

NEW Underwriting Guidelines

We did not have guidelines for vaping/nicotine-

Nicotine (vape, e-cigarette, patch-Underwritten as use of tobacco)

Current use..... select

Within 1 year in combination with a comorbid condition...class 1 to D

Inspire device for Sleep Apnea – (currently do not have guidelines for this device)

Present (implanted) 1 or more years ago with no complications electronic downloadable data shows regular use, f/u sleep study acceptable, no supplemental oxygen (O2)...S to IC otherwise D

Pericarditis

Acute, full recovery for three months (underwrite for cause)select

Chronic or recurrent.... Decline

NEW Uninsurable or Rated Meds

Aduhelm (Alzheimer's) to list of uninsurable meds

Bupresnorphine -misspelled it should be Buprenorphine

Tylenol #4

Ilaris med

HIV meds

Ketamine (refractory depression, or self-harm ideation)

Lecanemab

NEW Auto Decline Medical Conditions

Physician applicant is self-treating, or applicant's personal physician is a family member.

Tuberous Sclerosis

Congenital Rubella syndrome (CRS)

Focused ultrasound Thalamotomy (treatment of mild essential tremor)

Multiple Chemical Sensitivity and Electromagnetic hypersensitivity

IGA Nephropathy

Berger's Disease,

Cancer Cryotherapy

CHANGES to Current Underwriting Guidelines

Atrial Fibrillation-allow preferred for those who have had a single, remote (> 10 years) episode of atrial fibrillation with subsequent normal echocardiogram

Brain Tumor- Regrowth after surgery, or history of more than 1 brain tumor....D

Fracture: Traumatic in combination with moderate to severe osteoporosis CORRECTION to score-change T-3.9 to T-3.0 (appears this was done with last release)

Impaired fasting A1c =/ < 6 S* was best case select, now Preferred is possible no dx of diabetes.

Medical Marijuana

With supporting documentation to show not used more than 1 time a day for mild anxiety or insomnia as documented in medical records....S

Alpha I Antitrypsin deficiency disease or heterozygous carrier

Never-smoker individuals who have the MZ heterozygous Alpha I Antitrypsin pattern

...RMD- S

Alpha I Antitrypsin deficiency ... D

Prostate Cancer (add)

PCa Active Surveillance:

Age 65 or older, Stage I or II, demonstrated regular urology f/u, PSA <10 for 2 y or more and not rising,

initial and most recent Gleason < or = to 6, any MRI < or = to PIRADS2 Class I

Carotid Artery Disease

Unoperated, 51% stenosis in combination with other peripheral vascular disease....D

History of TIA or CVA, with mild valvular heart disease.....Class 1-IC

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History of TIA or CVA, with unoperated moderate to severe valvular heart disease.....D
History TIA or CVA.....Handle as TIA or Stroke

Family History

Family History (biological parents or siblings) of any form of Dementia, including but not limited to Alzheimer's (cognitive disorder, impaired reasoning, memory issues) S
maximum benefit 300K

2 or more relatives (biological parents or siblings) with any type of dementiaDecline.

PrEP medications

Use of pre-exposure prophylaxis with FDA approved PrEP regime:

Documented regular medication use, follow up testing, HIV negative.....S

(state variations will apply)

Irregular medication use, or irregular follow up and/or testing.....RMD

<3 months since PrEP started, planned use or medication discontinued.....Postpone (state variations will apply)