic	Decline
Laradopa	Parkinson's Disease	Decline
L-Dopa	Parkinson's Disease	Decline
Lente	Diabetes	Decline
Leukeran	Cancer	Decline
Leuprolide	Cancer	Decline
Leustatin Solution	Cancer	Decline
Levodopa	Parkinson's Disease	Decline
Lexapro	Depression	Rating
Librium	Anxiety	Rating
Limbrel	Osteoarthritis	Rating
Lioresal	Multiple Sclerosis	Decline
Lispro	Diabetes	Decline
Lithium	Antipsychotic	Decline
Lithobid	Antipsychotic	Decline
Lomustine	Cancer	Decline
Lorazepam	Anxiety	Rating
Lorcet	Narcotic	Decline
Lortab	Narcotic	Decline
Loxapine	Antipsychotic	Decline
Loxitane	Antipsychotic	Decline
Lupron	Cancer	Decline
Luvox	Depression	Rating
Lyrica	Anticonvulsant	Rating
Lysodren	Cancer	Decline

## M

Medication	Condition	Action
Matulane	Cancer	Decline
Maxair	Respiratory	Rating
Meclizine	Dizziness	Rating
Medrol	Respiratory	Rating
Megace	Cancer	Decline
Megestrol	Cancer	Decline
Mellaril	Antipsychotic	Decline
Mentane	Dementia	Decline
Mephyton	Blood Disease	Rating
Mesantoin	Anticonvulsant	Rating
Mestinon	Myasthenia Gravis	Decline
Metaproterenol	Respiratory	Rating
Metformin	Diabetes	Rating
Methadone	Narcotic	Decline

Methotrexate	Arthritis	Rating
Memantine	Alzheimer's Disease	Decline
Metrofonate	Dementia	Decline
Mexitril	Cardiac	Rating
Micronase	Diabetes	Rating
Milontin	Anticonvulsant	Rating
Mirapex	Parkinson's Disease	Decline
Moban	Antipsychotic	Decline
Mobic	Arthritis	Rating
Molindone	Antipsychotic	Decline
Monoket	Cardiac	Rating
Myleran	Cancer	Decline
Myochrysine	Gold Therapy	Decline
Mysoline	Anticonvulsant	Rating
Mytelase	Myasthenia Gravis	Decline

## N

<u>Medication</u>	<u>Condition</u>	<u>Action</u>
Namenda	Alzheimer's Disease	Decline
Naltrexone	Alcoholism	Decline
Naproxen	Arthritis	Rating
Nardil	Depression	Rating
Navane	Antipsychotic	Decline
Navelbine	Cancer	Decline
Neostigmine	Myasthenia Gravis	Decline
Neurontin	Anticonvulsant	Rating
Niloric	Dementia	Decline
Nipent	Cancer	Decline
Nitrobid	Cardiac	Rating
Nitrogard	Cardiac	Rating
Nitroglycerin	Cardiac	Rating
Nitrolingual	Cardiac	Rating
Nitrong	Cardiac	Rating
Nitrostat	Cardiac	Rating
Norpace	Cardiac	Rating
Norvasc	Angina	Rating
Novolin	Diabetes	Decline
Novolog	Diabetes	Decline
Novorapid	Diabetes	Decline

## O

<u>Medication</u>	<u>Condition</u>	<u>Action</u>
Olanzapine	Antipsychotic	Decline
Olysiq	Hepatitis C	Decline
Orap	Antipsychotic	Decline
Orinase	Diabetes	Rating
Oxybutynin	Continence	Rating
Oxycodone	Narcotic	Decline
Oxycontin	Narcotic	Decline

## P

<u>Medication</u>	<u>Condition</u>	<u>Action</u>
Pamelor	Depression	Rating
Papaverine	Cerebral Artery Disease	Decline
Paradione	Anticonvulsant	Rating
Parlodol	Parkinson's Disease	Decline
Parsidol	Parkinson's Disease	Decline
Pavabid	Cerebral Artery Disease	Decline
Paxil	Depression	Rating
Peganone	Anticonvulsant	Rating

Penicillamine	Arthritis	Rating
Percocet	Narcotic	Decline
Percodan	Narcotic	Decline
Pergolide	Parkinson's Disease	Decline
Peritrate	Cardiac	Rating
Permax	Parkinson's Disease	Decline
Permitil	Antipsychotic	Decline
Perphenazine	Antipsychotic	Decline
Persantine	Blood Thinner	Rating
Pexeva	Depression	Rating
Phenobarbital	Anticonvulsant	Rating
Pimozide	Antipsychotic	Decline
Plaquenil	Arthritis	Rating
Platinol	Cancer	Decline
Plavix	Blood Thinner	Rating
Plenaxis	Cancer	Rating
Plendil	Angina	Rating
Pletal	Claudication	Decline
Prandin	Diabetes	Rating
Prednisone	Respiratory	Rating
Pristiq	Depression	Rating
Procan	Cardiac	Rating
Procarbazine	Cancer	Decline
Procardia	Angina	Rating
Prolixin	Antipsychotic	Decline
Promem	Alzheimer's Disease	Decline
Pronestyl	Cardiac	Rating
Prostigmin	Myasthenia Gravis	Decline
Proventil	Respiratory	Rating
Provigil	Narcolepsy	Rating
Prozac	Depression	Rating
Purinethol	Cancer	Decline
Pyridostigmine	Myasthenia Gravis	Decline

## Q

Medication	Condition	Action
Quinidine	Cardiac	Rating

## R

Medication	Condition	Action
Razadyne	Alzheimer's Disease	Decline
Rebetron	Hepatitis C	Decline
Regional	Myasthenia Gravis	Decline
Relafen	Arthritis	Rating
Remeron	Depression	Rating
Remicade	Crohn's Disease	Rating
Remicade	Severe Arthritis	Rating
Reminyl	Dementia	Decline
Repaglinide	Diabetes	Rating
Requip	Parkinson's Disease	Decline
Retrovir	HIV	Decline
Revia	Alcoholism	Decline
Rezulin	Diabetes	Rating
Ridura	Gold Therapy	Decline
Rilutek	ALS	Decline
Riluzole	ALS	Decline
Risperdal	Antipsychotic	Decline
Risperidone	Antipsychotic	Decline
Ritalin	Attention Deficit Disorder	Rating
Rituxin	Cancer	Decline
Roferon-A	Cancer	Decline
Rythmol	Cardiac	Rating

## S

Medication	Condition	Action
Sandimmune	Organ Transplant	Decline
Saquinavir	HIV	Decline
Selegiline	Dementia, Parkinson's Disease	Decline
Serafem	Depression	Rating
Serentil	Antipsychotic	Decline
Serevent	Respiratory	Rating
Serlect	Antipsychotic	Decline
Seroquel	Antipsychotic	Decline
Sertindole	Antipsychotic	Decline
Serzone	Depression	Rating
Simponi	Colitis	Rating
Sinemet	Parkinson's Disease	Decline
Sinequan	Depression	Rating
Singulair	Respiratory	Rating
Slo-Bid	Respiratory	Rating
Slo-Phyllin	Respiratory	Rating
Solatol	Cardiac	Rating
Solganol	Gold Therapy	Decline
Sorbitrate	Cardiac	Rating
Sparine	Antipsychotic	Decline
Stelazine	Antipsychotic	Decline
Stilphostrol	Cancer	Decline
Strattera	Attention Deficit Disorder	Rating
Symmetrel	Parkinson's Disease	Decline
Synapton	Dementia	Decline

## T

Medication	Condition	Action
Tacrine	Dementia	Decline
Tambocor	Cardiac	Rating
Taractan	Antipsychotic	Decline
Tasmar	Parkinson's Disease	Decline
Taxol	Cancer	Decline
Taxotere	Cancer	Decline
Tegretol	Anticonvulsant	Rating
Tensilon	Myasthenia Gravis	Decline
Teslac	Cancer	Decline
Testolactone	Cancer	Decline
THA/Tacrine	Alzheimer's Disease	Decline
Theo-Dur	Respiratory	Rating
Theophylline	Respiratory	Rating
Thioguanine	Cancer	Decline
Thiordiazine	Antipsychotic	Decline
Thiothixene	Antipsychotic	Decline
Thorazine	Antipsychotic	Decline
Ticlid	Blood Thinner	Rating
Ticlopidine	Blood Thinner	Rating
Tilade	Respiratory	Rating
Tindal	Antipsychotic	Decline
Tofranil	Depression	Rating
Tolbutamide	Diabetes	Rating
Tolcapone	Parkinson's Disease	Decline
Tonocard	Cardiac	Rating
Topamax	Anticonvulsant	Rating
Tornolate	Respiratory	Rating
Trazodone	Depression	Rating
Trental	Circulatory	Rating
Trichlorfon	Dementia	Rating
Tridione	Anticonvulsant	Decline

Trifluoperazine	Antipsychotic	Decline
Trihexy	Parkinson's Disease	Decline
Trilafon	Antipsychotic	Decline
Tysabri	Multiple Sclerosis	Decline

## U

Medication	Condition	Action
Ultram	Narcotic	Decline
Urecholine	Continence	Rating
Urso	Cirrhosis	Decline

## V

Medication	Condition	Action
Valcrine Meletate	Alzheimer's Disease	Decline
Valium	Anxiety	Rating
Valproic Acid	Anticonvulsant	Rating
Vanceril	Respiratory	Rating
Vasocor	Angina	Rating
Vasodilan	Cerebral Artery Disease	Decline
Velban	Cancer	Decline
Ventolin	Respiratory	Rating
Vepesid	Cancer	Decline
Verapamil	Angina	Rating
Vercyte	Cancer	Decline
Verelan	Angina	Rating
Vicodin	Narcotic	Decline
Vinblastine	Cancer	Decline
Vincristine	Cancer	Decline
Voltaren	Arthritis	Rating

## W

Medication	Condition	Action
Warfarin	Anti-Coagulant	Rating
Wellbutrin	Depression	Rating

## X

Medication	Condition	Action
Xanax	Anxiety	Rating
Xopenex	Respiratory	Rating
Xyrem	Narcolepsy	Rating

## Z

Medication	Condition	Action
Zarontin	Anticonvulsant	Rating
Zeldox	Antipsychotic	Decline
Zidovudine	HIV	Decline
Ziprasidone	Antipsychotic	Decline
Zoladex Implant	Cancer	Decline
Zoloft	Depression	Rating
Zyban	Depression	Rating
Zyprexa	Antipsychotic	Decline



**National Guardian Life Insurance Company (NGL)**

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Long Term Care Policy Form: ICC16-NLTC100P

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