

Assurant Health

Medical and Non-Medical Underwriting Guidelines

Risk Categories:

| | |
|-------------------------------------|----------------------------|
| S = Standard | Rx = Underwrite Drug Costs |
| IC = Individual Consideration | RD = Rider |
| RT = Rate | D = Decline |
| CSD = Condition Specific Deductible | P = Postpone |

This is a partial list of common medical conditions and the probable underwriting action. The list is not exhaustive and should serve only as an illustrative guide. The list does not guarantee the underwriting action that will be taken based on a given medical condition. Final determination is based on underwriting review. All situations are different and each case will be evaluated based on all specific facts related to the applicant. Any combination of conditions may drive a different result. We reserve the right to continue to follow all preexisting condition guidelines. This document is subject to change and only the most recent version will contain the applicable underwriting action. The agent is responsible for finding and using the most current version of this list.

In the states where we can't rider or have limited rider ability, underwriting will make every effort to offer a rating. If a rating is insufficient for the risk, the underwriting action will be a decline.

CSDs are available nationally except in the following states: CA, CT, GA, ID, MN, OR. Where CSDs are available, underwriters will make every effort to offer a CSD instead of a rider. If a rider is preferable to the client, that option is also available. See marketing materials on the agent sales site for more details on the advantages of a CSD for your client. A complete list of CSD's is available on pages 35 and 36 of the document.

| Condition | Consideration | Underwriting Action |
|---|---|---------------------|
| Abnormal Pap/ Cervical Dysplasia | All abnormal pap smears/tests; follow-up or treatment pending or not completed | CSD/RD 156 |
| | After 2-3 normal pap smears (number of normal paps required depends on the pathology) | S |
| | NOTE: Time until a standard offer depends upon the severity of the abnormal findings, that the required follow-up paps/treatments are completed and that the applicant's pap schedule is up to date. | |
| Acne | Treatment with OTC medications | S |
| | Treatment with isotretinoin, chemical peels or laser treatment in the past year | CSD/RD 711 |
| | Treatment with other oral or topical medications | Rx |
| Alcohol | Evidence of medical problems due to alcohol, total abstinence < 6 years | D |
| | No evidence of medical problems due to alcohol, total abstinence ≥ 6 years | RT (25-50%) |
| Allergies | Seasonal allergies | S |
| | Year round allergies | Rx |
| | Receives allergy shots | CSD/RD 575 |
| Anorexia Nervosa | Present or ≤ 5 years since recovery | D |
| | > 5 years since disease controlled | IC |

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| Condition | Consideration | Underwriting Action |
|---|--|---------------------|
| Anxiety/Nervous Disorders/Depression | Depending on stability and specific disorder | RT (25-50%)/Rx |
| | Unstable or severe disorder | D |
| | Children (< 18) with mental illness other than situational anxiety or depression related to a life event or ADHD | D |
| | NOTE: Situational is related to a specific event such as a death or divorce and is short term (< 1 year in length). If treatment extends beyond one year, it is no longer considered situational. | |
| <hr/> | | |
| Arthritis | | |
| Gouty | Mild to moderate | Rx |
| | Severe | D |
| Osteo | No treatment/symptoms in past 3 years | S |
| | Treatment/symptoms in past 3 years | CSD/RD 322 |
| Psoriatic | All Cases | RD 724 |
| Rheumatoid | All Cases | CSD 322/D |
| <hr/> | | |
| Asthma | No treatment/symptoms in past 2 years | S |
| | Mild asthma, non-tobacco user | Rx |
| | Exercise induced, occasional albuterol use only, nonsmoker | Rx |
| | Treatment/symptoms in past 2 years | CSD/RD 648 |
| | Moderate asthma / tobacco user | RD 648 |
| | Severe | D |
| <hr/> | | |
| Atrial | | |
| Fibrillation | Chronic | D |
| Septal Defect | Surgically corrected > 6 months ago | S |
| | Present with no complications, surgical correction < 6 months ago | RD 927 |
| | < 10 years old with spontaneous closure | IC |
| | Present with other heart abnormalities or surgical correction with complications | D |
| <hr/> | | |
| Attention Deficit/Hyperactivity Disorder (ADD or ADHD) | Stable | CSD/RD 007 |
| | Unstable | D |
| <hr/> | | |
| Aviation | Commercial, private or student pilot | S |
| | Ballooning, parachuting, parasailing, paragliding, skydiving | RD 002 |
| | Crop duster or stunt flying | D |

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| Condition | Consideration | Underwriting Action |
|---|--|---------------------|
| Back | | |
| Sprain/Strain | After one year | S |
| | During first year | CSD/RD 342 |
| Whiplash | After one year | S |
| | During first year | CSD/RD 342 |
| Disc Disorder | No treatment/symptoms in past 3 years | S |
| | Treatment/symptoms in past 3 years | CSD/RD 342 |
| | Chronic pain, dorsal column stimulator, narcotic use | D |
| Chiropractic | No back or other physical condition, adjustments only (< 12/yr) | S |
| Basal Cell Carcinoma | | |
| | Low risk lesion removed | S |
| | High risk lesion removed or recurrence | CSD/RD 715 |
| | Lesion present or metastasis | D |
| Benign Prostatic Hypertrophy (BPH) | | |
| | Surgically corrected with complete recovery | S |
| | Controlled with conservative treatment | CSD/RD 167 |
| | Symptoms not controlled or complications present | CSD/RD 167 |
| Bladder Infections/Cystitis | | |
| | Children < 10 with history of urinary tract infection and no workup | RD 222 |
| | Children < 10 and males > 10 with history of urinary tract infection and normal workup | S |
| | Children < 10 with history of urinary tract infection and abnormal workup | IC |
| | Females > 10 with history of ≤ 3 urinary tract infections | S |
| | Females > 10 with history of > 3 urinary tract infections | CSD/RD 222 |
| Breast | | |
| Cyst, Nodule or Mass | Removed and benign | S |
| | Benign, stable, present < 2 years | CSD/RD 157 |
| | Benign, stable, present > 2 years | S |
| Fibrocystic | Mild to moderate | S |
| | Severe | CSD/RD 157 |
| Implants | Done for cosmetic purposes only | S |
| | Complications present and implants due to history of breast cancer | IC |
| Reduction | 2 years after recovery from surgery | S |
| | Surgery recommended or surgery completed < 2 years ago | RD 149 |
| Bronchitis | | |
| | Mild: acute (1-2 episodes per year), no other pulmonary disease | S |
| | Moderate: (3-4 episodes per year) < 1 year | RD 610 |
| | Moderate: (3-4 episodes per year) last episode > 1 year ago | S |
| | Recurrent episodes (> 4), last episode less than 4 years | RD 610 |
| | Recurrent episodes (> 4), last episode less than 4 years | S |
| | Chronic (> 4 episodes per year) / COPD | D |

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| Condition | Consideration | Underwriting Action | |
|---|---|---|------------|
| Bulimia | Present or < 5 years since recovery | D | |
| | ≥ 5 years since disease controlled | IC | |
| Bunions | Surgically corrected with full recovery > 6 months ago | S | |
| | Present, surgical correction < 6 months ago | CSD/RD 326/Rx | |
| | Still symptomatic after surgery | D | |
| Bursitis | One acute attack < 1 year ago | CSD/RD 327 | |
| | Two attacks < 2 years ago | CSD/RD 327 | |
| | > 2 attacks < 4 years ago | CSD/RD 327 | |
| Cancer (other than listed in this guide) | Most cancers < 8-10 years since remission (see decline list) | D | |
| | Many cancers can be considered after 8 to 10 years in remission (no treatment and disease free) and there is no lymph node involvement or metastasis. | RT (25-50%) | |
| | NOTE: Information needed to quantify risk includes: Stage, lymph node involvement, metastasis (spread to other organs), treatment received (chemo, radiation, surgery), remission dates and current follow-up. | | |
| Carpal Tunnel | > 2 years since symptoms or treatment | S | |
| | < 2 years since symptoms or treatment | CSD/RD 324 | |
| Cataracts | Acquired | Present | CSD/RD 596 |
| | | Surgically corrected and no complications | S |
| | Congenital | Present or surgically corrected < 5 years ago | RD 596 |
| | | Surgically corrected > 5 years ago | RD 596 |
| Cholecystitis/Gall Bladder Inflammation | One attack, no surgery, < 3 years ago | CSD/RD 443 | |
| | Recurrent attacks, no surgery, < 3 years ago | CSD/RD 443 | |
| | Gall Bladder removed | S | |
| Cholesterol (High) | No medications and total Chol/HDL ratio ≤ 4.9 | S | |
| | Taking medications or total Chol/HDL ratio > 4.9, rating based on cholesterol level, gender and age | RT (15-50%)/Rx | |
| Cleft Palate / Cleft Lip | Present or surgically corrected, < 25 years old | RD 341 | |
| | Surgically corrected, > 25 years old, no residuals | CSD/RD 341 | |
| Crohn's | All cases | D | |
| C-Section Delivery | History of c-section followed by vaginal delivery, sterilization procedure or menopause | S | |
| | Youngest child < 4 years old and c-section not followed by vaginal delivery, sterilization procedure or menopause | CSD/RD 194 | |

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| Condition | Consideration | Underwriting Action |
|--|--|---------------------|
| Cysts | | |
| Ganglion or Sebaceous | Present | RD 078 |
| | Removed | S |
| Ovarian (not polycystic) | Present, under current treatment, asymptomatic, no surgery recommended | RD 199 |
| | Present, under current treatment, symptomatic | IC |
| | Resolved with complete recovery | S |
| Depression/Anxiety/ Nervous Disorders | | |
| | Depending on stability and specific disorder | RT (25-50%)/Rx |
| | Unstable or severe disorder | D |
| | Children (<18) with mental illness other than situational anxiety or depression related to a life event or ADHD | D |
| NOTE: Situational is related to a specific event such as a death or divorce and is short term (< 1 yr in length). If treatment extends beyond one year, it is no longer considered situational. | | |
| Deviated Nasal Septum | | |
| | Surgically corrected and complete recovery | S |
| | Present, diagnosed > 2 years ago, with no other nasal disorders | S |
| | Present with other nasal disorders | CSD/RD 571 |
| Diabetes | | |
| Gestational | Normal glucose testing postpartum | RT (10%) |
| | Abnormal glucose test postpartum | D |
| Mellitus | All cases | D |
| Diverticulitis | | |
| | Present, or within one year of treatment | CSD/RD 462 |
| | Prompt response to conservative treatment, > 1 year ago | S |
| | Surgically corrected | R |
| Endometriosis | | |
| | Within 3 years | CSD/RD 158 |
| | Severe | D |
| Epilepsy | | |
| | > 6 months since last febrile seizure | S |
| | Current symptoms, treatment or medication | RD 820 |
| | Use of vagus nerve stimulator or surgery recommended | D |
| Fractures | | |
| | Simple fracture (no surgery / hardware required), treatment and casting completed | S |
| | Complex fracture (surgery and/or hardware required) may require a 2-5 yr rider depending on the age, type and location of fracture | CSD/RD 334 |
| | Complications after treatment | D |
| Note: Risk is based on type of fracture and bones affected. Healing time is affected by age, type of fracture as well as smoking status. | | |
| Gall Stones | | |
| | Present | CSD/RD 443 |
| | Gall Bladder removed, full recovery | S |

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| Condition | Consideration | Underwriting Action |
|--|---|---------------------|
| GERD/Acid Reflux | Treated with OTC medications only | S |
| | Treated with prescription medication within last year, symptoms controlled | Rx |
| | Symptoms uncontrolled, surgery proposed | CSD/RD 455 |
| Glaucoma | Present | CSD/RD 597 |
| | Surgically corrected | CSD/RD 597 |
| Headaches/Migraines | Treated with OTC medications, evaluated by doctor and no history of emergency room visits | S |
| | Treated with prescription medications, evaluated by doctor, no emergency room visits in last year | Rx |
| | Emergency room visits within the past year, no diagnostic testing done or <6 months since onset | IC |
| | Severe, difficult to control despite medications, taking narcotics to control, diagnostic testing advised or abnormal | D |
| Heart Impairments (other than listed in this guide) | NOTE: The following information is generally needed for most heart impairments. See ineligible conditions for those that are declines. If not listed, please provide the following information: Name of condition, how was it diagnosed, tests completed/recommended and results, cause, treatment received, symptoms before and after treatment, medications, activity restrictions, next follow-up visit and name/address of cardiologist or treating doctor. APS may be required if an offer is possible. | IC |
| Hemorrhoids | Surgically corrected and complete recovery | S |
| | Treated with OTC meds only or no treatment | S |
| | Treated with prescription medication within last year | CSD/RD 458 |
| | Surgery pending | CSD/RD 458 |
| Hepatitis | | |
| A | Normal LFT's within 6 months of infection | S |
| B, Acute | > 2 years, all liver function and hepatitis tests within normal limits | S |
| C or Chronic B | Detectable viral load | D |
| | > 2 years with undetectable viral load | IC |
| D or E | All cases | D |
| Hernia | Surgically corrected, no residuals | S |
| | Present with no surgical correction | CSD/RD 457/459 |
| Herpes (genital) | Episodic outbreaks | Rx |
| | Daily maintenance medications | CSD/RD 132 |
| Hypercholesterolemia | See Cholesterol (high) | |
| Hypertension | Rating based on degree of control, gender and age | RT (20-70%)/Rx |
| | < 6 months since diagnosis | IC |
| | Stage II hypertension with other risk factors | D |

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| Condition | Consideration | Underwriting Action |
|---|--|---------------------|
| Irritable Bowel Syndrome | < 4 episodes per year with good response to treatment | Rx |
| | > 4 episodes per year with good response to treatment | RD 405 |
| | Prolonged or disabling episodes | D |
| Kidney Stones | No treatment/symptoms in past 2-3 years | S |
| | Treatment/symptoms in past 2-3 years | CSD/RD 224 |
| | Stone present | D |
| Knee Fracture | Currently under treatment, or complete recovery < 2 yrs | RD 334 |
| | Treatment complete – complete recovery > 2 yrs | S |
| | Residual impairment (includes malunion, malposition or angulation (incorrect healing causing impairment)) | RD 334 |
| Knee Injury: Meniscus/Cartilage/ Ligament Damage | Currently under treatment | CSD/RD 336 |
| | Treatment complete | IC |
| | Note: Riders may be temporary depending on age, activity level and time since last symptoms or treatment. Please provide appropriate information. | |
| Knee Strain | Complete recovery (no cartilage or ligament damage) | S |
| | Other (continuing symptoms, treatment) | CSD/RD 336 |
| Meniere's Disease | No treatment/symptoms in past 5 years | S |
| | Treatment/symptoms in past 5 years | RD 540 |
| Menopause | Symptoms controlled with oral hormone replacement | S |
| | Symptoms not controlled | RD 142 or 199 |
| Migraines/Headaches | Treated with OTC medications, evaluated by doctor and no history of emergency room visits | S |
| | Treated with prescription medications, evaluated by doctor, no emergency room visits in last year | Rx |
| | Emergency room visits within the past year, no diagnostic testing done or < 6 months since onset | IC |
| | Severe, difficult to control despite medications, taking narcotics to control, diagnostic testing advised or abnormal | D |
| | | |
| Miscarriage | One occurrence or > 1 occurrence followed by a viable birth or sterilization | S |
| | Greater than one occurrence not followed by a viable birth | RD 180 |
| Motor Vehicle Sports | Amateur or recreational drivers | RD 001 |
| | Professional motor vehicle racers | D |
| Osteoporosis/Osteopenia | Preventative treatment only | Rx |
| | Diagnosed with osteopenia or osteoporosis | RD 340 |
| | Disabling fracture associated with osteoporosis or malignant osteoporosis | D |
| Otitis Media | < 3 infections in past year, no hearing loss | S |
| | ≥ 3 infections per year | CSD/RD 532 |
| | Tubes present | CSD/RD 532 |

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| Condition | Consideration | Underwriting Action |
|-----------------------------|--|---------------------|
| Phlebitis/Blood Clot | No treatment/symptoms in past 3 years | S |
| | Treatment/symptoms in past 3 years | CSD/RD 962 |
| | Present, recurrent or on anticoagulation treatment | D |
| Plantar Fasciitis | No current treatment, symptoms resolved | S |
| | Current treatment or surgical correction with poor outcome | CSD/RD 335 |
| | Surgically corrected, good outcome > 3 months ago | S |
| Pneumonia | Acute with complete recovery | S |
| | Recurrent | RD 658 |
| | Present – postpone until full recovery | D |
| Prostate Cancer | Stage III or Stage IV | D |
| | Stage I or Stage II | IC |
| Prostatitis | One occurrence with complete recovery or > 2 years since last symptoms/treatment | S |
| | Present or chronic | CSD/RD 167 |
| Psoriasis | All cases | RD 724 |
| Rodeo Participation | | |
| Amateur or Recreational | Calf roping, team roping, racing barrels | S |
| | Bull riding, bareback riding, saddle bronc riding, steer wrestling and bull fighting | RD 001 |
| Professional | Calf roping, team roping, racing barrels | RD 001 |
| | Bull riding, bareback riding, saddle bronc riding, steer wrestling and bull fighting | D |
| Rotator Cuff Injury | Currently under treatment | CSD/RD 338 |
| | Treatment complete – depends on activity level and time since injury stabilized | IC |
| Scoliosis | Present, < 5 years since last symptoms/treatment | RD 309 |
| | Pulmonary, cardiac or spinal cord involvement | D |
| Sinusitis | Prompt response to treatment, < 3 episodes per year, no prior surgery or planned surgery | S |
| | Surgery planned | D |
| | ≥ 3 episodes per year and/or history of prior sinus surgery | CSD/RD 568 |
| Sleep Apnea | Workup complete, successful conservative treatment | CSD/RD 626 |
| | Surgically corrected | CSD/RD 626 |
| | Unresponsive to treatment or planned sleep study or surgery pending | D |
| Tendonitis | Present, conservative treatment, < 2 years ago | CSD/RD 327 |
| | Surgery completed < 2 years ago | CSD/RD 327 |
| | Surgery completed > 2 years ago | S |

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| Condition | Consideration | Underwriting Action |
|---|--|---------------------|
| Tenosynovitis | Present, conservative treatment, < 1 year ago | CSD/RD 327 |
| | Chronic or recurrent | CSD/RD 327 |
| | Surgery completed < 1 year ago | CSD/RD 327 |
| | Surgery completed > 1 year ago | S |
| Testicular Cancer | ≤ 5 years in remission | D |
| | > 5 years in remission | IC |
| Thyroid Disorders | Hypothyroid – controlled and no complications or underlying disorders | S |
| | Hyperthyroid – > 3 months since remission of symptoms | RD 063 |
| | Hyperthyroid – < 3 months since remission of symptoms | D |
| Tonsillitis | Four or fewer episodes per year that respond promptly to antibiotics | S |
| | > 4 episodes year, cryptic or severely enlarged tonsils | CSD/RD 570 |
| Transplants (other than corneal) | Donor | S |
| | Recipient | D |
| Transplants, Corneal | < 6 months since transplant | P |
| | > 6 months since transplant | RD 589 |
| Ulcer | > 3 years since last symptoms or treatment | S |
| | < 3 years since last symptoms or treatment | CSD/RD 424 |
| | < 1 year since any surgical correction, treated with > 75% gastrectomy or complications present | D |
| Ulcerative Colitis | Some cases can be considered with medical records if the following criteria are met : colectomy completed with no complications, no medications for ulcerative colitis, good function of the pouch, normal LFT's | IC |
| | All other cases | D |
| Underwater Diving Participation | Average depth of dives < 60 feet and no history of decompression sickness or air gas embolism | S |
| | Average depth of dives 60-130 feet and no history of decompression sickness or air gas embolism | RD 001 |
| | History of decompression sickness, air gas embolism, professional divers, cave divers, average depth 130 feet or greater | D |
| Uterine Fibroids | Hysterectomy completed or menopausal over 1 year | S |
| | Other surgical procedures or Lupron, < 5 years ago | CSD/RD 151 |
| | Other surgical procedures or Lupron in the past but no treatment or symptoms for 5 years or more | S |
| Varicose Veins | Present but no symptoms | S |
| | Symptomatic or previously treated with surgery or sclerotherapy | CSD/RD 908 |
| | Complications of ulcers, cellulitis or hyperpigmentation | D |

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| Condition | Consideration | Underwriting Action |
|---------------------------|--|---------------------|
| Ventricular Septal Defect | Spontaneously closed or surgically closed > 6 months ago | S |
| | Small VSD with no other heart problems and closure expected or surgically corrected < 6 months ago | RD 927 |
| | Moderate to large defect or any size defect with other heart problems | D |

Assurant Health Medical and Non-Medical Underwriting Guidelines

| Build Table - IM Age 16 and Older | | | | | |
|---|---------|--------------------------|----------------------------|---------------------------------------|-------------------------------------|
| In" | Ft' In" | Preferred Range Males | Preferred Range Females | Max for Standard Males and Females | Max for Rating Males and Females |
| 58 | 4'10" | | 90-138 | 157 | 190 |
| 59 | 4'11" | | 92-140 | 163 | 197 |
| 60 | 5'0" | 98-152 | 94-143 | 168 | 203 |
| 61 | 5'1" | 101-155 | 96-146 | 174 | 210 |
| 62 | 5'2" | 103-159 | 98-150 | 180 | 217 |
| 63 | 5'3" | 105-162 | 101-153 | 184 | 224 |
| 64 | 5'4" | 107-166 | 104-158 | 188 | 231 |
| 65 | 5'5" | 110-171 | 107-163 | 192 | 239 |
| 66 | 5'6" | 112-175 | 109-168 | 197 | 246 |
| 67 | 5'7" | 115-181 | 112-173 | 204 | 254 |
| 68 | 5'8" | 118-186 | 115-178 | 210 | 261 |
| 69 | 5'9" | 121-191 | 117-185 | 216 | 269 |
| 70 | 5'10" | 124-197 | 119-192 | 222 | 277 |
| 71 | 5'11" | 126-203 | 122-197 | 229 | 285 |
| 72 | 6'0" | 129-208 | 123-202 | 235 | 293 |
| 73 | 6'1" | 132-215 | 126-207 | 242 | 301 |
| 74 | 6'2" | 135-220 | 130-213 | 248 | 310 |
| 75 | 6'3" | 139-226 | 134-219 | 255 | 318 |
| 76 | 6'4" | 143-232 | 138-225 | 262 | 327 |
| 77 | 6'5" | 146-240 | 141-235 | 269 | 336 |
| 78 | 6'6" | 147-250 | 147-241 | 276 | 345 |
| 79 | 6'7" | 151-256 | 151-248 | 283 | 354 |
| 80 | 6'8" | 155-263 | 155-254 | 290 | 363 |

Assurant Health Medical and Non-Medical Underwriting Guidelines

| Build Table - IM From Birth to Age 15 Juvenile Build Chart (Male and Female) | | |
|--|-----------------------------|--------------|
| Age | Height | Weight |
| Birth | 18" - 21" (1'6" - 1'9") | 6 - 10 lbs. |
| 1 Month | 20" - 24" (1'8" - 2'0") | 8 - 13 lbs. |
| 2 Months | 21" - 25" (1'9" - 2'1") | 9 - 15 lbs. |
| 3 Months | 22" - 26" (1'10" - 2'2") | 10 - 17 lbs. |
| 4 Months | 23" - 27" (1'11" - 2'3") | 11 - 19 lbs. |
| 5 Months | 24" - 28" (2'0" - 2'4") | 13 - 20 lbs. |
| 6 Months | 24" - 29" (2'0" - 2'5") | 14 - 21 lbs. |
| 7 Months | 25" - 29" (2'1" - 2'5") | 14 - 23 lbs. |
| 8 Months | 25" - 30" (2'1" - 2'6") | 15 - 24 lbs. |
| 9 Months | 26" - 30" (2'2" - 2'6") | 16 - 25 lbs. |
| 10 Months | 26" - 31" (2'2" - 2'7") | 17 - 26 lbs. |
| 11 Months | 27" - 31" (2'3" - 2'7") | 17 - 27 lbs. |
| 1 Year | 27" - 32" (2'3" - 2'8") | 18 - 28 lbs. |
| 2 Years | 32" - 37" (2'8" - 3'1") | 23 - 34 lbs. |
| 3 Years | 35" - 40" (2'11" - 3'4") | 26 - 38 lbs. |

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| Build Table - IM From Birth to Age 15 Juvenile Build Chart (Male and Female) | | |
|--|------------------------------|---------------|
| Age | Height | Weight |
| 4 Years | 37" - 43" (3'1" - 3'7") | 29 - 45 lbs. |
| 5 Years | 40" - 46" (3'4" - 3'10") | 32 - 52 lbs. |
| 6 Years | 42" - 49" (3'6" - 4'1") | 36 - 60 lbs. |
| 7 Years | 45" - 52" (3'9" - 4'4") | 40 - 69 lbs. |
| 8 Years | 47" - 54" (3'11" - 4'6") | 44 - 80 lbs. |
| 9 Years | 49" - 57" (4'1" - 4'9") | 49 - 92 lbs. |
| 10 Years | 50" - 59" (4'2" - 4'11") | 55 - 106 lbs. |
| 11 Years | 52" - 62" (4'4" - 5'2") | 61 - 121 lbs. |
| 12 Years | 54" - 64" (4'6" - 5'4") | 67 - 136 lbs. |
| 13 Years | 57" - 67" (4'9" - 5'7") | 75 - 149 lbs. |
| 14 Years | 59" - 70" (4'11" - 5'10") | 83 - 160 lbs. |
| 15 Years | 60" - 72" (5'0" - 6'0") | 90 - 173 lbs. |

Assurant Health Ineligible Occupations

Most persons will qualify for medical insurance without regard to occupation. This list is not exhaustive and is subject to change. Assurant Health's Underwriting Department reserves the right to decline other occupations not listed below.

Among the occupations that are NOT eligible are the following:

- Adult Entertainers/Dancers
- Air traffic controller
- Armed Forces personnel
- Asbestos/toxic chemical workers
- Boxers and prize fighters
- Circus, carnival and amusement park performers/workers
- Commercial Fishermen/Crew going on overnight excursions
- Divers (professional skin or scuba and ocean rescue and recovery)
- Explosive workers
- Oil and natural gas workers both on-shore and off-shore operations
- Professional motor vehicle racers
- Professional athletes including but not limited to: ballet, baseball, basketball, football and wrestling

Note: *Pro-bowlers, billiard players and golfers are acceptable.*

- Professional Crop Dusters
- Structural steel workers
- Stunt flyers
- Stunt person
- Underground miners
- Unemployed due to disability

The following occupations will be considered on an individual basis:

- Horse trainers
- Long-haul truckers
- Professional Rodeo participants
- Ski instructors
- Loggers-rated 25% if they do not have worker's compensation and their duties include actual logging. Office personnel are acceptable as standard.

Assurant Health

Declinable Conditions

This is an illustrative list of the most common conditions that result in a decline. The list is not exhaustive and is subject to change.

A

- Addison's Disease
- AIDS
- Alcohol Abuse
- Alzheimer's Disease
- Amyotrophic Lateral Sclerosis (ALS)
- Aneurysms
- Angina
- Ankylosing Spondylitis
- Aortic Insufficiency
- Aplastic Anemia
- Arterial
 - Embolism (clot)
 - Occlusion
- Arteriosclerosis Obliterans (A.S.O.)
- Atherosclerosis
 - Obliterans
 - Thrombotic Disease

B

- Bipolar Disorders

C

- Cardiomyopathy
- Carotid Stenosis
- Cirrhosis of the Liver
- Coarctation of the Aorta
- Congestive Heart Failure (CHF)
- Cor Pulmonale
- Coronary
 - Artery Disease (C.A.D.)
 - Heart Disease (C.H.D.)
- Crohn's Disease
- Cushing Syndrome
- Cystic Fibrosis

D

- Dementia
- Diabetes Mellitus
- Down Syndrome
- Drug Abuse

E

- Esophageal Varices

Assurant Health Declinable Conditions

F

Fabry Disease
Factor VIII or IX Deficiency

G

Gastric Bypass/Stapling
Gilles De La Tourette's Syndrome

H

Heart Transplant
Hemiplegia
Hemophilia A or B
Hodgkin's Disease
Hydrocephalus

I

Ischemic Heart Disease

J

K

Kidney Transplant

L

Leukemia
Liver Transplant
Lou Gehrig's Disease
Lung Transplant
Lymphoma

M

Marfan's Syndrome
Medullary Sponge Kidney
Mitral Stenosis
Mixed Connective Tissue Disease
Multiple Myeloma
Multiple Sclerosis
Muscular Dystrophy
Myocardial
 Infarction (M.I.)
 Ischemia (M.I.)

N

Neurofibromatosis

Assurant Health Declinable Conditions

O

P

Pacemakers
Paget's Disease
Paralysis
Paranoid Disorder
Paraplegia
Parkinson's Disease
Peripheral Occlusive Arterial Disease (P.O.A.D.)
Personality Disorders
Pituitary Dwarfism
Pneumocystitic Carinii Pneumonia (P.C.P.)
Polycythemia Vera
Primary Pulmonary Hypertension
Pulmonary Heart Disease
Pulmonic Insufficiency

Q

Quadraplegia

R

S

Sarcoma
Schizo Affective Disorders
Schizophrenia
Scleroderma
Severe Childhood or Adolescent Mental Nervous Disorders
Sick Sinus Syndrome
Sickle Cell Anemia/Disease
Stroke
Suicide attempt
Syndrome X
Systemic Lupus Erythematosus

Assurant Health Declinable Conditions

T

Tetrology of Fallot
Thalassemia Major
TIA
Tourette's Syndrome
Transient Ischemic Attack
Transsexualism
Tricuspid
 Insufficiency
 Stenosis
Trisomy 21 Syndrome

U

V

Valve Replacement
Ventricular Arrhythmias

W, X, Y, Z

Assurant Health Exclusion Rider

| Code | Exclusion Rider Description |
|----------------------------------|--|
| Condition Specific Riders | |
| 009 | Any pharmaceutical agents whose primary indication is to treat psychiatric / mental illness/ nervous disorders regardless of the reason for the prescription |
| 997 | Any pharmaceutical agents whose primary indication is to treat hyperlipidemia regardless of the reason for the prescription |
| 998 | Any pharmaceutical agents whose primary indication is to treat hypertension or to lower blood pressure regardless of the reason for the prescription |
| HAZARDOUS ACTIVITIES | |
| Condition Specific Riders | |
| 001 | Any injury sustained or sickness contracted while engaged in any activity directly related to (<u>specific activity</u>) |
| 002 | Aviation-any injury sustained while operating, riding in or descending from any type of aircraft, except as a fare-paying passenger on a commercial flight |
| General Riders | |
| none | |
| MENTAL ILLNESS | |
| Condition Specific Riders | |
| 004 | Any diagnostic procedure, treatment or surgery for encopresis, including any underlying causes or complications thereof |
| 005 | Developmental delay including any underlying causes, diagnostic procedures and evaluations, and treatment including any therapy which includes but is not limited to physical, occupational and speech therapy, surgery or complications thereof |
| 006 | Pervasive developmental disorders, including but not limited to any diagnostic procedures, evaluations, therapies including but not limited to physical, occupational and speech, treatment, surgery, underlying causes or complications thereof |
| 007 | Hyperactivity/attention deficit disorder/hyperkinetic syndromes, including but not limited to any diagnostic testing, treatment, therapy, underlying causes or complications thereof |
| General Riders | |
| none | |

Assurant Health Exclusion Rider

| Code | Exclusion Rider Description |
|----------------------------------|--|
| ENDOCRINE/METABOLIC | |
| Condition Specific Riders | |
| 062 | Hypopituitarism/panhypopituitarism/pituitary insufficiency including but not limited to any diagnostic procedures, treatment, surgery, hormone replacement therapy, underlying causes or complications thereof |
| 063 | Hyperthyroidism, hypothyroidism or thyroiditis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 064 | Enlarged thyroid/goiter/thyroid nodules, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 068 | Klinefelter syndrome, including but not limited to any diagnostic procedures, treatment, testosterone replacement, surgery or complications thereof |
| 070 | Any diagnostic procedures, treatment or surgery for lipomatosis, including any underlying causes or complications thereof |
| 071 | Functioning and non-functioning pituitary tumors whether microadenoma or macroadenoma, including but not limited to any diagnostic procedures, treatment, surgery, hormone replacement therapy, underlying causes or complications thereof |
| 073 | Any diagnostic procedure, treatment or surgery for phenylketonuria, including any underlying causes or complications thereof |
| 099 | (<u>Specific disorder</u>), including any diagnostic procedures, treatment, surgery or any complications thereof OR Any diagnostic procedures, treatment, or surgery for (<u>specific disorder</u>), including any underlying causes or complications thereof |
| General Riders | |
| 060 | Any illness, disease or physical disorder of the thyroid gland |
| TUMORS | |
| Condition Specific Riders | |
| 078 | (<u>Insert specific type of growth, such as leukoplakia, cyst, tumor, fibroma, etc.</u>) or any neoplasm of the (<u>specify organ part</u>) |
| 079 | (<u>Specify type</u>) or any neoplasm of the vocal cords, including any treatment, surgery, scarring, speech therapy or complications thereof |
| 080 | Oral leukoplakia, including but not limited to any diagnostic procedures, treatment, surgery, progression to malignancy or complications thereof |
| 092 | Scar tissue of (<u>specify area</u>), including any treatment or complications thereof |
| 099 | (<u>Specific disorder</u>), including any diagnostic procedures, treatment, surgery or any complications thereof |

Assurant Health Exclusion Rider

| Code | Exclusion Rider Description |
|----------------------------------|--|
| General Riders | |
| none | |
| REPRODUCTIVE | |
| Condition Specific Riders | |
| 103 | Any diagnostic procedures, treatment or surgery for infertility, including any underlying causes or complications thereof |
| 105 | Condylomata Accuminata/Human Papilloma Virus(HPV), including but not limited to any diagnostic procedures, treatment, surgery, progression to invasive malignancy or complications thereof |
| 128 | Menstrual disorders, including but not limited to any underlying causes, diagnostic procedures, treatment, surgery or complications thereof |
| 130 | Polycystic ovarian syndrome, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 131 | (<u>Specific disorder</u>), including but not limited to any diagnostic procedures, treatment, surgery, support procedures, anterior vaginal repair, posterior vaginal repair, hysterectomy, underlying causes or complications thereof |
| 132 | Herpes simplex infections, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 140 | Bartholin's duct cyst or abscess, including any complications thereof |
| 143 | Uterine displacement, including any diagnostic procedures, treatment, surgery or any complications thereof |
| 148 | Any treatment, surgical procedures or replacement of breast implants, including, but not limited to scarring, infections, contractures, reconstructive surgeries or any complications thereof |
| 149 | Breast reduction, including any surgery, treatment, scarring or complications thereof |
| 151 | Symptomatic or asymptomatic uterine fibroids, and discomfort or uterine bleeding for which fibroids are partially or wholly contributory, including but not limited to any diagnostic procedures, treatment, surgery, or complications thereof |
| 152 | Reconstructive breast surgery following a mastectomy or lumpectomy for breast tumors |
| 156 | Abnormal cervical cytology/tissue, including but not limited to any diagnostic procedures, treatment, surgery, progression to malignancy or complications thereof |
| 157 | Benign breast conditions including but not limited to fibroadenoma, cyst, hyperplasia, dysplasia, fibrocystic disease, mass, scar, papillomatosis, intraductal papilloma, mastitis, sclerosing adenosis, fat necrosis and any diagnostic procedures, treatment, surgery or complications thereof |

Assurant Health Exclusion Rider

| Code | Exclusion Rider Description |
|-----------------------|--|
| 158 | Endometriosis/dysmenorrhea/menstrual disorders/Abdominal and pelvic adhesions, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 159 | Gynecomastia or macromastia, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 163 | Phimosis, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 164 | Hypospadias / epispadias, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 167 | Benign disorders of the prostate gland including but not limited to benign prostatic hypertrophy, prostatitis, urinary obstruction, any diagnostic procedures, treatment, surgery or complications thereof |
| 169 | Prostatic intraepithelial neoplasia, including but not limited to any diagnostic procedures, treatment, surgery, progression to invasive malignancy or complications thereof |
| 174 | Hypogonadism including underlying causes, and including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 177 | Erectile dysfunction including any underlying causes, but not limited to any diagnostic procedures, treatment, surgery or complications thereof. |
| 178 | Peyronie's Disease, including but not limited to any diagnostic procedures, treatment, surgery, penile implant surgery or complications thereof |
| 181 | Ectopic pregnancy, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 182 | Spontaneous abortion, spontaneous termination of pregnancy, or miscarriage not resulting in viable birth, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 183 | Molar pregnancy/hydatidiform mole/gestational trophoblastic disease, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes, progression to malignancy or complications thereof |
| 194 | Cesarean section delivery or any complications thereof |
| 199 | (Specific disorder), including any diagnostic procedures, treatment, surgery or any complications thereof OR Any diagnostic procedures, treatment, or surgery for (specific disorder), including any underlying causes or complications thereof |
| General Riders | |
| 139 | Any illness, disease or physical disorder of the uterus, including, but not limited to, uterine fibroids or any complications thereof |

Assurant Health Exclusion Rider

| Code | Exclusion Rider Description |
|----------------------------------|---|
| 141 | Any illness, disease or physical disorder of the cervix, including, but not limited to, (specific disorder) |
| 142 | Any illness, disease or physical disorder of the reproductive organs |
| 146 | Any illness, disease or physical disorder of the vagina, including, but not limited to, (specific disorder) |
| 150 | Any illness, disease or physical disorder of the breasts |
| 170 | Any illness, disease or physical disorder of the epididymis |
| 171 | Any illness, disease or physical disorder of the urinary bladder, prostate or urethra |
| 175 | Any illness, disease or physical disorder of the penis |
| 176 | Any illness, disease or physical disorder of the testes, or treatment thereof |
| 179 | Any illness, disease or physical disorder of the penis or urethra |
| URINARY | |
| Condition Specific Riders | |
| 201 | (Specific condition), including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 204 | Any diagnostic procedures, treatment or surgery for enuresis, including any underlying causes or complications thereof |
| 205 | Vesicoureteral reflux(VUR), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 210 | Urinary incontinence, including but not limited to any diagnostic procedures, treatment, surgery, support procedures, vaginal repairs, hysterectomy, underlying causes or complications thereof |
| 221 | Ureteropelvic junction obstruction/UPJ obstruction/UPJ block/UPJ stenosis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 222 | Urinary tract infections/cystitis/urethritis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 224 | Urinary tract stones, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 226 | Urethritis including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 227 | Urethral stricture/obstruction, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 230 | Renal cyst(s), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |

Assurant Health Exclusion Rider

| Code | Exclusion Rider Description |
|----------------------------------|--|
| 299 | (<u>Specific disorder</u>), including any diagnostic procedures, treatment, surgery or any complications thereof OR Any diagnostic procedures, treatment, or surgery for (<u>specific disorder</u>), including any underlying causes or complications thereof |
| General Riders | |
| 215 | Any illness, disease or physical disorder of the urinary tract |
| 248 | Any illness, disease or physical disorder of the urinary bladder or ureters, including, but not limited to, (<u>specific disorder</u>) |
| 249 | Any illness, disease or physical disorder of the urethra or urinary bladder |
| 287 | Any illness, disease or physical disorder of the (<u>right, left or both</u>) kidneys or ureters |
| 288 | Any illness, disease or physical disorder of the urinary bladder, ureters or urethra |
| MUSCULOSKELETAL | |
| Condition Specific Riders | |
| 304 | Curvatures of the spine/scoliosis/lordosis/kyphosis, including but not limited to any diagnostic procedures, treatment, fixation devices, surgery, underlying causes or complications thereof |
| 306 | Thoracic outlet syndrome, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 308 | Prosthesis or fixation device of the remaining portion of the (amputated limb), including any complications thereof |
| 316 | Club foot/Talipes Equinovarus, including but not limited to any diagnostic procedures, treatment, surgery, therapies or complications thereof |
| 322 | Arthritis/Rheumatic disorders/Inflammatory, Traumatic or Degenerative Joint Disease, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 323 | Craniosynostosis present or repaired, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 324 | Carpal Tunnel Syndrome, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 325 | Any diagnostic procedures, treatment or surgery for bone spurs of the (<u>bone involved</u>), including any complications or underlying causes thereof |
| 326 | Bunions /bunionettes/tailors bunion/hallux valgus of the feet, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 327 | Bursitis/tendonitis/synovitis/tenosynovitis of the (involved joints), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 328 | Any diagnostic procedures, surgery or treatment for flat feet |

Assurant Health Exclusion Rider

| Code | Exclusion Rider Description |
|------|--|
| 332 | Any neuroma or neoplasm of the (<u>left foot, right foot or feet</u>) including, but not limited to Morton's Neuroma |
| 334 | Fracture of the (<u> </u>), including but not limited to any diagnostic procedures, treatment, surgery, fixation devices or complications thereof, including (<u>specific condition</u>) |
| 335 | Plantar fasciitis including any underlying causes, and including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 336 | Non-bone structures of (<u>right, left or both</u>) knee(s) including but not limited to any diagnostic procedures, treatment, surgery, fixation devices or complications thereof. Non-bone structures include all bursae, cartilages, ligaments, tendons, synovium, and joint capsules |
| 337 | Fracture of the knee/patella, including but not limited to any diagnostic procedures, treatment, surgery, fixations devices, underlying causes or complications thereof |
| 338 | Rotator cuff structures of the (<u>right, left or both</u>) shoulder(s) including ligaments, tendons, muscles, cartilage and acromioclavicular joint, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof including (<u>specific disorder</u>) |
| 339 | Fracture of the hip/femur, including but not limited to any diagnostic procedures, treatment, surgery, fixation devices, underlying causes or complications thereof |
| 340 | Osteopenia/Osteoporosis, including but not limited to any diagnostic procedures, treatment, surgery, underlying or related fractures, or complications thereof |
| 341 | Cleft lip/Cleft palate including associated defects of the skull, jaws, facial bones and soft tissues, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof, including (<u>specific complication</u>) |
| 342 | (<u>Specific disorder</u>) of the (<u>select region</u>) spine and its muscles, ligaments, joints, discs, nerves and spinal cord, including but not limited to any diagnostic procedures, treatment, fixation devices, surgery, underlying causes or complications thereof |
| 343 | Fracture of the spine, including but not limited to any diagnostic procedures, treatment, surgery, fixation devices, underlying causes or complications thereof |
| 345 | (<u>Specific disorder</u>) of the (<u>specific location</u>), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 346 | (<u>Right/left/both</u>) Shoulder fracture(s), including but not limited to any diagnostic procedures, treatment, surgery, fixation devices, underlying causes or complications thereof |
| 347 | Pronator syndrome of the (<u>right/left/both</u>) upper extremity(ies), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 348 | Radial nerve palsy of the (<u>right/left/both</u>) upper extremity(ies), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 350 | Any misalignment of the upper and lower teeth and/or improper positioning of how the jaw bone connects to the skull, including, but not limited to the Temporomandibular Joint, its associated tendons, ligaments, musculature or any complications thereof |
| 351 | Torticollis, including any diagnostic procedures, surgery or treatment thereof |

Assurant Health Exclusion Rider

| Code | Exclusion Rider Description |
|----------------------------------|--|
| 352 | Tarsal tunnel syndrome of the (<u>right/left/both</u>) foot(feet), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 353 | Ulnar palsy/cubital tunnel syndrome of the (<u>right/left/both</u>) upper extremity(ies), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 354 | (<u>Right/Left/Both</u>) dislocated or separated shoulder(s), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 355 | Pectus deformities/pectus excavatum/pectus carinatum, including but not limited to any diagnostic procedures, treatment, surgery, fixation devices or complications thereof |
| 356 | Ganglion cyst, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 357 | Hammer toes, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 392 | Prosthesis of the (<u>involved part</u>) or any complications thereof |
| 393 | Surgical pins, screws, plates, implants or any fixation devices of the (<u>involved bone</u>), including removal, replacement or any complications thereof |
| 399 | _____, including any diagnostic procedures, treatment, surgery or complications thereof |
| General Riders | |
| 307 | Any injury, illness, disease or physical disorder of the remaining portion of the (<u>amputated limb</u>) or treatment thereof, including, but not limited to, prosthesis |
| 329 | Any illness, disease or physical disorder of the (<u>involved portion</u>), including, but not limited to, (<u>specific disorder</u>) |
| 330 | Any injury, illness, disease or physical disorder of the (<u>involved portion</u>), including, but not limited to, (<u>specific condition</u>) |
| 358 | Any injury, illness, disease, or physical disorder of the (<u>select region</u>) spine and its muscles, ligaments, joints, discs, nerves and spinal cord, including but not limited to any diagnostic procedures, treatment, surgery, fixation devices, underlying causes or complications thereof |
| 360 | Any injury, illness, disease, or physical disorder of the spine and its muscles, ligaments, joints, discs, nerves and spinal cord, including but not limited to any diagnostic procedures, treatment, surgery, fixation devices, underlying causes or complications thereof |
| DIGESTIVE | |
| Condition Specific Riders | |
| 401 | Esophageal stricture, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |

Assurant Health Exclusion Rider

| Code | Exclusion Rider Description |
|------|--|
| 402 | Schatzki's Ring/lower esophageal ring, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 404 | Sprue / intestinal malabsorption, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 405 | Irritable bowel syndrome/spastic colon, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 408 | Appendicitis, including any diagnostic procedures, treatment or complications thereof |
| 410 | Colon or rectal polyps or papilloma, including but not limited to any diagnostic procedures, treatment, surgery, progression to invasive malignancy or complications thereof |
| 423 | Pancreatitis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 424 | Ulcer and inflammation of esophagus, stomach, or duodenum; peptic ulcer; Helicobacter pylori infection, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 426 | Colorectal cancer, metastases, recurrences, or anastomoses, including but not limited to any diagnostic procedures, treatment, surgery, ostomy services and supplies, follow-up management and surveillance or complications thereof |
| 443 | Bile system disorders and gall stones, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 445 | Anal fissure, abscess or fistula, including any diagnostic procedures, treatment, surgery or complications thereof |
| 446 | Fistula in ano, ischiorectal abscess or anorectal abscess, including any diagnostic procedures, treatment, surgery or complications thereof |
| 455 | Esophagitis, reflux esophagitis, heartburn, indigestion, gastroesophageal reflux disease, duodenitis or hiatal hernia, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 456 | Intestinal obstruction or abdominal adhesions, including any diagnostic procedures, treatment, surgery or complications thereof |
| 457 | Inguinal, femoral, scrotal hernia, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 458 | Hemorrhoids, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 459 | Abdominal, incisional, umbilical, ventral hernia, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 462 | Colon diverticulosis/diverticulitis, including but not limited to any diagnostic procedures, treatment, surgery, ostomy services and supplies, followup management and surveillance or complications thereof |
| 464 | Meckel's diverticulum, including any diagnostic procedures, treatment, surgery or complications thereof |

Assurant Health Exclusion Rider

| Code | Exclusion Rider Description |
|----------------------------------|--|
| 476 | Any illness, disease, disorder or complications arising from ulcerative colitis or surgery for ulcerative colitis, including but not limited to ileostomy, continence pouch, pouchitis, spondylitis, iritis, aortitis, sclerosing cholangitis or pyoderma gangrenosum |
| 499 | (<u>Specific disorder</u>), including any diagnostic procedures, treatment, surgery or any complications thereof OR Any diagnostic procedures, treatment, or surgery for (<u>specific disorder</u>), including any underlying causes or complications thereof |
| General Riders | |
| 420 | Any illness, disease or physical disorder of the salivary glands, including, but not limited to, (<u>specify the disorder</u>) |
| 425 | Any illness, disease, physical disorder, papilloma, or polyp of the (<u>involved area</u>) |
| 430 | Any illness, disease or physical disorder of the colon and/or rectum |
| 431 | Any illness, disease or physical disorder of the esophagus |
| 432 | Any illness, disease or physical disorder of the stomach |
| 433 | Any illness, disease or physical disorder of the gastrointestinal tract |
| 444 | Any illness, disease or physical disorder of the anus, including, but not limited to, (<u>specific condition</u>) |
| 465 | Any illness, disease or physical disorder of the small intestines, including, but not limited to, (<u>specific disorder</u>) |
| 466 | Any illness, disease or physical disorder of the esophagus, stomach, or duodenum, including, but not limited to, (<u>specific disorder</u>) |
| 467 | Any illness, disease or physical disorder of the stomach or duodenum including, but not limited to, (<u>specific disorder</u>) |
| 472 | Any illness, disease or physical disorder of the rectum or the anorectal area |
| EAR, EYE, NOSE AND THROAT | |
| Condition Specific Riders | |
| 502 | Speech, language, communication disorders, including any underlying causes, diagnostic procedures and evaluations, and treatment including any therapy which includes but is not limited to speech, occupational or physical therapy, surgery or complications thereof |
| 525 | Vertigo, dizziness, labyrinthitis, Meniere's disease, tinnitus, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 532 | Otitis media including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 534 | Hearing loss and/or underlying conditions, including but not limited to diagnostic procedures, evaluations, speech therapy, devices, equipment, prosthesis, medical or surgical interventions to assist hearing or auditory perception, or any other treatment |

Assurant Health Exclusion Rider

| Code | Exclusion Rider Description |
|------|---|
| 547 | Ptosis/ blepharoptosis/ blepharochalasis/ dermatochalasis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 548 | Corneal transplant, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 549 | Optic nerve atrophy, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 550 | Retinal degeneration, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness |
| 551 | Retinal hemorrhage, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness |
| 552 | Retinal artery or vein occlusion, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness |
| 553 | Retinal detachment, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness |
| 554 | Retinitis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness |
| 555 | Retinitis pigmentosa, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness |
| 556 | Retrolental fibroplasia/Retinopathy of prematurity, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness |
| 557 | Retinopathy, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness |
| 558 | Amaurosis/amaurosis fugax, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness |
| 559 | Macular degeneration/maculopathy, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 568 | Sinusitis/rhinitis/deviated nasal septum/hypertrophic turbinates, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 570 | Infectious and hypertrophic diseases of the tonsils and adenoids, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 571 | Deviated nasal septum/nasal obstruction, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 575 | Allergies/hayfever/allergic rhinitis/allergic conjunctivitis/nasal obstruction, including but not limited to any diagnostic procedures, treatment, immunotherapy, surgery, or complications thereof |

Assurant Health Exclusion Rider

| Code | Exclusion Rider Description |
|-----------------------|--|
| 578 | Iritis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 579 | Pterygium, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 580 | Keratoconcus, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 582 | Strabismus or surgery to the extraocular muscles, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 583 | Amblyopia, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 584 | Keratitis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 586 | Prosthesis of the (<u>right eye, left eye</u>), including any complications thereof |
| 591 | Blindness--any diagnostic procedures, treatment or surgery for blindness of the (<u>specific eye</u>) or any underlying causes thereof |
| 595 | Radial Keratotomy, correction of refraction or any complications thereof |
| 596 | Cataracts, including but not limited to any diagnostic procedures, treatment, surgery, implanted devices, underlying causes or complications thereof |
| 597 | Glaucoma/ocular hypertension, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 598 | Apraxia/Dyspraxia including but not limited to any therapy evaluations or sessions, treatment, surgery, underlying causes or complications thereof |
| 599 | (<u>Specific disorder</u>), including any diagnostic procedures, treatment, surgery or any complications thereof OR Any diagnostic procedures, treatment, or surgery for (<u>specific disorder</u>), including any underlying causes or complications thereof |
| General Riders | |
| 535 | Any illness, disease or physical disorder of the (<u>right ear, left ear, or ears</u>), including, but not limited to, (<u>specific condition</u>) |
| 574 | Any illness, disease or physical disorder of the nasal structures or sinuses |
| 576 | Any illness, disease or physical disorder of the larynx, pharynx, or associated throat structures including, but not limited to, (<u>specify disorder</u>) |
| 577 | Any illness, disease or physical disorder of the tonsils or adenoids |
| 588 | Any illness, disease or physical disorder of the eyelids, including, but not limited to, (<u>specific disorder</u>) |
| 589 | Any illness, disease of physical disorder of the (<u>right eye, left eye or eyes</u>) , including, but not limited to, blindness |
| 590 | Any injury, illness, disease or physical disorder of the (<u>right eye, left eye or eyes</u>), |

Assurant Health Exclusion Rider

| Code | Exclusion Rider Description |
|----------------------------------|--|
| | including, but not limited to, blindness |
| 592 | Any illness, disease or physical disorder of the (<u>right eye, left eye or eyes</u>) or optic nerves, including, but not limited to, blindness |
| RESPIRATORY | |
| Condition Specific Riders | |
| 610 | Bronchitis, including any diagnostic procedures, treatment, surgery or complications thereof |
| 626 | Sleep apnea/snoring/nasal obstruction, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 648 | Asthma/reactive airway disease (RAD)/bronchospasm, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 699 | (<u>Specific disorder</u>), including any diagnostic procedures, treatment, surgery or any complications thereof OR Any diagnostic procedures, treatment, or surgery for (<u>specific disorder</u>), including any underlying causes or complications thereof |
| General Riders | |
| 611 | Any illness, disease or physical disorder of the respiratory tract, including, but not limited to, (<u>specify condition</u>) |
| 657 | Any illness, disease or physical disorder of the upper respiratory tract, including, but not limited to, (<u>specify condition</u>) |
| 658 | Any illness, disease or physical disorder of the trachea, the bronchi or lungs, including, but not limited to, (<u>specify condition</u>) |
| 659 | Any illness, disease or physical disorder of the trachea, bronchi or lungs, except cancer |
| SKIN | |
| Condition Specific Riders | |
| 092 | Scar tissue of the (<u>specify area</u>), including any treatment or complications thereof |
| 701 | Boil, Furuncles, or carbuncles, including any diagnostic procedures, treatment, surgery or complications thereof |
| 702 | Contact dermatitis, including but not limited to any diagnostic procedures, treatment, surgery, scarring or complications thereof |
| 705 | (<u>Type of disorder</u>), including any treatment, surgery, scarring or complications thereof |
| 706 | (<u>Type of growth</u>), including any treatment, surgery, scarring, progression to invasive malignancy or complications thereof |

Assurant Health Exclusion Rider

| Code | Exclusion Rider Description |
|------|--|
| 707 | Herpes Zoster/Shingles, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 708 | Eczema/atopic dermatitis, including but not limited to any diagnostic procedures, treatment, surgery, scarring or complications thereof |
| 709 | Actinic keratosis, any site, including but not limited to any diagnostic procedures, treatment, surgery, progression to malignancy or complications thereof |
| 710 | (Type of disorder), including any treatment, surgery, or complications thereof |
| 711 | Acne/acne scarring/rosacea, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 714 | Urticaria, including but not limited to any diagnostic procedures, treatment, surgery, scarring, underlying causes or complications thereof |
| 715 | Basal cell carcinoma of the skin, any site, including but not limited to any diagnostic procedures, treatment, surgery, scarring, progression to invasive malignancy or complications thereof |
| 717 | Onychomycosis/ toe nail fungus, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 718 | Squamous cell carcinoma of the skin, any site, including but not limited to any diagnostic procedures, treatment, surgery, scarring, actinic keartosis, progression to invasive malignancy or complications thereof |
| 719 | Vitiligo, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 720 | Calluses or corns of the (right foot, left foot, feet), any diagnostic procedures, treatment, surgery or complications thereof |
| 721 | Hydradenitis/hidradenitis suppurativa, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 722 | Seborrheic dermatitis, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 723 | Lichen simplex chronicus, including but not limited to any diagnostic procedures, treatment, surgery, scarring or complications thereof |
| 724 | Psoriasis/psoriatic arthritis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 793 | Burn injury of the (specific body part), including any treatment, surgery, scarring or residual complications thereof |
| 799 | (Specific disorder), including any diagnostic procedures, treatment, surgery or any complications thereof OR Any diagnostic procedures, treatment, or surgery for (specific disorder), including any underlying causes or complications thereof |

Assurant Health Exclusion Rider

| Code | Exclusion Rider Description |
|----------------------------------|--|
| General Riders | |
| 762 | Any illness, disease or physical disorder of the skin, including, but not limited to (<u>specific condition</u>) |
| NERVOUS | |
| Condition Specific Riders | |
| 802 | Headaches/Migraines, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 803 | Bell's palsy/ facial palsy/ seventh nerve palsy, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 804 | Restless leg syndrome, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 820 | Epilepsy, seizures, convulsions, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 863 | Trigeminal neuralgia or complications thereof, including any diagnostic procedures, treatment, surgery or complications thereof |
| 864 | Neuroma or neurofibromatosis, including any diagnostic procedures, treatment, surgery or complications thereof |
| 899 | (<u>Specific disorder</u>), including any diagnostic procedures, treatment, surgery or any complications thereof OR Any diagnostic procedures, treatment, or surgery for (<u>specific disorder</u>), including any underlying causes or complications thereof |
| General Riders | |
| none | |
| CIRCULATORY | |
| Condition Specific Riders | |
| 903 | Kawasaki disease, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 905 | Patent ductus arteriosus, including but not limited to any diagnostic procedures, treatment, surgery, congenital heart disease, underlying causes or complications thereof |
| 906 | Raynaud's disease, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 907 | Long QT syndrome, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 908 | Varicose veins/varicose ulcers/venous insufficiency, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |

Assurant Health Exclusion Rider

| Code | Exclusion Rider Description |
|-----------------------|---|
| 910 | Aortic valve disease, Bicuspid aortic valve, aortic valve stenosis or insufficiency, including but not limited to any diagnostic procedures, treatment, surgery, or complications thereof |
| 912 | Cardiac Arrhythmias/Palpitations including, but not limited to any diagnostic procedures or evaluation, treatment, surgery, pacemaker placement, catheter or surgical ablation, underlying causes or complications thereof |
| 927 | Cardiac Septal Defect, Atrial Septal Defect, Ventricular Septal Defect present or repaired, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof |
| 933 | Thrombophilia disorders including but not limited to antiphospholipid syndrome, protein c deficiency, protein s deficiency, antithrombin III deficiency, factor V leiden, protein c resistance or venous thrombosis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 962 | Phlebitis/Thrombophlebitis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof |
| 999 | <u>(Specific disorder)</u> , including any diagnostic procedures, treatment, surgery or any complications thereof OR Any diagnostic procedures, treatment, or surgery for <u>(specific disorder)</u> , including any underlying causes or complications thereof |
| General Riders | |
| none | |

Assurant Health Condition Specific Deductible (CSD)

| CSD # | CSD Description |
|-------|---|
| 007 | Hyperactivity/attention deficit disorder/hyperkinetic syndromes |
| 068 | Klinefelter syndrome |
| 130 | Polycystic ovarian syndrome |
| 132 | Herpes simplex infections |
| 151 | Symptomatic or asymptomatic uterine fibroids, and discomfort or uterine bleeding for which fibroids are partially or wholly contributory |
| 156 | Abnormal cervical cytology/tissue |
| 157 | Benign breast conditions including but not limited to fibroadenoma, cyst, hyperplasia, dysplasia, fibrocystic disease, mass, scar, papillomatosis, intraductal papilloma, mastitis, sclerosing adenosis, fat necrosis |
| 158 | Endometriosis/dysmenorrhea/menstrual disorders/abdominal and pelvic adhesions |
| 159 | Gynecomastia or macromastia |
| 167 | Benign disorders of the prostate gland including but not limited to benign prostatic hypertrophy, prostatitis, urinary obstruction |
| 178 | Peyronie's Disease |
| 194 | Caesarean section delivery |
| 222 | Urinary Tract infections/cystitis/urethritis |
| 224 | Urinary tract stones |
| 226 | Urethritis |
| 322 | Arthritis/Rheumatic disorders/Inflammatory, Traumatic or Degenerative Joint disease |
| 324 | Carpal Tunnel Syndrome |
| 326 | Bunions/bunionettes/tailors bunion/hallux valgus of the feet |
| 327 | Bursitis/tendonitis/synovitis/tenosynovitis of the (involved joints) |
| 334 | Fracture of the (_____) |
| 335 | Plantar fasciitis |
| 336 | Non-bone structures of (right, left or both) knee(s)- Non-bone structures include all bursae, cartilages, ligaments, tendons, synovium, and joint capsules |
| 338 | Rotator cuff structures of the (right, left or both) shoulder(s) including ligaments, tendons, muscles, cartilage and acromioclavicular joint |
| 341 | Cleft lip/Cleft palate including associated defects of the skull, jaws, facial bones and soft tissues |
| 342 | (Specific disorder) of the (select region) spine and its muscles, ligaments, joints, discs, nerves and spinal cord |
| 355 | Pectus deformities/pectus excavatum/pectus carniatum |
| 388 | Rheumatoid arthritis |

Assurant Health Condition Specific Deductible (CSD)

| CSD # | CSD Description |
|-------|---|
| 424 | Ulcer and inflammation of esophagus, stomach, or duodenum, peptic ulcer, Helicobacter pylori infection |
| 443 | Bile system disorders and gall stones |
| 455 | Esophagitis, reflux esophagitis, heartburn, indigestion, gastroesophageal reflux disease, duodenitis or hiatal hernia |
| 457 | Inguinal, femoral, scrotal hernia |
| 458 | Hemorrhoids |
| 459 | Abdominal, incisional, umbilical, ventral hernia |
| 462 | Colon diverticulosis/diverticulitis |
| 532 | Otitis media |
| 550 | Retinal degeneration |
| 553 | Retinal detachment |
| 568 | Sinusitis/rhinitis/deviated nasal septum/hypertrophic turbinates |
| 570 | Infectious and hypertrophic disease of the tonsils and adenoids |
| 571 | Deviated nasal septum/nasal obstruction |
| 575 | Allergies/hayfever/allergic rhinitis/allergic conjunctivitis/nasal obstruction |
| 582 | Strabismus or surgery to the extraocular muscles |
| 596 | Cataracts |
| 597 | Glaucoma/ocular hypertension |
| 626 | Sleep apnea/snoring/nasal obstruction |
| 648 | Asthma/reactive airway disease (RAD)/bronchospasm |
| 680 | Allergies/asthma |
| 682 | Allergies/sinusitis |
| 684 | Asthma/sinusitis |
| 686 | Allergies/asthma/sinusitis |
| 702 | Contact dermatitis |
| 708 | Eczema/atopic dermatitis |
| 709 | Actinic keratosis, any site |
| 711 | Acne/acne scarring/rosacea |
| 714 | Urticaria |
| 715 | Basal cell carcinoma of the skin, any site |
| 908 | Varicose veins/varicose ulcers/venous insufficiency |
| 962 | Phlebitis/thrombophlebitis |