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Long Term Care Underwriting Guide

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Vista Care Choices



Table of Contents		Page
I	Tips to Speed Up the Underwriting Process	3
II	Applications and Underwriting Requirements	3
III	Underwriting Risk Classification Vista Care Choices (P145, P146, P147, P148)	7
IV	Combination Sales	8
V	Replacements	8
VI	Persons not Eligible for coverage	8
VII	Lapse and Reinstatements	
VIII	Increasing or Decreasing Benefits on an Existing Policy	9
IX	Upgrading LTC policies upon delivery or within 30 day Free-Look Period	9
X	Application and Policy Dating	10
XI	Premium Collection	10
XII	Suitability Guidelines (NAIC Suitability Requirements)	10
XIII	Appeal Process	13
XIV	Unacceptable/Acceptable Conditions	14
XV	Quick Reference Drug List	15
XVI	Impairment Guide	17
XVII	Height / Weight Charts	45
XVIII	Combined Medical Conditions Quick Reference Chart	47
XIX	General Product Information (P145, P146, P147, P148)	49
XX	Franchise Group Underwriting Requirements	51
XX	Index	53

I ► Tips to Speed Up the Underwriting Process

Producers are encouraged to make use of our underwriting prescreening email service or fax service. You may email us at underwritinghotline@physiciansmutual.com. Or you may fax a completed **Pre-LTC/HHC Underwriting Questionnaire** located on the Physicians Mutual producer website. If your inquiry is received by 2 pm cst., we will respond the same day. If not, response will be the next morning by noon. Then you can submit the business along with a copy of our response to make your underwriting experience more productive and profitable.

- Also make sure the application is complete. Double check to make sure *all* questions are fully answered, signatures obtained, and dates are completed.
- Check your requirement list to ensure all required forms are sent with the application.
- Be thorough with medical history. If they are taking medications, document for what conditions they are used. Also, taking medication is considered treatment and the corresponding condition should always be represented under the health questions. *Never leave the Underwriter guessing.*
- Provide the doctor's full name, address, and phone number for accuracy in ordering medical records.
- Activities? List them - they will give us a better picture of the applicant's abilities. A cover letter could be helpful in giving the underwriter an overall view of the applicant's eligibility.

II Applications and Underwriting Requirements

► *Application taken in Person*

Each question must be asked of the applicant, and his or her answer must be recorded on the application. An application cannot be mailed to an applicant for completion or signature. The applicant must personally sign the application in the Agent's presence. All new applications must be currently dated. This means the date the applicant actually signs the application. Do NOT use any other date. Power of attorney signatures will not be accepted. The agent must determine if this policy meets the applicant's needs and financial situation (see Suitability Guidelines on page 11).

Generally, there will be a Long Term Care Telephone Interview (**TI**) or Attending Physicians Statement (**APS**) ordered on every applicant 59 and under. Older age applicants can expect a combination of the following requirements ordered; Long Term Care Telephone Interview (**TI**); Attending Physicians Statement (**APS**) for a specified health condition and a Face-to-Face (**F2F**) interview.

1. If the applicant is between the ages of **18 – 59**, either a TI or an APS will be required. Order an APS, instead of a TI, when the applicant has a health condition requiring an APS according to the Impairment Guide.
2. If the applicant is between the ages of **60 – 64** a TI is required. Also an APS will be required if the applicant either has had a physical exam within the last 3 years or has a health condition requiring an APS according to the Impairment Guide.
3. If the applicant is between the ages of **65 – 69**, both an APS from a current doctor and a TI are required. If the applicant has not seen a doctor within the past 3 years, do not submit the application.
4. If the applicant is between the ages **70 – 84**, both an APS from a current doctor and a F2F are required. If the applicant has not seen a doctor within the past 3 years, do not submit the application.

5. The Underwriter reserves the right to utilize any underwriting tools at his or her discretion.

Non-Witness Applications

This is to be used in rare instances when the agent has already met with the client regarding Long Term Care or has worked with the client within the past 12 months. If an opportunity comes up to offer coverage and the agent is not able to meet with the applicant in person, we can allow a non-witnessed application as an exception. A cover letter explaining the situation is required. Power of attorney signatures will not be accepted. The agent must determine if this policy meets the applicant's needs and financial situation (see Suitability Guidelines on page 11).

The use of this Guideline is not intended for the "Mass Mailing" of this application. If this usage exceeds our expectations, Physicians Mutual reserves the right to suspend its availability for this purpose.

► *Non-Witness Underwriting Guidelines are:*

1. If the applicant is between the ages of **18 - 49**, a TI is required. Also an APS will be required if the applicant either has had physical exam within the last 3 years or has had a health condition requiring an APS according to the Impairment Guide.
2. If the applicant is between the ages of **50 - 59**, both an APS from a current doctor and a TI are required for consideration of Preferred rates. If the applicant has not seen a doctor within the past 3 years, the Preferred rate is not available.
3. If the applicant is between the ages of **60 - 84**, both an APS from a current doctor and a F2F are required. If the applicant has not seen a doctor within the past 3 years, do not submit the application
4. The Underwriter reserves the right to utilize any underwriting tools at his or her discretion.

Non-Witness Application Guidelines:

1. The agent will cross out the word "Witness" at the bottom of Section I of the application, initial and sign his/her name on the appropriate line.
2. The agent will verify his/her intentions by completing the questions in the "Agent Report". This should include details of any contact with the applicant. *(If the Agent Report is not filled out, the Company will return the application for completion before being accepted as new business.)*

Non-Witness Identification Guidelines:

A **cover letter** will accompany each Non-witness application to indicate:

1. This is a non-witness application
2. If associated with Franchise group, the name and assigned number of that group
3. Agent name

LTC Underwriting Requirements - Witnessed Applications

Age	Telephone interview (TI)	Attending Physician's Statement (APS)	Face-to Face Interview (F2F)
▶ 18-59	Required (if NO APS ordered)	IF APS'able Condition * (order in lieu of TI)	
▶ 60-64	Required	IF Physical Exam within the last 3 years or APS'able Condition *	
65-69	Required	Required (If no doctor seen within the past 3 years do not submit application)	
70-84		Required (If no doctor seen within the last 3 years do not submit application)	Required (with APS)

*APS'able Condition: A health condition requiring an APS according to the Impairment Guide.

LTC Underwriting Requirement - Non-Witnessed Applications

Age	LTC Telephone interview	APS	F2F Interview
▶ 18-49	Required	IF Physical Exam within the last 3 years or APS'able Condition *	
▶ 50-59	Required	Required for Preferred Rates (If no doctor seen within the past 3 years, Preferred rate is not available)	
60-84		Required (If no doctor seen within the past 3 years do not submit application)	Required (with APS)

*APS'able Condition: A health condition requiring an APS according to the Impairment Guide.

► ***Underwriting Process***

The TI (telephone interview) is a telephone conversation between a nurse and your applicant. The applicant should be prepared to receive a phone call to discuss his or her medical history, lifestyle, daily activities, physician information, prescription medications and to perform memory exercises. The goal of the interview is to learn more about the applicant and make the most informed decision about his or her medical history. The TI lasts about 20 minutes.

An APS (attending physician's statement) is a request for copies of medical records from your applicant's doctor. We usually request copies from the primary care physician or a specialist at our expense. It generally takes two to three weeks to receive medical records, although occasional delays in the process may occur (up to a month or longer).

For applicant ages 70 and older, Physicians Mutual will require a F2F (face-to-face interview). The personal interview is done at the applicant's place of residences in the presence of a nurse. The applicant should be prepared to discuss his or her medical history, lifestyle, daily activities, physician's information, prescription medication and to perform memory exercises. Also, the nurse will take height / weight measurements and blood pressure readings. The goal of the interview is to learn more about the applicant and make the most informed decision about his or her medical history. The F2F will take approximately 45 to 60 minutes.

The application will be either approved or declined. No elimination riders. These policies will be underwritten according to the rate classes on page 7.

The agent must complete and sign the Agent Training Statement PM2146 (to indicate they have completed the Physicians Mutual LTC Product and Suitability Training) for each submitted application.

III Underwriting Risk Classification

Vista Care Choices: P145, P146, P147, P148

The application will be either approved or declined. No elimination riders will be added. These policies will be underwritten according to the rate classes below:

PREFERRED: PEF (85% of standard rate)

All available coverages

1. Minimal health conditions
2. No tobacco use in the past 12 months
3. Working, volunteering, or participating in regular physical activity and/or hobby.

STANDARD: STD (100%)

All available coverages

1. Minimal to moderate health conditions
2. Tobacco use OK if no resulting health issues
3. Working, volunteering, or participating in regular physical activity and/or hobby.

RATED 1-2: RA1 (125%), RA2 (150%)

All available coverages

1. Moderate health conditions
2. Tobacco use will be considered on a case by case basis
3. Working, volunteering, or participating in regular physical activity and/or hobby.
4. No restrictions to IADL's (independent activities of daily living)

* RATED 3-4: RA3 (175%), RA4 (200%)

Not Available with the P147

1. Moderate to moderately severe health conditions
2. Tobacco use will be considered on a case by case basis
3. No restrictions to IADL's (independent activities of daily living)

*Benefits NOT available with RA3 & RA4 offers:

- 0, 30, 60 Elimination Periods
- 4, 5, 8 years or Lifetime Benefit Multiplier
- Joint Waiver of Premium Rider
- Surviving Spouse Waiver of Premium Rider
- Return of Premium Rider
- Shared Care Benefit Rider
- Any other changes at the underwriter's discretion

► **IV Combination Sales**

1. We will allow a maximum of \$4200 per month total in (stand-alone) Home & Community Care Only coverage when combined with Long Term Care comprehensive coverage.
2. During the first 12-month period, we will allow only one Long Term Care Comprehensive policy (P145/P103; P146/P104) and Facility Care Only policy (P148/P109) be in force. However, an insured may replace the policy if he or she would like to add more coverage within this time period.
3. Under no circumstance will a client be allowed to have more than one Home and Community Care policy (P147/P105) in force. However, an insured may replace the policy if he or she would like to add more coverage.

V Replacements

When it is necessary to discontinue coverage with another company in order to qualify for one of these policies, the other coverage must be discontinued within 90 days following the issue date of our policy. Replacements will be permitted as long as the replacement is in the client's best interest.

VI Persons not eligible for these policies include:

1. Residents of nursing homes or persons who are hospitalized;
2. Anyone who is currently eligible for Medicaid benefits (not Medicare);
3. Generally, any applicant who needs assistance or supervision of any kind to perform everyday living activities (eating, dressing, toilet needs, etc...) or who uses any aid for ambulation.
4. Those who have not returned to their normal activity on the date of the application, following an accident, illness or surgery;
5. An applicant who has a health condition shown as a decline in the Impairment Guide;
6. Those who have a pending claim with our Company, or for whom surgery has been recommended or proposed, or for whom tests are pending, whether at the time of application or while the application is pending if for a health condition that existed prior to the date of application;
- 7. Anyone who has not resided in the United States for more than two years. This rule does not apply, however, to citizens with previously established residence in the United States and those individuals who have a permanent visa and as long as medical records can be obtained for underwriting purposes.

VII Lapse and Reinstatement Rules:

Once the policy has lapsed, we may put the policy back in force at our option. To reinstate a policy, we put the policy back in force without a lapse of coverage and accept late premium as timely.

1. If we accept a late premium, we will not require a new application.
2. If the policy lapse is due to Cognitive Impairment or loss of functional capacity of the insured (for tax qualified plans), or Cognitive Impairment or inability to perform two or more of the Activities of Daily Living (for non-tax qualified plans), the policy will be reinstated upon receipt of the required proof within 5 months of the lapse date and required premium.

3. If the late premium is not accepted, the policy is lapsed and no longer in force. We will advise the client in writing that the premium is not accepted and a new application would be required.

VIII Increasing or Decreasing Benefits on an Existing Policy:

IF THE APPLICANT IS ON CLAIM, NO CHANGES MAY BE MADE TO THE POLICY COVERAGE.

1. To INCREASE coverage by raising the monthly or daily benefit, shortening the elimination period, or lengthening the maximum benefit period, a new application is required and will be underwritten.

If the application is for an increase in monthly or daily benefit, a new policy will be issued as a second policy for the insured. **(EXCEPT IF THE REQUEST IS MADE DURING THE 1ST POLICY YEAR, A REPLACEMENT WILL BE REQUIRED.)** The amount of additional coverage must be for the \$900/\$1500 minimum stated General Product Information under Section “XVI” for the Vista Care Choices Series or “XVII” for the Vista Care Series. All benefits must still be in multiples of \$100 monthly (\$10 daily).

If the only change in coverage is a shorter elimination period and/or a longer maximum benefit period, a new policy will be issued as an internal replacement. Premium will have to be calculated at the applicant’s current age. Because the entire coverage will be at the higher premium rate, it is imperative that the agent fully explains the premium differences to the insured.

1. To DECREASE coverage by reducing the monthly or daily benefit, lengthening the elimination period, or shortening the maximum benefit period, we require a letter of instruction signed by the insured. Usually, we can then make the necessary changes on the existing coverage and send out a new schedule showing the new benefits, new premium, and the effective date of the decrease in coverage.

► IX Upgrading LTC policies upon delivery or within 30 day Free-Look Period:

Occasionally there may be a request to upgrade or change coverage at time of delivery. As a service to our customers we have provided the following guidelines.

**ANY UPGRADE HAS TO BE REQUESTED AT THE TIME OF DELIVERY
OR WITHIN THE 30-DAY FREE-LOOK PERIOD.**

IF THE APPLICANT’S HEALTH HAS CHANGED SINCE THE ORIGINAL APPLICATION DATE, A NEW APPLICATION WILL BE REQUIRED. NO EXCEPTIONS

Upgrades **WITHOUT A NEW APPLICATION** are permitted on a Standard or Preferred rate class if benefits do not exceed the maximum amount of coverage allowed or contradict other policy or rider limitations. All requests will be reviewed by the Underwriter for approval.

1. The Policyowner will need to sign and date a letter of instruction (the ALL-442 cover memorandum is acceptable) showing the changes they wish to make on their existing policy.
2. It may be necessary to have the applicant sign a Statement of Good Health (A-LTC-SGH) verifying there is no change in health since the original application date. Underwriter’s discretion.

3. Generally there will be a new effective date. At the policyowner's option, the new effective date would be the date the ALL-442 is signed or an effective date to save original age. The applicant will have to pay any shortage of premium due.
4. There will be an AM-1 rider added for any change to the application. The AM-1 rider will need to be signed by the client when the agent delivers the new policy.
5. A new policy number will be assigned. The premium collected will be transferred from the old policy number to new policy number. The old policy will be handled as a Not Taken. The Agent will need to collect the balance of premium due, if any, when the letter of instruction or the ALL-442 is signed. A new policy contract will be printed to replace the old policy (Destroy the old policy contract).

If a customer wishes to increase coverage after their Free Look period, a new application will be required. Please see the Section "VIII". regarding Increasing and Decreasing Coverage on an existing policy for details.

► X **Application and Policy Dating**

Applications must be dated with the date they are completed and signed. No other date will be accepted. If the application is approved, we will make the effective date the date requested on the application. This can be the application date, the date approved, or a specified future effective date (within 60 days from the application date.)

If an applicant's birthday falls within 30 days of the application date, we *will* issue the policy with an effective date within 30 days prior to the application date in order to save age.

All applications must reach the Home Office of Physicians Mutual within thirty (30) calendar days (except for Missouri which is twenty-five (25) calendar days) of the application date. If the application is over 30 days old, it will be returned for a current application. All new applications must be currently dated. This means the date the applicant actually signs the application. Do NOT use any other date.

XI **Premium Collection**

Available premium modes are: Monthly Automatic Bank Withdrawal (ABW), Quarterly, Semi-Annual, or Annual. One full modal premium, if other than monthly ABW needs to be submitted with the application. If monthly ABW, a minimum of 2 months' premium must be submitted. (One month in California)

XII **Suitability Guidelines (NAIC Suitability Requirements)**

The consumer protections provisions found in the NAIC Model LTC Act and Regulation provide consumers with valuable information so that they may make informed decisions regarding their long-term care insurance purchase. These provisions require us to develop and use suitability standards to assure that the purchase or replacement of long-term care insurance is appropriate for the needs of the applicant. Appropriateness of sale is based upon the applicant's financial situation, goals and needs with respect to long-term care. In addition, in a replacement situation, an analysis of the benefits and costs of an applicant's existing coverage as compared to the proposed coverage is required.

In order to assure that a particular long-term care insurance product is suitable, we expect our agents to take into consideration the following questions:

- What are the applicant's goals and needs with respect to long-term care and what are the advantages and disadvantages of long term care insurance toward meeting these goals and needs?
- Does the applicant have the ability to pay the premium on the proposed coverage (or rely on someone else to pay the premium)? Would the applicant have the ability to pay the premium if the premium rates were increased in the future? In addition, will the applicant be paying for the premium with their income, savings, or investments?
- If the applicant has chosen a guaranteed purchase option rider, has the applicant considered how they will pay the higher premium amounts when they elect to increase their benefits?
- What are the actual costs of care in the area where the applicant lives, or expects to be living during their retirement years?
- Does the applicant expect to have family or friends available to assist in care if needed?
- Are the benefit levels chosen appropriate to meet the goals and needs of the applicant? This would include monthly benefit levels, inflation protection, elimination period, benefit period multiplier and other optional benefits.
- If the applicant has chosen home and community care stand alone coverage, has the applicant considered how they will pay for care costs if the care is provided in a facility?
- If the applicant has chosen facility only coverage, has the applicant considered how they will pay for care costs if the care is provided at home?
- If the applicant has chosen an elimination period, has the applicant considered how they will pay for care costs during this elimination period?
- Does the applicant understand the impact that inflation could have to the actual cost of care? Has the applicant considered how they will pay for the difference between the future care costs and their monthly benefit amount?

Minimum Financial Suitability Standards

If it is determined that an applicant does not meet both our income and asset minimum standards, shown below, we have the right to decline the application as being an unsuitable purchase.

- An applicant must have an annual income of \$20,000 or greater.
- An applicant must have assets (savings and investments) which equal at least \$30,000. (Note: assets do not include the applicant's house.)
- If an applicant expects their assets to decrease over the next 10 years, the applicant's current assets must equal at least \$50,000.
- The premium needed for the purchase of the policy should not exceed 7% of the applicant's income.

The above minimums apply to the individual's financial situation. If the individual is married, it is highly recommended that the combined assets and income are greater than the amounts shown above.

These standards may be waived in appropriate situations (such as a child is paying for the parent's premium). It is important to have the applicant explain such circumstances on the personal worksheet for our review.

If the applicant's assets and income do not meet our standards, we recommend that the applicant consider other options for financing their long-term care needs.

Delivery of Forms

Prior to completing the application, all applicants must receive the "Long-Term Care Personal Worksheet" which is completed and signed by both the consumer and the agent, "Things You Should Know Before You Buy Long-Term Care Insurance" and "Long Term Care Insurance Potential Rate Increase Disclosure Form".

The agent must complete and sign the Agent Training Statement PM2146 (to indicate they have completed the Physicians Mutual LTC products and suitability requirement training) for each submitted application.

Filling out the Personal Worksheet

The agent must review with the applicant income, assets, goals and needs information on the Personal Worksheet. The applicant and agent will be required to sign and date the Personal Worksheet and choose one of the following:

1. Complete all the financial information on the Personal Worksheet; or
2. Check the option on the Personal Worksheet indicating that the applicant chooses not to provide financial information.

If the applicant declines to provide the financial information they must then sign and date an "Authorization to Process Application" (PM1760) and submit that with the application.

Underwriting will suspend the application and mail the applicant the suitability letter (PM1761) if:

1. the information on the Personal Worksheet indicates that the applicant does not meet our suitability standards; or
2. the applicant has chosen not to provide us with their financial information and not submitted a signed and dated "Authorization to Process Application" (PM1760)

The applicant will have 60 days to return the suitability letter (PM1761), signed and dated, stating that they still wish to for the company to consider their application and or the underwriting process to be resumed. Otherwise their application will be declined.

Signed copies of the Personal Worksheet and "Authorization to Process Application" (PM1760) or suitability letter (PM1761), if applicable, become part of the permanent application file.

► **XIII Appeal Process**
Declination

When an applicant is declined, he or she will receive a declination letter. The letter will generally indicate detailed medical reasons for the decision. The agent can suggest that the applicant review the letter with his or her doctor. After the doctor reviews the reasons with the applicant, the doctor can submit new supportive medical information (such as test results or other clinical findings), and request that the Underwriter review the information to reconsider the client's application. The agent will be notified of the Underwriter's decision. If the original decision is upheld, then the case is closed.

Counteroffer

When there is a counteroffer, the applicant will receive a letter with the policy listing the reasons for a rate other than originally quoted or for coverage changes due to health. The same process should be followed if the applicant wishes to appeal this underwriting decision.

XIV The following is a list of the common conditions you may see and their probable handling for underwriting purposes. Several of these conditions will depend on severity or length of time from the last treatment. Please consult your Impairment Guide for a more complete listing of health conditions.

The following conditions would be UNACCEPTABLE FOR COVERAGE:

- AIDS /HIV Positive
- Alzheimer's Disease
- ▶ Cerebrovascular Accident with history of atrial fibrillation
- Chronic or Recurrent Bronchitis with tobacco use
- Carotid Artery Disease, more than 70% occluded or with tobacco use
- ▶ Uncontrolled Diabetes, A1C greater than 8.0, with or without complications, or with history of cardiovascular or cerebrovascular disease
- ▶ Emphysema/COPD, with tobacco use within the previous 12 months
- Multiple Sclerosis
- Osteoporosis with history of multiple fractures or compression fracture
- Oxygen Use
- ▶ Peripheral Vascular disease with tobacco use
- Parkinson's disease
- Senility or Dementia
- Those who have a pending claim with our Company, or for whom surgery has been recommended or proposed, or for whom tests are pending, whether at the time of application or while the application is pending if for a health condition that existed prior to the date of application
- Those who are currently receiving Physical Therapy
- Those who had not returned to their normal activity on the date of the application, following an accident, illness or surgery
- ▶ TIA (transient ischemic attack) with history of atrial fibrillation
- 2 or more episodes of stroke, or a stroke with residuals
- Use of a cane (quad cane or one-prong cane if used for balance problems), walker or wheelchair
- Receiving disability income or any state or Social Security Disability Benefits.
(Few exceptions may exist, please contact an Underwriter before submit.)

These conditions would generally be ACCEPTABLE FOR COVERAGE:

- Angioplasty after 3 months with full recovery
- Congestive Heart Failure, mild, compensated
- Diabetes controlled, no complications
- Emphysema/COPD, mild to moderate, with no tobacco use
- History of heart attack with complete recovery (after 6 months)
- Osteoporosis, if stable, with no history of compression fractures
- ▶ Peripheral Vascular Disease, mild, stable, no tobacco use
- Sleep apnea (compliant with recommended CPAP)

**PHYSICIANS MUTUAL
LTC QUICK REFERENCE DRUG LIST**

**AN APS IS REQUIRED IF AN APPLICANT IS TAKING ANY OF THE FOLLOWING
MEDICATIONS:**

<u>MEDICATION</u>	<u>CONDITION</u>	<u>MEDICATION</u>	<u>CONDITION</u>
Acarbose	Diabetes	Lasix	Circulatory
Actos	Diabetes	Librium	Nervous Disorder
Accupril	Circulatory	Lisinopril	Circulatory
Adderall	Nervous Disorder	Lithium	Depression
Adenosine	Arrhythmia	Lorcet	Chronic Pain Mgmt
Aggrenox	Circulatory	Lorazepam	Nervous Disorder
Albuterol	Respiratory	Lortab	Chronic Pain Mgmt
Aldactone	Circulatory	Lotensin	Circulatory
Amaryl	Diabetes	Medrol	Musculoskeletal
Amitriptyline	Nervous Disorder	Metformin	Diabetes
Arava	Rheumatoid Arthritis	Methotrexate	Rheumatoid Arthritis
Avandia	Diabetes	Micronase	Diabetes
Captopril	Circulatory	Mysoline	Seizures
Cardizem	Circulatory	Neurontin	Seizures
Cardura	Various	Nitroglycerin	Circulatory
Catapres	Circulatory	Nolvadex	Cancer
Celebrex	Musculoskeletal	Norpace	Arrhythmia
Celexa	Depression	Norvasc	Circulatory
Clonazepam	Seizures	Nortriptyline	Nervous Disorder
Coumadin	Circulatory	Oxycodone	Chronic Pain Mgmt
Cyclosporine	Musculoskeletal	Phenobarbital	Seizures
Cymbalta	Depression	Plaquenil	Rheumatoid Arthritis
Depakote	Seizures	Plavix	Circulatory
DiaBeta	Diabetes	Prednisone	Various
Diazepam	Nervous Disorder	Propranolol	Arrhythmia
Digitalis	Circulatory	Prozac	Depression
Digoxin	Circulatory	Quinidine	Circulatory
Dilantin	Seizures	Remeron	Nervous Disorder
Duragesic	Chronic Pain Mgmt	Remular	Musculoskeletal
Fosamax	Osteoporosis	Rheumatrex	Rheumatoid Arthritis
Furosemide	Circulatory	Rythmol	Arrhythmia
Glimepiride	Diabetes	Serzone	Depression
Glipizide	Diabetes	Tamoxifen	Cancer
Glucophage	Diabetes	Tegretol	Seizures
Glucotrol	Diabetes	Toprol	Circulatory
Glyburide	Diabetes	Trazodone	Depression
Glynase	Diabetes	Trental	Circulatory
Hydrocodone	Chronic Pain Mgmt	Ultram	Musculoskeletal
Hyzaar	Circulatory	Verapamil	Circulatory
Imdur	Circulatory	Vicodin	Chronic Pain Mgmt
Imuran	Rheumatoid Arthritis	Vioxx	Musculoskeletal
Isorbid	Circulatory	Warafin	Circulatory
Klonopin	Seizures	Wellbutrin	Depression
Lanoxin	Circulatory	Wygesic	Chronic Pain Mgmt
		Zoloft	Depression

**PHYSICIANS MUTUAL
LTC QUICK REFERENCE DRUG LIST**

**THE APPLICANT IS NOT ELIGIBLE FOR THE LONG TERM CARE PRODUCTS IF
TAKING ANY OF THE FOLLOWING MEDICATIONS:**

<u>MEDICATION</u>	<u>CONDITION</u>	<u>MEDICATION</u>	<u>CONDITION</u>
Abacavir	HIV/Aids	Megace	Cancer
Abilify	Psychosis	Megestrol	Myasthenia Gravis
Adriamycin	Cancer	Mellaril	Psychosis
Akineton	Cancer	Mestinon	Cancer
Alkeran	Multiple Myeloma	Methadone	Chronic Pain Mgmt
Amantadine	Alcoholism	Mirapex	Parkinson's
Antabuse	Parkinson's	Morphine	Chronic Pain Mgmt
Aricept	Alzheimer's	Myleran	Cancer
Artane	Parkinson's	Naltrexone	Alcoholism
Avonex	Multiple Sclerosis	Namenda	Alzheimer's
AZT	HIV/Aids	Levodopa	Parkinson's
Baclofen	Multiple Sclerosis	Lupron	Cancer
Betaseron	Multiple Sclerosis	Megace	Cancer
Clozaril	Psychosis	Megestrol	Myasthenia Gravis
Cogentin	Parkinson's	Mellaril	Psychosis
Cognex	Alzheimer's	Navane	Psychosis
Combivir	HIV/AIDS	Neupogen	Cancer
Cyclosporine	Cancer	OxyContin	Chronic Pain Mgmt
Cytosan	Cancer	Parlodel	Parkinson's
Dantrium	Multiple Sclerosis	Permax	Parkinson's
Donepezil	Alzheimer's	Procrit	Anemia
Dronabinol	Cancer	Prolixin	Psychosis
Eldepryl	Parkinson's	Reminyl	Alzheimer's
Enbrel	Rheumatoid Arthritis	Retrovir	HIV/AIDS
Epogen	Kidney Failure	ReVia	Substance Addiction
Erbix	Cancer	Riluzole	ALS
Ergoloid Mesylates	Memory Loss	Risperdal	Psychosis
Eulexin	Cancer	Rivastigmine	Alzheimer's
Exelon	Alzheimer's	Roferon	HIV/AIDS
Geodon	Psychosis	Ropinrole	Parkinson's
Gold Therapy	Arthritis	Seroquel	Psychosis
Haldol	Psychosis	Sinemet	Parkinson's
Humira	Rheumatoid Arthritis	Stelazine	Psychosis
Hydergine	Alzheimer's	Symbax	Bipolar depression
Hydrea	Alzheimer's	Symmetrel	Parkinson's
Interferon	Cancer	Thorazine	Psychosis
Kineret	Cancer	Tacrine	Alzheimer's
Larodopa	Various	Teslac	Cancer
Leukeran	Parkinson's	Zolodex	Cancer
Levodopa	Parkinson's	Zyprexa	Psychosis
Lupron	Cancer		

Impairment Guide

The following guide is a list of health conditions and the probable underwriting action. Underwriting decisions will depend on severity of the condition, along with all other factors considered. If an individual has multiple medical conditions, the long-term care risk for the primary disease may be compounded. The final underwriting determination will be based on the underwriting tools required for your applicant. All underwriting rules in this and other sections of this manual indicate probable underwriting action.

Subject to laws and insurance regulations of the state of jurisdiction, however, the Physicians Mutual Underwriter has full authority, on behalf of the Company, to issue coverage, modify coverage, or deny coverage based upon both medical and non-medical factors affecting the acceptability of the risk, irrespective of these suggested rules and guidelines. Any variation from these general underwriting rules necessitated by a particular state regulation will be addressed individually.

Vista Care Choices P145, P146, P147, and P148:

An applicant with two rated conditions (in the RA3 and/or RA4 categories) would be uninsurable.

- | | | |
|--|-------------------------------|-----------------------------|
| PP = Postpone | PREF = Preferred (85%) | RA3 = Rated 3 (175%) |
| RFC = Rate for Cause | STD = Standard (100%) | RA4 = Rated 4 (200%) |
| IC = Individual Consideration | RA1 = Rated 1 (125%) | DEC = Decline |
| <small>(Agent should quote at least RA1 minimum)</small> | RA2 = Rated 2 (150%) | |



► **Abscess**

Brain or Abdominal

- Present or surgery within 6 monthsPP
- Resolved or 6 months after surgery, full recovery STD

Adhesions – post surgery, full recovery PREF

Addison’s Disease DEC

Adult Day Care..... DEC

Assisted Living DEC

AIDS DEC

Alcoholism - [APS]

After treatment, symptom free, no alcohol use, no relapses, no COPD, emphysema, chronic bronchitis, other substance abuse, no alcohol related problems, no Antabuse use
Within 3 yearsPP
Over 3 years.....STD/RA1
Any alcohol use, history of any relapses, COPD, emphysema, pancreatitis, chronic bronchitis, other substance abuse, alcoholic neuritis or neuralgia, alcohol related problems, Antabuse use, heart disorders, or frequent fallsDEC

Allergies and Hay Fever..... PREF

ALS (Lou Gehrig's Disease)..... DEC

Alzheimer's Disease - (See LTC Quick Reference Drug List)..... DEC

Amaurosis Fugax – See TIA, Transient Ischemic Attack

Amnesia DEC

► **Amputation**

Due to trauma
Single limb, independent, no ADL limitations STD
Multiple limbs DEC
Due to disease, disease no longer present, independent, no ADL impairments
Within 5 yearsPP
Over 5 years..... STD
Due to diabetes, or circulatory disorders, or other chronic disease DEC

Anemia – [APS]

Aplastic, Cooley's, Fanconi's, Spherocytic (P147 not available) RA4
Chronic, Hypochromic, Hyperproliferative, Normocytic, Thalessemia Major, stable. STD
Hemolytic..... RFC
Hypoplastic, Mediterranean, Paroxysmal Nocturnal Hemoglobinuria, Severe, or with complications..... DEC
Iron Deficiency, Hyperchromic Macrocytic, Hypochromic Megaloblastic, Pernicious, Thalessemia Minor, corrected
Cause known..... RFC
Cause unknown
Within 3 monthsPP
Over 3 months, stable..... PREF
Not Corrected RFC
Sickle Cell..... DEC
Sickle Cell Trait
Definitive diagnosis, no history of complications PREF
Otherwise DEC

Aneurysm - APS

Abdominal Aortic

Operated

Within 1 year PP

Over 1 year, full recovery PREF

Unoperated

Within 2 years PP

Stable, not progressive over 2 years

Up to 5 cm. STD

Over 5 cm. or progressive growth DEC

Aortic, Dissecting DEC

Cerebral, Neck or Thoracic

Operated

Within 1 year PP

Over 1 year

Full recovery, no residual impairments STD

With minimal residual impairments (no mobility or ADL problems) IC

With other impairments or mobility problems DEC

Unoperated DEC

Iliac, or limb artery - See Peripheral Vascular Disease

Angina Pectoris - APS

Controlled on medications STD

Occasional episodes STD

Not well controlled DEC

Angioplasty – See Coronary Artery Disease**► Ankylosing Spondylitis – APS**No functional limits, no chronic steroid use, no narcotic use
within past 12 months, no PT last 6 months, no joint replacement
surgery done or recommended within the last 12 months,no h/o multiple falls +/- or single fall with fracture within past
2 years, no IP for complications of AS within past 12 months

With no tobacco use STD

With continued tobacco use RA1

Otherwise DEC

Anxiety disorder - See Psychiatric Disorders**Aortic Valve Disorder – See Heart Murmurs****Arrhythmias – APS**

Controlled, unrestricted activity STD

With cardiovascular risk factors (hypertension, CAD, CHF) or
cerebrovascular risk factors (prior stroke, circulatory disorders) IC

Uncontrolled DEC

Due to atrial fibrillation – See Atrial Fibrillation

Arteriosclerosis - APS

Mild STD

Moderate STD

Severe DEC

► **Arteriovenous Malformations**

Present, Unoperated DEC
Excision/Operated, full recovery, no residuals IC

Arthritis (Osteoarthritis, degenerative joint disease) – **APS** - (See LTC Quick Reference Drug List)

Asymptomatic (no spinal involvement) diagnosed by a physician,
no treatment or nonprescription medications only, shown on x-ray only PREF

Symptomatic

No spinal involvement, no surgery planned

Mild or Moderate treated with NSAIDS prescription medications,
occasional cortisone injections, controlled, no ADL, impairments
or ambulatory problems, no assistive device use STD
Assistive device use DEC

With spinal involvement (up to 5 year maximum benefit multiplier)

Mild – Moderate, controlled stable STD

With history of laminectomy, diskectomy or spinal fusion
excellent response, No residuals, or complications

Within 1 year PP

Over 1 year STD

Severe, with mobility, ADL or ambulatory problems DEC

Assistive device use DEC

Surgery planned or anticipated DEC

History of joint replacement

Within 6 months PP

Over 6 months

With full recovery (not receiving physical therapy or
occupational therapy) STD

With physical limitations, or current ongoing physical
therapy or occupational therapy DEC

Arthroscopy - full recovery, no complications PREF

Asthma - **APS**

Mild, infrequent attacks,

No tobacco use / tobacco use PREF/STD

Moderate, with daily use of medication (other than inhalers),

occasional use of oral steroids, stable,

No tobacco use STD/RA1

Tobacco use (P147 not available) RA4

Severe with ongoing oral steroid use, or multiple medications, or hospitalization within
the past 6 months or 2 or more ER visits within the past 1 year DEC

In combination with other respiratory disorders DEC

Ataxia DEC

► **Atrial Fibrillation – APS**

New onset within 6 months	PP
Over 6 months, no anticoagulant therapy, controlled, oral meds, normal sinus rhythm, unrestricted activity	
No tobacco use	STD
With tobacco use	RA1
History of heart disease or vascular risk factors, or diabetes	
No tobacco use	RA1
With tobacco use	RA2
Over 6 months requiring anticoagulant therapy, controlled, controlled, normal sinus rhythm, unrestricted activity	
No tobacco use	RA1
With tobacco use	RA2
History of heart disease or vascular risk factors or diabetes (maximum 3 year benefit multiplier)	
No tobacco use (P147 not available)	RA4
With tobacco use	DEC
With pacemaker, defibrillator, Maze surgery, or ablation.....	IC
With history of left ventricular hypertrophy, poorly controlled, ejection fraction less than 40%, TIA, stroke or other complications	DEC

Attention Deficit Disorder - APS

Stable, compliant with 2 or fewer medications, active life style, no behavioral problems, or severe psychiatric problems	
Within 3 months.....	PP
Over 3 months.....	STD
With 3 or more medications, non-compliant, with behavioral or severe psychiatric problems or ADL limitations.....	DEC

B

Back Disorders- APS

Arthritis – See Arthritis	
Back pain, chronic	RFC
Degenerative Disc Disease – Arthritis, Spinal	
Herniated Disc, no other spinal disorder involved	
Unoperated or operated with in 6 months and recovered	STD
Operated over 6 months, recovered, no recurrence or residuals	PREF
Kyphosis	
Mild, non-disabling	PREF
Severe, progressive, or disabling	DEC
Lordosis	
Mild, non-disabling	STD
Severe, progressive, or disabling	DEC
Osteopenia	
No treatment or treatment with medication.....	PREF
Osteoporosis – (See LTC Quick Reference Drug List)	
Mild - moderate, treatment with medications, no history of fracture/falls bone density consistent with age.....	PREF/STD
With history of traumatic fracture, fully recovered, no residuals, on medication, stable bone density, or improvement in bone density.....	STD

► Indicates a revision has been made

Severe (T-score –3.5 or worse), or history of multiple fractures, compression fracture, spinal problems, joint replacement or hip replacement, bone density readings showing progress of disease, or abnormal for age, or progressive increase of medication	DEC
Chronic pain or use of narcotics.....	DEC
Sciatica	
Unoperated or operated within 5 years.....	STD
Operated over 5 years, full recovery, no residuals or ADL impairments.....	PREF
Scoliosis	
Slight curvature, no complications or symptoms, non-progressive	PREF
Moderate, no complications or symptoms, non-progressive	STD
Severe, progressive or with respiratory complications.....	DEC
Slipped Disc – See Herniated Disc	
Spinal Fracture – See Fractures	
Spinal Stenosis – (See LTC Quick Reference Drug List)	
Mild, asymptomatic, incidental finding, not progressive, no nerve impingement	PREF
Symptomatic, no limitations with ADL’s, no assistive device use, no ongoing physical therapy or occupational therapy, normal range of motion, with anti-inflammatory medication, no nerve impingement	STD
With history of laminectomy, disectomy or spinal fusion excellent response, No residuals, or complications	
Within 1 year	PP
Over 1 year	STD
With residuals, problems with ADL’s, or neurological deficits, multiple steroid injections or multiple epidural injections	DEC
Severe, or with progressive symptoms or increase of severity of symptoms, problems with ADL’s, neurological deficits, crippling or disabling, ongoing physical therapy or occupational therapy or	DEC
Spondylosis, Spondylolisthesis – See Spinal Stenosis	
Vertebra Fracture – See Fractures	

Barrett’s Esophagus – See Esophageal Reflux

Bell’s Palsy PREF

Benign Prostatic Hypertrophy – See Prostatic Hypertrophy, Benign

Bipolar – See Psychiatric Disorders; Depression

Blacked Out – See Syncope

► **Bladder Disease**

History of infection, full recovery	PREF
Chronic or recurrent	PREF/STD

► **Blindness**

Congenital or traumatic	
One eye only.....	PREF
Both eyes, completely independent, no ADL impairments (up to 50% HCC, P147/P105 not available)	
Within 12 months	PP
Over 12 months (P147 not available).....	RA4
Other cause	RFC

Blood Pressure – See Hypertension

BPH –Prostatic Hypertrophy, Benign

Brain Tumor - **APS**

Acoustic Neuroma, no functional residuals	
Unoperated or operated within 2 years	PP
Operated over 2 years, complete recovery	STD
With residuals or with shunt	DEC
Benign (definitive diagnosis)	
Unoperated	DEC
Operated, no functional residuals, complete recovery	
Within 2 years	PP
Over 2 years	STD
With residuals or with shunt	DEC
Cancer (see Cancer, Brain)	
► Meningioma,	
Present	
Symptomatic	PP
Symptoms resolved over 3 months	IC
Asymptomatic, MRI/MRA shows no change,	
progression or growth	PREF
Operated, no functional residuals, complete recovery	PREF
Other brain tumor, present	DEC

Bronchiectasis – See COPD (Chronic Obstructive Pulmonary Disease)

Bronchitis - **APS**

Acute, single attack, fully recovered	PREF
Chronic or recurrent	
Mild, well controlled, normal pulmonary function tests,	
rare short-term steroid use, with or without tobacco us.....	STD
Moderate, stable, intermittent steroid use, normal pulmonary	
function tests, or recent hospitalization	
Within 3 months	PP
Over 3 months	STD/RA1
With tobacco use.....	DEC
Chronic, severe, uncontrolled , daily use of steroid, reduced	
pulmonary function tests, or in combination with COPD,	
or other respiratory disorders.....	DEC

Buerger's Disease..... DEC

Bypass Surgery – See Coronary Artery Disease

Cancer – APS

▶ Bladder	
Stage 0 (in situ), 1 year from last treatment	PREF/STD
Stages A, B1, B2, 2 years from last treatment.....	STD
All other stages or distant metastasis or recurrence	DEC
Bone	
Stages IA, IB, IIA, 4 years from last treatment.....	STD
All other stages or distant metastasis or recurrence	DEC
▶ Brain (not Acoustic Neuroma)	
Operated over 2 years, full recovery	STD
Unoperated, neurological damage/functional residuals, shunt, distant metastasis, or recurrence.....	DEC
▶ Breast	
Stage 0, DCIS (ductal carcinoma in situ), Paget’s Disease 1 year from last treatment*	PREF
Stage I, 1 year from last treatment*.....	STD
Stage II, over 2 years from last treatment*.....	STD
Stage IIIA, over 3 years from last treatment*.....	IC
Stages IIIB, IIIC, IV or distant metastasis or recurrence	DEC
*current hormonal treatment use can be considered	
▶ Colon	
Stages 0, I (Dukes A) 2 years from last treatment.....	PREF/STD
Stages IIA, IIB (Dukes B) 3 years from last treatment	STD
Stage IIIA (Dukes C) 4 years from last treatment.....	RA1
All other stages or distant metastasis or recurrence	DEC
Colostomy present within 1 year.....	DEC
Esophagus	
Stage 0 (in situ), 4 years from last treatment.....	STD
All other stages or distant metastasis or recurrence	DEC
Internal	
Not otherwise listed.....	IC
Distant metastasis or recurrence.....	DEC
▶ Kidney	
Stage I, 2 years from last treatment.....	STD
Stage II, 4 years from last treatment.....	RA1
All other stages or distant metastasis or recurrence	DEC

▶ Liver	
All stages within 5 years.....	DEC
Stage I, localized, resected over 5 years from last treatment	RA4
Distant metastasis or recurrence or chronic liver disorder/disease	DEC
▶ Lung	
Stages IA, IB, 5 years from last treatment.....	RA4
All other stages or distant metastasis or recurrence	DEC
Oxygen use, COPD, cardiomyopathy, emphysema, tobacco use.....	DEC
▶ Lymphoma, Hodgkin's	
Stages I, II, 2 years from last treatment.....	STD
Stage III, 3 years from last treatment	RA1
Stage IV or recurrence.....	DEC
▶ Lymphoma, Non-Hodgkin's	
Stages I, II, 4 years from last treatment.....	RA4/DEC
All other stages or recurrence.....	DEC
▶ Melanoma	
Stage 0 (in situ), 1 year from last treatment	PREF
Stages IA, IB, IIA, IIB, 2 years from last treatment.....	STD
Stage IIIA, 4 years from last treatment	RA1
All other stages or distant metastasis or recurrence	DEC
▶ Ovarian	
Stages IA, IB, IC, 3 years from last treatment.....	STD
Stage IIA, 4 years from last treatment.....	RA1
All other stages or distant metastasis or recurrence	DEC
With radiation complications (enteritis/bowel problems/weight loss).....	DEC
Other (not Internal)	
Not otherwise listed.....	IC
Distant metastasis or recurrence.....	DEC
Paget's Disease, Bone (see Osteitis Deformans)	
Pancreas	
All Stages	DEC
▶ Prostate	
Stages A, B, 1 year from last treatment (surgically removed-current PSA <0.1) or (radiation treatment-current PSA <0.5).....	PREF
Stage C, 2 years from last treatment, current PSA <0.1	STD
Stage D or distant metastasis or recurrence.....	DEC
No surgery & over age 70 at diagnosis, receiving hormone therapy, initial Gleason score <VI, current PSA <0.5.....	RA2

▶ Skin Cancer (Non-Melanoma)	
Basal Cell Carcinoma	
Removed	PREF
Distant metastasis	DEC
Squamous Cell Carcinoma	
Stages 0, I, II, removed.....	PREF
Stage III, 3 years from last treatment	RA1
Stage IV or distant metastasis.....	DEC

▶ Stomach	
Stages 0, IA, 4 years from last treatment.....	STD
Stage IB, 4 years from last treatment	RA1
All other stages or distant metastasis or recurrence	DEC

▶ Testicle	
Stage 0 over 2 years from last treatment	PREF
Stage I over 4 years from last treatment.....	STD
All other stages or distant metastasis or recurrence	DEC

▶ **Cardiomyopathy – APS**

No congestive heart failure, pulmonary hypertension, arrhythmia, diabetes, no tobacco use, ejection fraction over 40%, no complications	
Hypertrophic, Subaortic Hypertrophic Stenosis	
Within 1 year	PP
Over 1 year	RA1
Dilated, Idiopathic	
Within 3 years.....	PP
Over 3 years, stable (P147 not available).....	RA3
Alcoholic	DEC
Ischemic, Restrictive or other.....	IC
With congestive heart failure, prior history of stroke or TIA, pulmonary hypertension, arrhythmia, diabetes, ejection fraction under 40%, or any reference to or suggestion of heart transplant	
	DEC
With tobacco use	DEC

▶ **Carotid Artery Disease - APS**

Asymptomatic	
Stenosis less than or equal to 50%, stable,	
Unilateral or bilateral, no progression	STD
Stenosis over 50% and less than or equal to 70%, stable.....	RA2
With cardiovascular risk factors (hypertension, CAD, CHF)	IC
Symptomatic, or stenosis over 70%, or with history of TIA or stroke, diabetes, or valvular heart disease.....	
	DEC
Operated (carotid endarterectomy), no residuals	
Within 6 months	PP
Over 6 months..	STD
Tobacco use.....	DEC

Cataract PREF

Cerebral Palsy DEC

► **Cerebral Vascular Accident (CVA, Stroke) - APS**

Single event

 Within 4 years PP

 Over 4 years

 Fully recovered, no residuals STD

 Minimal residuals (no ADL impairment, ambulatory or
 Mobility problems or assistive device use) STD/RA1

 With history of atrial fibrillation with chronic
 anti-coagulant therapy (up to 3 years maximum
 benefit multiplier)

 No tobacco use (P147 not available) RA4

 With diabetes, or history of chronic congestive heart failure, cardiomyopathy,
 other residuals or ADL impairment, ambulatory or mobility problems or
 assistive device use, history of alcoholism, alcohol abuse,
 carotid stenosis or atrial fibrillation DEC

2 or more events DEC

Cerebrovascular Disease- APS

Evidence of white matter changes, small vessel disease
reference to diffuse changes, ischemic changes,
microvascular changes or lacunar infarcts DEC

Chronic Fatigue Syndrome - APS

(Also see any associated psychiatric conditions)

 Within 1 year PP

 Over 1 year

 Mild, treated with anti-inflammatory medication, no narcotic
 or steroid use, no ADL limitations STD

 Moderate, no current physical or occupational therapy,
 not associated with fibromyalgia, occasional narcotic
 use, no steroid use, no ADL limitations (P147 not available) RA3

 Severe, current physical or occupational therapy, associated
 with Fibromyalgia, chronic narcotic or steroid use,
 any ADL limitations DEC

► **Chronic Obstructive Pulmonary Disease (COPD, Emphysema, Bronchiecstasis) - APS**

 No tobacco use previous 12 months or hospitalization within the past 6 months PP

 Mild – Moderate, stable, with or without inhalers, with or without
 daily use of medication, STD

 Severe with oral steroid use, or multiple medications,
 IPPB, or oxygen use, DEC

 In combination with circulatory disorders, other respiratory disorders,
 cardiomyopathy, or congestive heart failure, alcoholism or alcohol
 abuse DEC

 With tobacco use within previous 12 months DEC

Chronic Pain Syndrome - APS (See LTC Quick Reference Drug List) RFC

Claudication – See Peripheral Vascular Disease

Cognitive Disorder DEC

► **Colitis (Spastic, or Irritable Bowel)**

Controlled with diet or medication, no surgery planned or anticipated PREF

Surgery planned or anticipated DEC

Severe, frequent flares, multiple surgeries, or weight loss DEC

Colitis, Ulcerative – See Crohn’s

Collagen Vascular Disease – **APS** (P147 not available) RA4/DEC

Colostomy RFC

Confusion DEC

► **Congestive Heart Failure** - **APS**

One or two episodes, fully recovered, asymptotic, no complications

 Within 2 years PP

 Over 2 years STD

Chronic, controlled with medication (ejection fraction over 40%) IC

 With any history of heart attack or angina, prior stroke or TIA,
 cardiomyopathy, diabetes, angioplasty or heart surgery,
 emphysema / COPD, tuberculosis, asthma or chronic
 bronchitis, alcoholism or alcohol abuse, or ejection fraction
 under 40% DEC

Symptomatic, severe, or recurrent DEC

Connective Tissue Disease (not listed elsewhere) DEC

► **Coronary Artery Disease** – **APS**

Mild, less than 75% stenosis, one artery, stable, unrestricted activity,

 With or without medication no physical restrictions or limitations PREF

More than one artery, less than 75% stenosis, no history of
multiple heart attacks, atrial fibrillation, congestive heart failure,
cardiomyopathy, heart valve disorders, TIA, stroke, or diabetes,
with no restricted activity, physical restrictions

 or limitations no tobacco use STD

 With tobacco use RA1

Severe, over 75% stenosis DEC

With history of atrial fibrillation with chronic anti-coagulant therapy,
chronic congestive heart failure, cardiomyopathy,
heart valve disorders, TIA or stroke,

 No tobacco use (P147 not available) RA4

 With tobacco use DEC

With history of multiple heart attacks, diabetes,
restricted activity, or any physical restrictions or limitations DEC

With angioplasty or stent placement, fully recovered, no complications,
(Also rate for coronary artery disease)

 Within 3 months PP

 Over 3 months STD

With bypass surgery, fully recovered, no complications
 (Also rate for coronary artery disease)
 Within 6 month.....PP
 Over 6 months STD
 Surgery planned or anticipated..... DEC

► **Corneal Transplant** – no complications, fully recovered PREF

Crest Syndrome DEC

Crohn's (Granulomatous or Ulcerative Colitis) - APS

Controlled, no ongoing steroid use, chemotherapy drugs, or multiple
 surgeries, or complications (liver disease, malabsorption, megacolon,
 lung sclerosis, bowel perforations, or current persistent severe diarrhea),
 no fistula or abscesses
 Unoperated or operated, or colostomy present
 Within 1 yearPP
 Over 1 year STD
 With occasional mild flares (no more than two flares per year)
 With in 1 yearPP
 Over 1 year..... RA2
 With ongoing steroid use, chemotherapy, or with complications (liver
 disease, malabsorption, megacolon, lung sclerosis, bowel perforations,
 or current persistent severe diarrhea), **with** fistula or abscesses..... DEC
 Severe, end stage, frequent flares, multiple surgeries, weight loss DEC

Cushing's Syndrome (Cushing's Disease, Pituitary Basophilism,
 Adrenocortical Hyperfunction, Hyperadrenalism,
 Hypercorticalism)..... DEC

Cystitis – See Bladder Disease

D

Deep Vein Thrombosis

Single event, no ADL limitations, resolved
 Within 6 months.....PP
 Over 6 months STD
 Recurrent events
 Within 12 months.....PP
 Over 12 months.....STD/RA1

Defibrillator Implant - See Pacemaker

Degenerative Disc Disease – See Arthritis, Spinal

Degenerative Joint Disease – See Arthritis

Dementia..... DEC

Depression — See Psychiatric Disorders

► **Diabetes Mellitus – Type II only** **APS**

New onset, or uncontrolled, or change in treatment	
Within 12 months	PP
Over 12 months, no complications or combination of uninsurable conditions	
Diet controlled, A1C 6.5 or less.....	STD
Well controlled on 1-2 meds, A1C 6.6 through 7.0.....	STD/RA1
Controlled on 3 meds, A1C 7.0 to 8.0	IC
Insulin, well controlled, 50 units or less daily, A1C 7.0 or less	STD/RA1
Insulin, controlled, 50 units or less daily, A1C 7.0 to 8.0.....	IC
A1C > 8.0.....	DEC
In combination with controlled hypertension, elevated weight, tobacco use.....	STD/IC
Any history of diabetic complications, including retinopathy, PVD, nephropathy neuropathic ulcers or in combination with heart attack, CAD, CHF, TIA, Stroke, CVA, Carotid Stenosis, Valvular Heart Disease, amaurosis fugax, or hospitalizations for the treatment of diabetes, history of unstable or uncontrolled hypertension or unstable non-vascular heart disorders	DEC

► **Diverticulitis**

Controlled with diet or medication, no surgery planned or anticipated	PREF
Colostomy, temporary, no complications	
Within 1 year	PP
Over 1 year	STD
Surgery planned or anticipated.....	DEC

Dizzy Spell - See Syncope

Drug Abuse/Addiction– **APS**

Full recovery, no organ damage, no relapses, no other substance abuse or history of alcoholism	
Within 10 years.....	PP
Over 10 years.....	STD
Illicit drugs, any organ damage, or relapses other substance abuse, alcoholism.....	DEC

E

Endarterectomy (Carotid) – See Carotid Artery Disease

Enlarged Prostate – See Prostatic Hypertrophy, Benign

Emphysema - **APS** - See Chronic Obstructive Pulmonary Disease

Epilepsy– **APS** Controlled STD |

► **Esophageal Reflux** – (Barrett’s Esophagus)..... PREF |

F

Factor V Leiden Syndrome DEC

Fainting – See Syncope

Falls– **APS**

Single episode RFC
Multiple episodes, with or without injuries IC/DEC

Fatty Liver - See **Liver Disorders**

Fibromyalgia - **APS** (See LTC Quick Reference Drug List)

New onset within 6 months PP
Over 6 months
Asymptomatic, treatment free PREF
Asymptomatic, mild, treated with 1 medication STD
Symptomatic
Mild, stable, controlled, with no more than 2 medications,
no ADL limitations RA1
Moderate, stable, no pulmonary compromise, controlled
with anti-inflammatory medication, occasional narcotic
use, no limitations with ADL's (P147 not available) RA3
Severe, chronic narcotic use, steroid use, associated chronic
fatigue syndrome, currently receiving physical or
occupational therapy, or ADL limitations DEC

Fibromyositis - **APS** PREF

► **Fractures** – **APS – weight bearing only**

Due to trauma- non-weight bearing, with without internal fixation device
complete recovery, no limitations, no history of falls, osteoarthritis,
or osteoporosis
Within 3 months PP
Over 3 months PREF
Due to trauma - weight bearing
Hip, complete recovery, no limitations with our without hip replacement
Within 1 year PP
Over 1 year STD
Skull, due to trauma, with or without loss of consciousness,
fully recovered, no residuals
Within 1 year PP
Over 1 year STD
Vertebra or spine, complete recovery, no residuals or limitations
Within 1 year PP
Over 1 year STD
Other, complete recovery, no limitations, no history of falls, osteoarthritis
or osteoporosis
Within 1 year from last date of treatment PP
Over 1 year from last date of treatment PREF
With internal fixation device STD
Surgery recommended PP
Multiple Fractures DEC
Use of narcotics to control pain (See LTC Quick Reference Drug List) DEC
Current use of assistive devices (cane, walker, wheelchair, crutches,

or other)	DEC
Not traumatic, Pathological fracture or compression fracture.....	DEC
History of joint replacement	
Within 6 months	PP
Over 6 months	
With full recovery (not receiving physical therapy or occupational therapy)	STD
With physical limitations or receiving physical therapy or occupational therapy	DEC

G

► **Gallbladder Impairments** PREF

Gastric Bypass – See Obesity Surgery

Giant Cell Arteritis DEC

Gilbert’s Disease - **APS**

Definite diagnosis established by liver biopsy, within 3 years	STD
After three years, full recovery.....	PREF

► **Glaucoma**

Mild to moderate visual impairment, not progressive, no ADL limitations	PREF
Severe, progressive, any ADL limitations	DEC
Resulting in unilateral or bilateral blindness (see Blindness)	

Goiter PREF

Gout PREF

Granulomatous Colitis – See Crohn’s

Guillain-Barre Syndrome - **APS**

Present, or within two years	PP
After two years, full recovery, no residuals	STD

H

Heart Attack – See Myocardial Infarction

► **Heart Murmur (Valvular Heart Disease)** - **APS**

Mitral valve prolapse (MVP), mild – moderate.....	PREF/STD
Valve regurgitation, insufficiency, or stenosis	
Mild, controlled.....	STD
Moderate, controlled.....	RA2
Severe	RA4/DEC
Unstable, with complications, or surgery anticipated.....	DEC
Valve repair or replacement, full recovery, no complications after 6 months.....	STD
With additional heart disease, vascular risk factors, or diabetes	IC
With Carotid Stenosis.....	DEC

Heart Stent – See Coronary artery disease

Heart Valve Disorders – See Heart Murmur

Heart Valve Replacement, or Repair - **APS**

 Within 3 years..... RA2
 Over 3 years, no complications STD

Hemiblock STD

Hemiparesis..... DEC

Hemiplegia..... DEC

Hemochromatosis – **APS**

 Controlled

 Within 6 months..... PP

 Over 6 months

 Mild, stable, normal blood studies, no organ or joint
 involvement, with/without phlebotomy treatment STD

 With cirrhosis, esophageal or gastrointestinal bleeding, CHF
 or poorly controlled diabetes, or due to repeated
 transfusions or alcoholism DEC

Hemophilia DEC

Hepatitis - See Liver Disorders

Hernia PREF

Herniated Disc – See Back Disorders

High cholesterol – See Hypercholesterolemia

High lipids – See Hypercholesterolemia

Hip Replacement

 Complete recovery, no limitations

 Within 1 year PP

 Over 1 year STD

▶ **HIV Positive** DEC

Hodgkin's Disease – See Cancer, Lymphoma, Hodgkin's

Hydrocephalus DEC

▶ **Hypercholesterolemia (Hyperlipidemia Hypertriglyceridemia)**

 Controlled PREF

 Not controlled IC

Hyperlipidemia – See Hypercholesterolemia

► Hypertension - **APS**

Note: For pills that have combination of medications, each medication is counted. For example Prinzide is an ACE inhibitor and thiazide diuretic combination used to treat high blood pressure. This would count as 2 medications.

Controlled (Average reading 140/90 is considered to be well controlled)

2 or fewer medications, or diet controlled, no complications	PREF/STD
Average reading < 160/90.....	STD
Average reading < 170/94	IC
with Diabetes (Controlled).....	STD/IC
with Coronary Artery Disease (Controlled),	
No Tobacco use.....	STD
Tobacco use.....	RA1
With Carotid Artery Disease or Peripheral Vascular Disease, (Controlled)	
No Tobacco use.....	IC
Tobacco use.....	DEC
with Diabetes and Coronary Artery Disease or Peripheral Vascular Disease or Carotid	
Artery Disease.....	DEC
Uncontrolled, or severe, readings over 170/94, resistance to treatment, poor medical	
compliance, frequent medication changes, or other complications.....	DEC
Pulmonary Hypertension	DEC

► **Hyperthyroidism** PREF

Hypertriglyceridemia – See Hypercholesterolemia

Hypertrophy, Prostate – See Prostatic Hypertrophy, Benign

Hypoglycemia, functional PREF

► **Hypothyroidism** PREF

Hysterectomy, no malignancy..... PREF

I

Idiopathic Thrombocytopenia Purpura (ITP) - See Thrombocytopenia Purpura

Ileitis - **APS** STD

Incontinence - **APS** - Handle for cause STD/DEC

Irritable Bowel Syndrome – See Colitis

J

Jaundice – Recovered..... STD



Kidney Disorders

Kidney Dialysis DEC

Kidney or Renal Failure - APS

Acute, fully recovered, with or without temporary dialysis, no complications or residuals, no diabetes, kidney function presently normal

 Within 12 months PP

 Over 12 months PREF

Chronic, history of diabetes or hypertension, dialysis or kidney transplant recommended, indwelling urinary catheter, or creatinine level over 3.0

..... DEC

Kidney or Renal Insufficiency - APS

Acute, fully recovered, with or without temporary dialysis, no complications or residuals, no diabetes, kidney function presently normal

 Within 12 months PP

 Over 12 months PREF

Chronic, no progression, blood creatinine less than 3.0, BUN, & potassium stable, creatinine clearance over 60%

 Within 2 years PP

 Over 2 years STD

Chronic, history of diabetes or hypertension, dialysis or kidney transplant recommended, indwelling urinary catheter, or blood creatinine over 3.0, or creatinine clearance under 60%

..... DEC

Kidney Stones PREF

Kidney Transplant DEC

► Medullary Sponge Kidney

 Unilateral, no stones, obstruction, or infection, good renal function PREF/STD

Nephritis (Kidney Inflammation) - APS

 Acute single episode, fully recovered, normal kidney function

 Within 3 months PP

 Over 3 months PREF

 Chronic or frequent RFC

 Lupus DEC

Nephrectomy - APS

 Unilateral, not due to cancer or disease (includes for donor purposes)

 Upon full recovery and return to normal activities,

 no residual impairment, no diabetes, normal blood work STD

 With diagnosis of diabetes DEC

► Polycystic Kidney Disease DEC

Knee Replacement

Within 6 months	PP
Over 6 months	
With full recovery.....	STD

Kyphosis – See Back Disorders

L

Labyrinthitis, controlled PREF

Leukemia - **APS**

Present, or treatment within two years	PP
In remission, after two years	RA2

Liver Disorders - **APS**

Cirrhosis..... DEC

Enlarged

 Cause known RFC

 Cause unknown, no associated signs, liver function
 tests normal (147 not available) RA4

 After two years, currently normal PREF

Fatty Liver

 Asymptomatic, no treatment, weight in standard or preferred category
 Normal liver function tests, occasional use or no use of alcohol STD

 Abnormal liver function tests or daily use of alcohol DEC

Flukes

 Within two years STD

 After two years, no complications..... PREF

► Hepatitis

Type A

 Within 1 year.....PP

 After 1 year, full recovery PREF

Type B

 Within 1 year.....PP

 Acute, after 1 year, full recovery, normal liver functions tests
 negative HBsAg.....STD

 Chronic, after 1 year, normal liver functions tests,
 over age 50 at diagnosis STD

 under age 50 at diagnosis.....IC

 With Alcohol use or substance abuse.....DEC

Type C

 If unresponsive to Interferon (or Ribavirin if used) or no treatment given..... DEC

 Chronic, active, alcohol related, fibrosis, cirrhosis DEC

Successfully treated with Interferon

 Within 1 years.....PP

 Over 1 years, neg RNA, normal LFT's STD

Transplant Liver DEC

Lordosis – See Back Disorders

Lou Gehrig's Disease – See ALS

► **Lupus Erythematosus - APS**

Disseminated or Systemic (SLE).....	DEC
Discoid, controlled, firm diagnosis	
Within 6 months	PP
Over 6 months	STD

Lymphoma, Hodgkin's - See Cancer

Lymphoma, Non-Hodgkin's - See Cancer

M

► **Macular Degeneration - APS**

Early or stable, with mild visual impairment, either bilateral or unilateral, completely independent, no ADL impairments (P147/P105 not available)	STD
Legally Blind, independent, no ADL impairments	
Within 12 months	PP
Over 12 months	RA2/DEC
Progressive or existing neurological symptoms, or ADL impairment	DEC

Manic Depression - See Psychiatric Disorders

Melanoma - See Cancer

Memory Loss..... DEC

Meniere's Disease

If controlled, no associated deafness	STD
All others (P147 not available)	RA3

Meningioma, Brain – See Brain Tumors

Meningitis - APS

If recovered, after one year, no sequelae	STD
With sequelae	DEC

► **Mental Retardation - APS – Also Rate for cause**

No Social Security Disability benefits, not on Medicaid, no active POA	
Mild, capable of self-care or self-support.....	RA1
Moderate to Severe retardation, or not self-supporting, or not capable of self-care	DEC

Mitral Valve Disorder – See Heart Murmur

Multiple Myeloma DEC

Multiple Sclerosis..... DEC

Muscular Dystrophy..... DEC

Myasthenia Gravis..... DEC

► Indicates a revision has been made

Myocardial Infarction - APS

Within six months.....PP
After six months, return to unrestricted activity..... STD

N

Narcolepsy..... DEC

Nephrectomy - See Kidney Disorders

Neuralgia, Neuritis – APS - (See LTC Quick Reference Drug List)

Alcoholic or Diabetic DEC
Mild or Trigeminal, Toxic, Facial, Tic Douloureux, or non-infectious
Single occurrence, recovered
 Within 1 year STD
 Over 1 year PREF
Severe or recurrent
 Within 3 years (P147 not available) RA4
 Over 3 years full recovery STD
 With chronic pain medication DEC
Spinal involvement - See Sciatica
Traumatic
 Within 6 months PP
 Over 6 months, full recovery PREF

Neurogenic Bladder

Present DEC
With recovery, within two years, no complications STD
After two years PREF

► Neuropathy, Peripheral – APS - (See LTC Quick Reference Drug List)

Also Rate for Any Cause

Mild, sensory only, no motor involvement, no falls, no autoimmune disorder,
no alcoholism, no diabetes, minimal treatment, with no progression or
limitations STD
Other, with complications, motor involvement, progression or limitations DEC

Neuropathy, Poly-..... DEC

Non-Hodgkin’s Lymphoma – See Cancer

O

Obesity - See Height and Weight Chart

Obesity Surgery (Jejunioileal Shunt, Gastric Bypass Surgery,
Vertical Banded Gastroplasty, Gastric Banding) DEC

Organic Brain Syndrome..... DEC

Organ Transplant..... DEC

Osteitis Deformans (Paget’s Disease, Bone) – APS (P147 not available)..... RA4

Osteoarthritis – See Arthritis

► Indicates a revision has been made

Osteomyelitis – APS

Mild, non-disabling, complete recovery within five years..... STD
After five years..... PEF
Severe or disabling (See LTC Quick Reference Drug List)..... DEC

Osteopenia – See Back Disorders

Osteoporosis – See Back Disorders

P

Paget’s Disease, Bone – See Osteitis Deformans

Paget’s Disease, Breast – See Cancer, Breast

Pacemaker/Defibrillator Implant - APS

(Also see associated heart disorder)

Stable, no complications..... STD/RA1

Pancreatitis - APS

Acute..... PEF
Chronic..... DEC

Paraparesis..... DEC

Paraplegia..... DEC

Parkinson’s Disease (See LTC Quick Reference Drug List)..... DEC

Peripheral Neuropathy – See Neuropathy, Peripheral

► Peripheral Vascular Disease - APS

Mild, asymptomatic, stable, no claudication, no skin ulcers, no diabetes or other circulatory disorders, no history of surgery, no surgery anticipated, arterial dopplers favorable, no other complications..... STD

Asymptomatic, with history of vascular by-pass or surgery of the lower extremities, no residuals, high activity level, no claudication, arterial dopplers favorable, no other complications

 Within 12 months..... PP

 Over 12 months..... RA2

Symptomatic, or hospitalization within the past 12 months for PVD or complications, history of diabetes, history of vascular by-pass or surgery of the lower extremities, skin ulcers or skin breakdown, or poor activity level..... DEC

With tobacco use..... DEC

Phlebitis - APS

Unoperated, or operated within two years..... STD

Operated over two years..... PEF

Polio, Poliomyelitis - APS

No residuals or mild residuals..... PEF

► Indicates a revision has been made

Moderate residuals..... STD
 Crippling or disabling..... DEC
 Post-Polio Syndrome, if crippling or disabling, or with ADL impairment..... DEC

Polycystic Kidney Disease – See Kidney Disorders

Polycythemia – **APS**..... STD/DEC

Polymyalgia Rheumatica (PMR) – **APS** (See LTC Quick Reference Drug List)

Resolved, full recovery, no residuals, no treatment
 Within 6 monthsPP
 Over 6 months..... PREF
 Present
 Controlled with medication
 Within 12 monthsPP
 Over 12 months
 Asymptomatic, no ADL limitations, no residuals,
 10 mg or less prednisone daily RA1
 Not well controlled, over 10 mg prednisone, any ADL
 limitations, or chronic narcotic use for pain..... DEC

Polyneuropathy..... DEC

Prostatic Enlargement – See Prostatic Hypertrophy, Benign

Prostatic Hypertrophy, Benign (BPH, Prostate Enlargement)

PSA levels normal for age, no surgery planned or recommended,
 no surgery within past 3 months.....PREF/STD

Prostatitis..... PREF

► **Psychiatric Disorders - APS** - (See LTC Quick Reference Drug List)

Depression / Anxiety disorder
 Situational, temporary life crisis with or without medication,
 full recovery for 6 months PREF
 Mild, stable with low dose regular medication, symptoms lasting longer than
 6 months.....STD
 Moderate, stable with medication compliance, no suicide ideation, no hospitalization or
 ER visits.....STD/RA1
 With history of single hospitalization or ER visit
 Within 2 years.....PP
 Over 2 years.....RA1/RA2
 Poor control, multiple medications, multiple hospitalizations or ER visits, history of
 electro-convulsive shock therapy, suicide ideation or attempt, drug and
 alcohol abuse..... DEC
 Severe, bipolar, manic, major, psychotic, dysthymic, schizophrenia..... DEC

Post-Traumatic Stress Syndrome
 Within 12 monthsPP
 Over 12 months
 Stable, no suicide ideation or attempt, controlled with
 3 or fewer medications, no hospitalizationRA1/RA2
 Poor control, over 3 medications, history of hospitalization, suicide ideation or

attempt, drug abuse or alcohol abuse..... DEC

Other psychiatric disorders..... IC/DEC

Pulmonary Embolism – APS

Single occurrence, fully recovered..... PREF

Recurrent, full recovery

Within 1 year..... PP

Over 1 year..... STD

If associated with other health conditions..... IC

Pulmonary Valve Disorders – See Heart Murmurs

R

Raynaud’s Disease or Raynaud’s Phenomenon - APS..... IC

Reiter’s Syndrome (Reactive Arthritis) - See Arthritis

Renal Failure – See (Kidney Disorders) Kidney Failure

Renal Insufficiency – See (Kidney Disorders) Kidney Insufficiency

► Rheumatism

Mild, single episode within one year..... PREF

Moderate to severe or recurrent within five years..... STD

Rheumatoid Arthritis – APS – (See LTC Quick Reference Drug List)

Mild, minimal involvement, no deformities or restrictions, controlled with non-steroid drugs..... STD

Moderate, non-crippling, without general deformities, minimal use of Prednisone or Methotrexate with no other arthritis medication..... RA2/IC

Severe- history of compression fracture, osteoarthritis or multiple joint replacements, infusion therapy, or use of Methotrexate with other arthritis medication..... DEC

S

Sarcoidosis..... DEC

Schizophrenia – See Psychiatric Disorders

Sciatica – See Back Disorders

Scleroderma..... DEC

Scoliosis – See Back Disorders

Seizure Disorder - See Epilepsy

Sjogren's Syndrome (SICCA Syndrome) DEC

Sleep Apnea - APS

- Mild, no treatment recommended PREF
- Moderate, compliance with C-PAP or Bi-PAP, (no history of COPD, emphysema, chronic bronchitis, bronchiectasis, or evidence of pulmonary hypertension, obesity, congestive heart failure, left ventricular hypertrophy severe cardiac arrhythmia or narcolepsy)
 - Within 6 months PP
 - Over 6 months STD/RA1
- Surgically corrected, full recovery, no complications or further treatment PREF
- Severe, on oxygen, oxygen concentrator or oxygen recommended, non-compliant with recommend C-PAP or Bi-PAP use, or with cardiac arrhythmia DEC

Spastic Colitis – See Colitis

Spinal Stenosis – See Back Disorders

Stent - See Angioplasty

Stroke - See Cerebral Vascular Accident

Syncope (Dizzy Spell, Fainting or Blackout)

- Single episode
 - Cause known RFC
 - Cause unknown
 - Within 6 months PP
 - Over 6 months STD
- Multiple episodes
 - Within 1 year PP
 - Over 1 year IC

T

Temporal Arteritis

- Present or within 1 years PP
- Over 1 years, full recovery STD
- With aortic insufficiency or if Giant Cell Arteritis DEC

Thrombocytopenic Purpura (ITP) - APS

- Present or on steroid therapy
 - Within 2 years PP
 - Over 2 years (P147 not available) RA4
- Single episode, complete remission, with splenectomy
 - Within 2 years PP
 - Over 2 years (P147 not available) RA3
- Two to five years (no steroid therapy) STD
- After five years PREF

► **Tobacco Use**

- No Use within 12 months PREF
- Use within 12 months STD
 - With Peripheral Vascular Disease, Carotid Stenosis, COPD, Emphysema, Bronchiectasis, Chronic Bronchitis, History of Lung Cancer DEC

► **Transient Ischemic Attack, TIA, or Amaurosis Fugax - APS**

Single event	
Within 2 years.....	PP
Over 2 years	
Fully recovered, no residuals.....	STD
Minimal residuals (no ADL impairment, ambulatory or Mobility problems or assistive device use).....	STD/RA1
With history of atrial fibrillation with chronic anti-coagulant therapy, up to years maximum benefit multiplier)	
No tobacco use (P147 not available).....	RA4
With tobacco use.....	DEC
With diabetes, or history of chronic congestive heart failure, cardiomyopathy, heart valve disorders, other residuals or ADL impairment, ambulatory or mobility problems or assistive device use, history of alcoholism or alcohol abuse.....	DEC
2 or more events	DEC

Transplant (organ)..... DEC

Tremors – APS - (See LTC Quick Reference Drug List)

Essential or benign familial (firm diagnosis).....	STD
Progressive	DEC
Assistive device use.....	DEC

Tricuspid Valve Disorder – See Heart Murmur



► **Ulcer (Gastric, Duodenal, Jejunal, Stomach)**

Present or treated within five years.....	STD
Over five years, no treatment or recurrence.....	PREF
Partial or total gastrectomy, or 75% or more gastric resection, full recovery (P147 not available) – APS.....	RA3
Recurrent symptoms, or hemorrhage after two surgical procedures.....	DEC

Ulcerative Colitis – See Crohn’s

Urinary Infection – See Bladder Disease



Valvular Heart Disease – See Heart Murmurs

Ventricular Fibrillation - APS..... STD

Ventricular Hypertrophy - APS..... STD/IC

Ventricular Septal Defect - APS

Unoperated, or operated within two years (P147 not available).....	RA4
Operated over two years, recovered, and returned to unrestricted activity.....	PREF



Wolff-Parkinson-White Syndrome - APS

Asymptomatic, not on cardiac medication PREF

On medication, or with complications..... STD

Height/Weight Chart Male

Height	Preferred	Standard	Decline
4'10"	100-174	175-222	over 222
4'11"	101-175	176-225	over 225
5'0"	102-178	179-229	over 229
5'1"	104-181	182-235	over 235
5'2"	106-185	186-241	over 241
5'3"	109-190	191-247	over 247
5'4"	112-195	196-254	over 254
5'5"	115-201	202-262	over 262
5'6"	119-207	208-270	over 270
5'7"	122-214	215-278	over 278
5'8"	126-220	221-286	over 286
5'9"	130-226	227-293	over 293
5'10"	134-231	232-300	over 300
5'11"	138-236	237-307	over 307
6'0"	142-242	243-315	over 315
6'1"	147-248	249-323	over 323
6'2"	152-254	255-332	over 332
6'3"	157-261	262-342	over 342
6'4"	162-268	269-352	over 352
6'5"	167-275	276-362	over 362
6'6"	172-282	283-372	over 372
6'7"	177-289	290-382	over 382
6'8"	182-296	297-392	over 392
6'9"	187-304	305-402	over 402
6'10"	192-311	312-413	over 413
6'11"	197-319	320-424	over 424
7'0"	202-327	328-435	over 435

Height/Weight Chart Female

Height	Preferred	Standard	Decline
4'10"	90-148	149-193	over 193
4'11"	91-151	152-197	over 197
5'0"	92-154	155-200	over 200
5'1"	94-157	158-204	over 204
5'2"	97-160	161-207	over 207
5'3"	99-163	164-211	over 211
5'4"	102-166	167-215	over 215
5'5"	105-170	171-220	over 220
5'6"	108-173	174-224	over 224
5'7"	112-177	178-230	over 230
5'8"	115-182	183-236	over 236
5'9"	118-188	189-244	over 244
5'10"	122-194	195-253	over 254
5'11"	125-201	202-262	over 262
6'0"	129-208	209-270	over 271
6'1"	132-215	216-280	over 280
6'2"	136-221	222-288	over 288
6'3"	139-228	229-297	over 297
6'4"	143-234	235-305	over 305
6'5"	146-240	241-312	over 312
6'6"	150-244	245-317	over 317
6'7"	154-250	251-325	over 325

XVIII Long Term Care Combined Medical Conditions Quick Reference Chart

	Atrial Fib. . >6 mos	Stroke >4 yrs ago	TIA >4 yrs ago	Valvular Heart Disease	Type 2 DM Under Control	PVD >12 mo	Carotid Stenosis <70% occl.	Coronary Artery Disease	Smoker in past 12 mos.	CHF (EF>40%)
Atrial Fibrillation <i>diagnosed over 6 months Ago *</i>	X	DEC	DEC	IC	IC	IC	IC	IC	IC	IC
Stroke <i>Over 4 years ago *</i>	DEC	X	DEC	IC	DEC	IC	DEC	IC	IC	DEC
Transient Ischemic Attack <i>Over 4 years ago*</i>	DEC	DEC	X	IC	DEC	IC	DEC	IC	IC	DEC
Valvular Heart Disease *	IC	IC	IC	X	IC	IC	DEC	IC	IC	IC
Type 2 Diabetes * Controlled	IC	DEC	DEC	IC	X	DEC	DEC	DEC	IC	DEC
Peripheral Vascular Disease <i>>12 mos ago *</i>	IC	IC	IC	IC	DEC	X	IC	IC	DEC	IC
Carotid Stenosis <i>Less than 70% occluded*</i>	IC	DEC	DEC	DEC	DEC	IC	X	IC	DEC	IC
Coronary Artery Disease *	IC	IC	IC	IC	DEC	IC	IC	X	IC	IC
Smoker <i>within the past 12 months *</i>	IC	IC	IC	IC	IC	DEC	DEC	IC	X	IC
Congestive Heart Failure <i>(with Ejection Fraction over 40%)*</i>	IC	DEC	DEC	IC	DEC	IC	IC	IC	IC	X

DEC=Decline. Do not submit an application.

IC=Individual Consideration. An application will be entertained. (File development may result in an offer of reduced benefits, a substandard rating or a decline.)

***See page below for questions you should ask your client regarding above conditions.**

To find out if your client has uninsurable complications/symptoms, ask questions below.

ATRIAL FIBRILLATION:

1. "Diagnosed less than 3 months ago?" **If "yes" do not submit application.**
2. If diagnosed over 3 months ago, ask: "Have you within the past 3 months had new symptoms of...
...fatigue or shortness of breath or been unable to exercise?"
...weakness, dizziness, or fainting?"
...chest pain or racing heart not evaluated by your doctor?" **If "yes" do not submit application.**

CAROTID STENOSIS:

1. "Is the carotid blockage more than 70%?" **If "yes" do not submit application.**
2. If blockage is less than 70%, ask: "Have you had within the past 3 months new symptoms of...
...vision loss in one eye that comes and goes?"
...weakness &/or numbness on one side of the body?"
...difficulty talking or difficulty understanding spoken words?" **If "yes" do not submit application.**

CONGESTIVE HEART FAILURE (CHF):

1. "Is your heart ejection fraction less than 40%?" **If "yes" do not submit application.**
2. If the ejection fraction is over 40%, ask: "Have you had within the past 3 months new symptoms of...
...fatigue or shortness of breath or been unable to exercise?"
...a dry cough that won't go away not evaluated by your doctor?"
...swelling in the stomach or swelling in the legs or non-healing sores on the legs?"
If "yes" do not submit an application.

CORONARY ARTERY DISEASE (CAD):

1. "Diagnosed less than 3 months ago?" **If "yes" do not submit application.**
2. If diagnosed over 3 months ago, ask: "Have you had within the past 3 months new symptoms of...
...pain, heaviness, tightness, burning, or pressure in the chest not evaluated by your doctor?"
...weakness, dizziness, shortness of breath or been unable to exercise?"
...a racing heart sensation not evaluated by your doctor?" **If "yes" do not submit application.**

DIABETES, TYPE 2:

1. "Is your diabetes not controlled very well?" **If "yes" do not submit application.**
2. If diabetes is controlled, ask: "Do you have...
...a history of recurrent or non-healing foot sores or numbness of the feet &/or legs?"
...vision problems associated with being a diabetic?"
...kidney problems or have you been told you have too much protein in the urine?"
If "yes" do not submit application.

PERIPHERAL VASCULAR DISEASE (PVD):

1. "Diagnosed less than 12 months ago?" **If "yes" do not submit application.**
2. If diagnosed over 12 months ago, ask: "Have you had within the past 3 months new symptoms of...
...increasing leg pain, leg fatigue, or leg cramps?"
...skin color changes of the legs or non-healing sores of the legs?"
If "yes" do not submit application.

HISTORY OF SMOKING:

1. "Have you had within the past 3 months new symptoms of...
...fatigue or shortness of breath or been unable to exercise?"
...pain with breathing or a chronic cough or coughing up blood?"
If "yes" do not submit application.

HISTORY OF STROKE:

1. "Was your stroke less than 4 years ago?" **If "yes" do not submit application.**
2. If over 4 years ago, ask: "Have you had within the past 3 months new symptoms of...
...sudden numbness or tingling or facial paralysis?"
...sudden vision changes or eye pain or speech difficulty or confusion?"
...sudden weakness or dizziness or loss of balance or falling?" **If "yes" do not submit application.**

HISTORY OF TIA (TRANSIENT ISCHEMIC ATTACK):

1. "Was your TIA less than 4 years ago?" **If "yes" do not submit application.**
2. If over 4 years ago, ask: "Have you had within the past 3 months new symptoms of...
...sudden numbness or tingling or facial paralysis?"
...sudden vision changes or eye pain or speech difficulty or confusion?"
...sudden weakness or dizziness or loss of balance or falling?" **If "yes" do not submit application.**

VALVULAR HEART DISEASE (VHD):

1. "Have you had within the past 3 months new symptoms of...
...racing heart or chest pain not evaluated by your doctor?"
...cough that won't go away or shortness of breath or been unable to exercise?"
...fatigue or dizziness or fainting or leg swelling?"
If "yes" do not submit application.

XIX General Product Information

Vista Care Choices Series P145, P146, P147, P148

Any variation from these general underwriting rules necessitated by a particular state regulation will be addressed individually.

- A. The A-LTC-RF application will be the standard form for Vista products. Modes available are Monthly ABW, Quarterly, Semi-annual, and Annual. Premium payment periods are 10-Pay & 20-Pay (available for ages 35 and over), and Paid-up-at-65 (only available for ages 35 to 55).

Issue ages: 18 through 84 for all benefit multipliers

- B. These policies are issued on an Individual basis only. However, if LTC or HCC policies are issued to both husband and wife, each of the policies will be eligible for the Spousal discount for that policy (30%). If the client is married and only the husband or only the wife has a policy with us, then the client is eligible for the Married discount (10%). If family members reside in the same household for 2 or more years and if LTC or HCC policies are issued to at least 2 family members, then each of the policies will be eligible for the Family Member Discount (10%).

- C. The premium payment periods 10-pay, 20-pay, and Paid-up-at-65 are not available with the:
1. P147;
 2. Surviving Spouse Waiver of Premium Rider;
 3. Joint Waiver of Premium Rider; or
 4. Guaranteed Purchase Option Rider

If any of these premium payment options are selected, and later dropped, there will be no refund of premium paid.

D. Form P145 Vista NTQ LTC

Benefit Amounts: \$1,500 minimum - \$12,000 maximum, per month in \$100 increments

Elimination Periods: 0, 30, 60, 90, 180, 365

Benefit Multiplier: 2, 3, 4, 5, 8 years, Lifetime

Please review your state guidelines for Benefit Amount limits for all policy kinds

Form P146 Vista TQ LTC

Benefit Amounts: \$1,500 minimum - \$12,000 maximum, per month in \$100 increments

Elimination Periods: 0, 30, 60, 90, 180, 365

Benefit Multiplier: 2, 3, 4, 5, 8 years, Lifetime

Please review your state guidelines for Benefit Amount limits for all policy kinds

Form P147 Vista Home Care

Benefit Amounts: \$900 minimum - \$6,000 maximum, per month, in \$100 increments

Elimination Periods: 0, 15, 30, 60, 90, 180, 365

Benefit Multiplier: 1, 2, 3, 4, 5 years

Please review your state guidelines for Benefit Amount limits for all policy kinds

Form P148 Vista Basic TQ LTC

Benefit amounts: \$900 minimum - \$9,000 maximum per month, in \$100 increments

Elimination Periods: 0, 30, 60, 90, 180, 365

Benefit Multiplier: 1, 2, 3, 4, 5, 8 years, Lifetime

Please review your state guidelines for Benefit Amount limits for all policy kinds

- E. When it is necessary to discontinue coverage with another company in order to qualify for one of these policies, the other coverage must be discontinued within 90 days following the issue date of our policy.
- F. Optional Riders can be added at time of issue only (with the exception of the Spouse Premium Discount, Married Premium Discount, or Family Member Discount Riders). They can not be added to an existing policy after its date of issue. Any request for additional benefits will require a new application and will be underwritten.

Please review your state guidelines for limits for all policy kinds

P145, P146 Vista Products Optional Riders:

1. Compound Inflation Protection Benefit Rider
2. Compound Inflation Protection Benefit Rider – 2X Maximum
3. Simple Inflation Protection Benefit Rider
4. Guaranteed Purchase Option Benefit Rider
5. Shortened Benefit Non-Forfeiture Rider
6. Surviving Spouse Waiver of Premium Rider
7. Joint Waiver of Premium Rider
8. Full Return of Premium Rider (Not available for ages 71 and older)
9. Return of Premium Rider (Not available for ages 71 and older)
10. Home Cash Benefit Rider
11. Waiver of the Elimination Period for the Home & Community Care Rider (not available with the “0” zero day elimination period)
12. Shared Care Benefit Rider (not available with Lifetime)
13. Spousal Discount Rider
14. Married Discount Rider
15. Family Member Discount Rider

P147 Vista Product Optional Riders:

1. Compound Inflation Protection Benefit Rider
2. Compound Inflation Protection Benefit Rider – 2X Maximum
3. Simple Inflation Protection Benefit Rider
4. Guaranteed Purchase Option Benefit Rider
5. Shortened Benefit Non-Forfeiture Rider
6. Surviving Spouse Waiver of Premium Rider
7. Joint Waiver of Premium Rider
8. Spousal Discount Rider
9. Married Discount Rider
10. Family Member Discount Rider

P148 Vista Product Optional Riders:

1. Daily Home and Community Care Benefit Rider
2. Monthly Home and Community Care Benefit Rider
3. Compound Inflation Protection Benefit Rider
4. Compound Inflation Protection Benefit Rider – 2X Maximum
5. Simple Inflation Protection Benefit Rider
6. Guaranteed Purchase Option Rider
7. Shortened Benefit Non-forfeiture Rider

8. Surviving Spouse Waiver of Premium Rider
9. Joint Waiver of Premium Rider
10. Full Return of Premium Rider (Not available for ages 71 and older)
11. Return of Premium Rider (Not available for ages 71 and older)
12. Shared Care Benefit Rider (not available with Lifetime)
13. Restoration of Benefits Rider (not available with Lifetime)
14. Calendar Day Elimination Period Rider (not available with the "0" zero day elimination period)
15. Spousal Discount Rider
16. Married Discount Rider
17. Family Member Discount Rider

Rider Rules:

1. The Joint Waiver of Premium Rider and the Surviving Spouse Waiver of Premium Rider require both husband and wife have the **same** policy form and effective date.
2. The Shared Care Benefit Rider is not to be sold with the Guaranteed Purchase Option Rider. Also this rider requires both husband and wife have the **same** coverage **and** effective date.
3. The Surviving Spouse Waiver of Premium is not to be sold with the Guaranteed Purchase Option Rider.

XX Franchise Group Underwriting Requirements

1. Qualifications for simplified or modified guaranteed acceptance underwriting will only be accepted with prior Home Office approval. Please note this request on the PM1935 (PM1935-CO for Colorado, PM1935-LA for Louisiana).
 - Groups submitting less than 25 applications will receive regular underwriting.
 - Groups submitting 25 or more applications may qualify for simplified underwriting (See #10).
 - Groups submitting 100 or more applications may qualify for modified guaranteed acceptance (See #11).
2. Groups submitting 25 or more applications may qualify for simplified underwriting under the following conditions:
 - with prior home office approval,
 - Spouses, retirees and parents will be fully underwritten.

Every effort will be made to underwrite based on the information presented on the application and in a telephone Interview. That is, if the applicant is in excellent health, their weight falls within the preferred and standard category, is not taking any medications for APS'able conditions (see "*" conditions and Drug List in the Underwriting Guidelines), and is working or is very active.

An APS will be required if the applicant has any of these following conditions (This list is not all-inclusive, so other conditions may result in an APS):

- Blood disorders (except for compensated anemia)
- Heart Conditions
- Cancer with last treatment within past 5 years
- Rheumatoid or Psoriatic Arthritis
- Depression or anxiety history
- Stroke/TIA history
- Diabetes

- Vascular Disease (i.e. CAD, Carotid artery)
- Emphysema/COPD Disease)

At his/her discretion, the Underwriter reserves the right to order any additional information needed including but not limited to an APS, PHI, cognitive phone interview, or face-to-face interview.

Simplified Underwriting applies only to Long Term Care. If the client applies for multiple policies (i.e. Cancer, Disability, HIP, HMS, Life, or PPO) at the same time, the Underwriter will utilize all medical information required for the other coverage's to determine insurability for the Long Term Care coverage.

3. Groups submitting 100 or more applications may qualify for modified guaranteed acceptance with prior home office approval under the following conditions:

- All eligible employees/ members must be covered (eligible means employees/ members ages 18-65, who work at least 30 hours per week),
- The common entity must pay at least 50% of premium,
- All employees/ members must have identical coverage (If needed, upgrades can be made available with underwriting),
- Standard premium rates apply,
- Spouses, retirees and parents will be fully underwritten,
- Base plan offering will be established by the home office (P246 or P248 only),
- Groups requesting underwriting concessions may require more than 24 hours for group approval.

Groups requesting a modified guaranteed acceptance concession will be required to submit the following information for home office consideration before any underwriting concessions are granted:

- A census of all eligible employees (including employee hire date),
- A breakdown of the total number of participants for each age,
- A breakdown of the occupations within the group and a description of their activities,
- New employees are eligible to apply 6 months after their hire date.

Physicians Mutual will review group participation levels. We reserve the right to re-evaluate, and potentially change, the underwriting requirements of any group whose participation falls below 100 lives.

Fanconi's Anemia	18
Fatty Liver	36
Fibromyalgia	31
Fibromyositis	31
Fractures	31

G

Gallbladder Impairments	32
Gastric Bypass	38
General Product Info.....	49
Giant Cell Arteritis	32
Gilbert's Disease.....	32
Glaucoma	32
Goiter.....	32
Gout.....	32
Granulomatous Colitis.....	29
Guillain-Barre Syndrome.....	32

H

Hayfever	18
Heart Attack.....	37
Heart Murmur.....	32
Heart Stent	28
Heart Valve Disorders	32
Heart Valve Replacement.....	33
Height Chart, Female.....	46
Height Chart, Male	45
Hemiblock	33
Hemiparesis	33
Hemiplegia	33
Hemochromatosis	33
Hemolytic Anemia.....	18
Hemophilia	33
Hepatitis	36
Herniated Disc	21
Hernia	33
High Cholesterol.....	33
High Lipids.....	33
Hip Fracture.....	31
Hip Replacement	33
Hodgkin's Disease	25
Hydrocephalus.....	33
Hyperadrenalism.....	29
Hypercholesterolemia	33
Hypercorticalism	29

Hyperlipidemia	33
Hypertension.....	34
Hyperthyroidism	34
Hypertriglyceridemia	33
Hypoglycemia.....	34
Hypothyroidism	34
Hysterectomy	34

I

Idiopathic Thrombocytopenia ...	34
Ileitis	34
Incontinence.....	34
Iliac Aneurysm	39
Impairment Guide	17
Increasing Benefits.....	9
Ineligibility Conditions	8, 14
Iron Deficiency Anemia.....	18
Irritable Bowel Syndrome	28
ITP	34

J

Jaundice	34
Joint Replacement.....	31

K

Kidney Cancer	24
Kidney Dialysis.....	35
Kidney Inflammation.....	35
Kidney Failure	35
Kidney Insufficiency	35
Kidney Stones.....	35
Kidney Transplant.....	35
Knee Replacement	36
Kyphosis	21

L

Labyrinthitis.....	36
Laminectomy	23
Lapse/Reinstatement rules	8
Leukemia	36
Liver Cancer.....	25
Liver Cirrhosis	36
Liver Disorders	36
Liver Flukes	36

Liver Transplant	36
Lordosis.....	21
Lou Gehrig's Disease	18
Lung Cancer	25
Lupus Erythematosus	37
Lymphoma, Hodgkin's.....	25
Lymphoma, Non-Hodgkin's.....	25

M

Macular Degeneration	37
Manic Depression.....	40
Melanoma.....	25
Manic Depression.....	40
Medullary Sponge Kidney.....	35
Memory Loss.....	37
Meniere's Disease	37
Meningioma.....	23
Meningitis	37
Mental Retardation	37
Mitral Valve Prolapse.....	32
Multiple Fractures	31
Multiple Myeloma.....	37
Multiple Sclerosis.....	37
Muscular Dystrophy	37
Myasthenia Gravis.....	37
Myocardial Infarction.....	38

N

Narcolepsy.....	38
Nephritis.....	35
Nephrectomy	35
Neuralgia	38
Neuritis.....	38
Neurogenic bladder	38
Neuropathy, Peripheral.....	38
Neuropathy, Poly-	38
Non-Hodgkin's Lymphoma.....	25
Non-Witnessed Application	4

O

Obesity	45
Obesity Surgery.....	38
Organic Brain Syndrome.....	38
Organ Transplant.....	38

Osteitis Deformans	38
Osteoarthritis	20
Osteomyelitis	39
Osteopenia	21
Osteoporosis	21
Ovarian Cancer	25

P

Pacemaker	39
Paget’s Disease	24
Pancreatic Cancer	25
Pancreatitis	39
Paraparesis	39
Paraplegia	39
Parkinson’s Disease	39
Pathologic Fracture	31
Peripheral Neuropathy	38
Peripheral Vascular Disease	39
Pernicious Anemia	18
Persons Not Eligible	8
Phlebitis	39
Pituitary Basophilism	29
PMR	40
Policy Dating	10
Poliomyelitis	40
Polycystic Kidney Disease	35
Polycythemia	40
Polymyalgia Rheumatica	40
Polyneuropathy	40
Post Polio Syndrome	40
Post Traumatic Stress	40
Premium Collection	10
Product Information	49
Prostate Cancer	25
Prostate Enlargement	40
Prostatitis	40
Psychiatric Disorders	40
Pulmonary Embolism	41

R

Rating Guide	17
Raynaud’s Disease	41
Raynaud’s Phenomenon	41
Reactive Arthritis	20
Reinstatement Rules	8

Reiter’s Syndrome	20
Renal Failure	35
Renal Insufficiency	35
Replacement Policies	8
Rheumatism	41
Rheumatoid Arthritis	41
Rider Information	50
Risk Classifications	7

S

Sarcoidosis	41
Schizophrenia	40
Sciatica	21
Scleroderma	41
Scoliosis	22
Seizure Disorder	30
Sickle Cell Anemia	18
Sickle Cell Trait	18
Sjogren’s Syndrome	42
Skin Cancer	26
Skull Fracture	31
Sleep Apnea	42
Slipped Disc	21
Spastic Colitis	28
Sperocytic Anemia	18
Spinal Fracture	31
Spinal Fusion	21
Spinal Stenosis	22
Spondylosis	22
Spondylolisthesis	22
Squamous Cell Carcinoma	26
Stent	28
Stomach Cancer	26
Stroke	27
Suicidal Ideations	40
Syncope	42

T

Temporal Arteritis	42
Testicular Cancer	26
Thoracic Aneurysm	19
Thrombocytopenic Purpura	42
TIA	43
Tobacco Use	42
Transient Ischemic Attack	43

Transplant	43
Tremors	43

U

Ulcer	43
Ulcerative Colitis	29
Underwriting Process	6
Underwriting Requirements	5
Unacceptable Medications	16
Upgrading Policies	9

V

Ventricular Fibrillation	43
Ventricular Hypertrophy	43
Ventricular Septal Defect	43
Vertebral Fractures	31
Vista Care Choices Info	49

W

Weight chart, Female	46
Weight chart, Male	45
Wolff-Parkinson-White	44