



# FlexibleBenefitLTC<sup>®</sup>

LONG TERM CARE INSURANCE

## UNDERWRITING GUIDE

## POLICY INFORMATION

### FLEXIBLE BENEFIT LTC

The *FlexibleBenefitLTC* policy is the result of over two years of research and development, involving some of the most knowledgeable and experienced LTCi marketing and actuarial specialists in the country. The policy provides professional agents with the most extensive variety of benefits and leading-edge options on the market today, including rate guarantees, limited premium payment periods, care by family members, cash benefit alternative, and the ability to have corporate-owned policies (with the Advanced Markets Program).

## GENERAL INFORMATION

### BENEFIT LIMITS

<i>FlexibleBenefitLTC</i>			
Age	Daily Benefit Limits	Maximum Benefit Period	Minimum Elimination Period
18-79	\$50* to \$400	Unlimited	30 Day
80-89	\$50* to \$300	1,460 Days	100 Days

The Daily Benefit options for Assisted Living Facility and Home Health Care are available only within these limits.

\* In South Dakota, the minimum daily benefit is \$100.  
In Wisconsin, the minimum daily benefit is \$60.

### SIGNATURE ON APPLICATION

- ▶ Each person applying for coverage must answer the underwriting questions and sign the application. No other person, including the spouse, may sign on behalf of an applicant. A signature consists of first name, middle initial (if applicable), and last name. Wives should not sign their name as "Mrs." followed by their husband's name on the application.
- ▶ Great American does not accept Power of Attorney signatures.

## ISSUE AGES & EFFECTIVE DATES

- ▶ Issue ages are 18 through 89. Issue age is determined by the date the application is signed, even if there is an age change before the Policy's Effective Date.
- ▶ Applications may not be back-dated for any reason.
- ▶ The policy provides you with maximum flexibility in selecting the Policy Effective Date. The applicant may select:
  1. date of application,
  2. date of underwriting approval,
  3. postdate of up to 90 days from the date of application, or
  4. date selected by Great American for a List Bill (refer to the Employer Group Program Producer Guide for details).
- ▶ The Effective Date cannot be the 29th, 30th, or 31st of the month. If the application is dated on one of these dates, the Effective Date will be the 1st of the following month.
- ▶ Only expenses incurred on or after the Effective Date (as shown in the policy schedule) are eligible for benefits and application of the Elimination Period.
- ▶ Only material misrepresentations in the application for insurance may be used to rescind coverage.
- ▶ Accidents that occur or sickness that first manifests after underwriting approval and issuance/activation of the policy may not be used to void/rescind coverage.
- ▶ Accidents that occur or sickness that first manifests after underwriting approval and issuance/activation of the policy, but before the Effective Date, will be eligible for benefits starting on the Effective Date.

## SUBMISSION OF NEW BUSINESS

- ▶ Applications must be received **within 30 calendar days** of date signed. (Special rules apply to the Employer Group Program.)
- ▶ New business may **not** be processed C.O.D. (Special rules apply to the Employer Group Program and Advanced Markets.)
- ▶ All premiums should be submitted gross using the customer's check made payable to **Great American Life Insurance Company**. Do not submit an agency check. In the event a customer pays cash, submit a cashier's check for the gross premium.
- ▶ Trial applications will not be accepted.
- ▶ Producers should call Underwriting to pre-screen an applicant that has questionable health history or has been previously declined for LTCi. If the producer is advised to submit an application, the conversation should be referenced in the **Pre-Screen Comments** section on the application cover.
- ▶ All cross-outs and/or corrections need to be initialed and dated by the applicant, **not the producer**. Do not use correction fluid on an application.
- ▶ Applications are valid for 90 days from the date they are signed. Underwriting will close the file and return the deposit premium after the 90 day period if we have not received all outstanding information i.e., missing application information, required forms, Telephone Interview, Face-to-Face Cognitive Assessment, or Medical Records. (Special rules apply to Employer Group Program business.)
- ▶ Applicants not seen by the producer: The producer should get prior approval from Underwriting before submitting an application without seeing the applicant face-to-face. Underwriting will order a Telephone Interview, Medical Records, and/or a Face-to Face Interview.
- ▶ If two Great American Financial Resources LTCi applications are submitted at the same time on the same person, the one with the earliest application date will be processed and the other will be withdrawn.
- ▶ Due to the USA Patriot Act's broad anti-terrorism measures, Great American's policy is to prohibit money laundering through detection, deterrence and prevention. While the acceptance of cash or cash equivalents is **not** prohibited with Long Term Care Insurance, regulations are such that we may be required to report to the IRS if cash or cash equivalent payments from a customer exceed the allowable threshold. Types of "cash" include: U.S. currency, foreign currency, Cashier's checks, money orders, and Traveler's checks. A check drawn on the payer's own account, such as a personal check, is not considered cash.
- ▶ **Partnership policies are available only to residents of a partnership state.**

## SPECIAL INFORMATION FOR COUPLES

- ▶ For the Dual Waiver of Premium and the Survivorship Paid Up Benefit options: The benefits selected must be identical for both spouses.
- ▶ If an application is submitted for a couple using the Couples Discount, and then one spouse is declined due to underwriting, the remaining spouse's premium will be adjusted to the One Spouse Discount. See the Rate Class Section of this guide.

## ELECTRONIC FUNDS TRANSFER (BANK DRAFT)

These applications require:

1. **Two months' premium** (except where prohibited by state law), if the Effective Date is other than Date of Approval. Or, **one month's premium** if the requested Effective Date is Date of Approval.
2. Voided check or copy of premium check.
3. A completed Electronic Funds Transfer Authorization Form. If one bank account is going to be used to pay for more than one policy, the bank draft form on each application must be signed by the person whose name is on the account being drafted.

Special rules may apply for some Association or Employer Group Program accounts. Call Marketing for details.

## COMMISSIONS

- ▶ An Advance Commission Program is available on monthly bank draft business. The Advance Commission Program requires additional contracting paperwork. Contact your managing agent for details.

## APPLICATION FOR COVERAGE IN A NON-RESIDENT STATE

- ▶ State regulations prohibit residents of the following eight states from purchasing LTCi in any other state: **Alabama, Alaska, Connecticut, Idaho, Kansas, Minnesota, South Carolina, and Wisconsin.**
- ▶ Residents of the other 42 states (and the District of Columbia) may apply for a non-resident state's **FlexibleBenefitLTC** policy, but all elements of the contractual process must take place in that non-resident state (the application must be signed, the initial premium submitted, and the policy delivered in that other state).

## CHANGES TO AN EXISTING POLICY

### UPGRADES (Benefit Increases) DURING THE 30 DAY RIGHT TO EXAMINE

- ▶ If the applicant has significant medical history or is under treatment for multiple conditions, the producer is encouraged to contact Underwriting prior to submitting the request. The applicant and producer will be notified in writing of Underwriting's decision.
- ▶ Upgrades are not available for Modified or Sub-Standard cases.
- ▶ Benefit increases may be subject to Underwriting review.

### UPGRADES AFTER THE 30 DAY RIGHT TO EXAMINE

- ▶ The producer should submit a new application and mark the box indicating "Upgrade." The producer and the insured should complete the entire application.
- ▶ All benefit increases are at attained age rates and subject to full underwriting review and approval.
- ▶ Do not submit a premium payment with an upgrade request. Producers may call New Business to obtain a quote of what the new premium will be if the upgrade is approved.
- ▶ **FlexibleBenefitLTC** may be written for existing Great American Life LTC policyholders as a separate policy if the original policy has been in force at least six months. The combined benefits of the old and new policies can not exceed the maximum allowed on the **FlexibleBenefitLTC**.
- ▶ Premium Rate Guarantee upgrades are not available after the 30 day Right to Examine period.

### REQUESTS FOR BENEFIT DECREASES

Typically, no underwriting is required to decrease coverage and these requests can be considered at any time during the life of the policy.

### REINSTATEMENT PROCEDURES

All Great American LTC policies have a standard 30 day grace period. After 65 days of the premium due date, reinstatement to the original Effective Date requires a Reinstatement Application and underwriting approval.

### REPLACEMENT OF ANOTHER GREAT AMERICAN FINANCIAL RESOURCES, INC., LTC POLICY

Great American Life will not accept a replacement application on a client who is currently insured for LTC by another Great American Financial Resources, Inc., company.

## SUITABILITY & THE PERSONAL WORKSHEET

Great American Life requires each producer to offer clients LTCi coverage which is suitable for their needs, taking into consideration the product's values, benefits, costs, and the clients' financial resources. The "Personal Worksheet" form (found in most states' application booklets) is designed to help determine suitability. Generally, coverage is not suitable if the premiums are greater than 7% of the client's income.

• **Applications are processed without delay when the Personal Worksheet is completed**, indicating that premiums do not exceed 7% of client's income. (If the Personal Worksheet indicates

that premiums do exceed 7% of the client's income, then Great American Life is required to acknowledge this fact with your client and re-verify their desire for coverage.)

• Applications are often delayed when the Personal Worksheet is incomplete (when the client declines to provide the requested financial information), because regulations require us to re-verify the client's desire for coverage. Generally, this is handled over the telephone with your client.

Therefore, in order to expedite the review of your LTCi applications and avoid the possibility of losing a case, **we strongly recommend that you take a few minutes and complete the Personal Worksheet on every LTCi application.**

## UNDERWRITING

Great American Life is dedicated to providing **underwriting with predictability!** If you will review this guide carefully, you will be able to predict the underwriting results of most applications.

When underwriting long term care, there are three areas that are important to us:

1. **Medical Evidence** - Facts that relate to the physical and mental health of the applicant.
2. **Functional Limits** - Includes such things as independence with activities of daily living (ADLs), instrumental activities of daily living (IADLs) and other indicators that the applicant is active and functionally unimpaired.
3. **Cognition** - This refers to the applicant's awareness and perception as well as the ability to understand and reason. The early stages of cognitive problems are often difficult to discern. Such impairments tend to be progressive and may be indicative of Alzheimer's or other organic brain syndromes.

### UNDERWRITING PROCEDURES

Underwriting evaluates insurability based on the following criteria: medical history, ability to care for oneself on a daily basis, activity level inside and outside of the residence, cognition, and overall lifestyle.

Age	Telephone Interview	Face-to-Face Interview	Medical Records
18 to 64	Yes	No	No
65 to 69	Yes. Cognitive Assessment is Included.	No	No
70 to 89	No	Yes	Yes

- ▶ For age 65 and over, if a Physician has not been consulted within the past 2 years, the application will be postponed until an age appropriate Medical Exam can be completed by the applicant's physician. An age appropriate Medical Exam should include a full physical exam with history, list of all medications, and a complete blood test work-up, including lipid panel and PSA for males.
- ▶ Great American reserves the right to request any underwriting procedure, if deemed necessary, on a case-by-case basis to properly evaluate the applicant for coverage.

## TELEPHONE INTERVIEW

- ▶ Applicants age 18 - 69 will receive a verification telephone call from Great American. Calls will usually be made within 72 hours of receipt of a fully completed application.
- ▶ Please complete the “Best Time to Call” question on the application. This informs Great American of the most convenient time to contact the applicant.
- ▶ Producers will be notified if there is a problem completing the telephone interview. If your client(s) will be unavailable or difficult to contact, please notify Great American.
- ▶ Producers should discuss the underwriting process with each applicant and leave him/her a copy of the “No Surprises” brochure.
- ▶ If your client is hearing impaired and may have difficulty completing a telephone interview, please note this in the Comments Section of the application. Underwriting will make other arrangements.

## FACE-TO-FACE INTERVIEW

- ▶ All applicants age 70 and over will require a Face-to-Face Interview.
- ▶ All Face-to-Face Interviews include a Cognitive Assessment.

- ▶ The Face-to-Face Interview must be completed in the applicant’s home.
- ▶ A Face-to-Face Interview will not be done in lieu of the telephone interview for applicants who refuse to answer questions over the telephone.
- ▶ Any resident of a retirement community will require a Face-to-Face Interview.

## MEDICAL RECORDS/ATTENDING PHYSICIAN STATEMENT (APS)

- ▶ Medical Records will be ordered on all applicants applying for Preferred rates.
- ▶ Medical Records may be ordered:
  1. For all applicants age 70 and over.
  2. Based on medical history, regardless of age.
  3. For all applicants diagnosed with Diabetes.
  4. For any applicant applying for the Unlimited Maximum Benefit.
- ▶ When Medical Records are ordered, we require copies of the last 5 years, including office notes, laboratory/test results, and any specialist consultations.
- ▶ For age 65 and over, if a Physician has not been consulted within the past 2 years, refer to the “Underwriting Procedures” section of this guide.

## MARITAL STATUS

- Couples Discount** ..... Applicant is married, both spouses are applying at the same time, and both spouses are issued. Or, the applicant’s spouse already has a Great American Life LTCi policy.
- One Spouse Discount** ..... Applicant is married, but the spouse is not applying for coverage. Or, only one spouse is issued coverage.
- Individual** ..... Applicant is not married.

## RATE CLASSES

- Preferred** ..... Non-Tobacco user in the last 24 months; within Preferred Height/Weight guidelines; and medical conditions meet the Preferred rating in the underwriting guidelines.
- Standard** ..... Non-Tobacco user in the last 24 months; within Standard Height/Weight guidelines; and medical conditions meet the Standard rating in the underwriting guidelines.
- Select 1** ..... Non-Tobacco user in the last 24 months; within Select 1 Height/Weight guidelines; and medical conditions meet the Select 1 rating in the underwriting guidelines.
- Select 2/Smoker\*** ..... Tobacco user in the last 24 months; and/or within Select 2 Height/Weight guidelines; and/or medical conditions warrant the Select 2 rating in the underwriting guidelines.
- Select 3** ..... Within Select 3 Height/Weight guidelines; and/or medical conditions warrant Select 3 rating.

\*Select 2/Smoker premiums are the same.

- If it is unclear whether an applicant qualifies for either the Preferred or Standard rate, collect the Select 1 rate. The premium difference will be refunded if Underwriting determines the applicant qualifies for the Preferred or Standard rate.
- If a tobacco user is insured, and then ceases using tobacco for a 24 month consecutive period, Great American may consider removing the rating for tobacco use at that time. Call Underwriting for details.

## CHANGES IN AN APPLICANT'S HEALTH STATUS

As stated on the Conditional Premium Receipt: If Great American Life, after receiving the **Initial Application Requirements** and satisfactory evidence of insurability in accordance with the Company's normal rules and standards, determines that on the date of the application the applicant was insurable based on the Company's normal underwriting criteria for the plan and amount applied for, an LTCi policy will be issued to the applicant.

The **Initial Application Requirements** are:

1. Completion of the application and any required forms;
2. If requested by the Company, completion of acceptable underwriting assessment, personal history interview or any other test;

3. If requested by the Company, receipt of medical records and/or any questionnaire or other medical documents; and
4. Submission of an advance premium of the following amount:
  - (a) Three months' premium; or
  - (b) Two months' premium if a monthly payment mode is selected and the requested Effective Date is other than Date of Approval; or
  - (c) One month's premium if a monthly payment mode is selected and the requested Effective Date is Date of Approval.

For some Association, Employer Group, and Advanced Markets business, the Initial Application Requirements are satisfied without advance premium. Call Marketing for details.

## HEIGHT AND WEIGHT GUIDELINES

HEIGHT		FEMALE						HEIGHT		MALE					
FT	IN	PREF Min-Max	Min	STND Max	SEL 1 Max	SEL 2 Max	SEL 3 Max	FT	IN	PREF Min-Max	Min	STND Max	SEL 1 Max	SEL 2 Max	SEL 3 Max
4	7	85-142	81	149	168	184	192	4	7	101-153	96	161	179	198	209
4	8	87-145	83	153	173	189	197	4	8	102-157	97	165	183	204	215
4	9	89-149	85	157	177	193	202	4	9	103-161	98	169	187	208	219
4	10	91-152	87	160	181	197	206	4	10	105-163	100	172	192	213	224
4	11	95-155	90	163	184	200	209	4	11	108-166	103	175	195	216	228
5	0	98-158	93	166	188	204	214	5	0	111-170	106	179	199	221	233
5	1	101-161	96	169	191	209	218	5	1	114-174	109	183	203	225	237
5	2	104-165	99	174	196	214	224	5	2	118-178	112	187	208	231	243
5	3	107-168	102	177	200	218	228	5	3	121-181	115	191	212	236	248
5	4	110-172	105	181	204	222	233	5	4	125-185	119	195	216	240	253
5	5	113-177	108	186	210	229	239	5	5	129-190	123	200	223	247	260
5	6	117-181	111	190	215	234	245	5	6	133-195	127	205	228	253	266
5	7	120-185	114	195	221	240	251	5	7	138-200	131	210	234	260	274
5	8	123-190	117	200	225	246	257	5	8	141-204	134	215	239	265	280
5	9	126-196	120	206	232	253	265	5	9	144-211	137	222	246	273	288
5	10	129-201	123	212	239	261	273	5	10	147-217	140	228	253	281	296
5	11	132-206	126	217	245	267	279	5	11	151-222	144	234	260	288	304
6	0	135-212	129	223	252	274	287	6	0	155-228	148	240	267	296	312
6	1	139-217	132	228	258	281	294	6	1	160-234	152	246	273	303	319
6	2	142-221	135	233	263	287	300	6	2	164-238	156	251	279	310	327
6	3	146-226	139	238	269	293	306	6	3	168-243	160	256	285	316	333
6	4	150-230	143	242	274	299	312	6	4	173-248	165	261	290	322	340
6	5	154-235	147	247	279	305	319	6	5	180-254	171	267	296	329	347
6	6	159-239	151	252	285	311	325	6	6	185-258	176	272	302	335	354
6	7	163-244	155	257	291	317	331	6	7	190-263	181	277	308	342	361
6	8	168-249	160	262	297	323	338	6	8	196-269	187	283	314	349	368
6	9	173-255	165	268	303	330	345	6	9	202-275	192	289	321	356	375
6	10	179-259	170	273	309	336	352	6	10	208-279	198	294	327	363	383

### Co-morbid Conditions for Height/Weight:

- Select 2 and Select 3 Height/Weight are not available to applicants with diabetes or arthritis of major joints.
- Select 3 is not available to tobacco users.

- If an applicant's weight is below the minimum weight, Underwriting may consider the application on a case-by-case basis. Call Underwriting to Pre-screen the applicant.
- If an applicant's weight exceeds the maximum permitted weight, **do not submit** an application; the policy cannot be issued.

## MEDICATIONS FOR UNINSURABLE CONDITIONS

MEDICATION	USE
Adriamycin	Antiplastic, Cancer
Akineton	Parkinson's
AL-27	AIDS
Alkeran	Cancer
Amantadine	Parkinson's
Amibenonium Chloride	Myasthenia Gravis
Antabuse	Alcoholism
Aricept	Alzheimer's
Arimidex	Cancer
Artane	Parkinson's
Avonex	Multiple Sclerosis
AZT	AIDS
Baclofen	Multiple Sclerosis
Bendopa	Parkinson's
Benztopine Mesylate	Parkinson's
Betaseron	Multiple Sclerosis
Blenoxane	Cancer
Bromocriptine	Parkinson's
Carbidopa	Parkinson's
Cogentin	Parkinson's
Cognex	Alzheimer's
Copaxone	Multiple Sclerosis
Cytosan	Cancer
D4T	AIDS
Dantrium	Multiple Sclerosis
Dantrolene	Multiple Sclerosis
DDI	AIDS
Deapril	Dementia
DES	Cancer
Disipal	Parkinson's
Donepezil	Alzheimer's
Dopar	Parkinson's
Doxorubicin	Cancer
Edophonium Chloride	Myasthenia Gravis
Eldepryl	Parkinson's
Emcyt	Cancer
Epogen	Renal Failure
Ergamisol	Cancer
Ergoloid Mesylates	Memory Loss
Eskalith	Psychosis/Depression
Estinyl	Cancer
Fareston	Breast Cancer

MEDICATION	USE
Forteo	Osteoporosis
Foscarnet	AIDS
Galantamine	Alzheimer's
Gamma Infeon	AIDS
Ganite	Cancer
Geodon	Antipsychotic
Glatiramer	Multiple Sclerosis
Gold	Rheumatoid Arthritis
Granulocyte	AIDS
Haldol	Antipsychotic
Hexalen	Cancer
Humira	Rheumatoid Arthritis
Hydegine	Dementia
Hydrea	Cancer
Imuran	Multiple Sclerosis/ Rheumatoid Arthritis
Infeon Beta 1a	Multiple Sclerosis
Interfeon	Hepatitis C
Kadian	Narcotic Analgesic
Kaletra	AIDS
Kemadrin	Parkinson's
Kogenate	Hemophilia
Larodopa	Parkinson's
L-Dopa	Parkinson's
Leukeran	Cancer
Levsin	Parkinson's
Levsinex	Parkinson's
Lithium	Psychosis/Depression
Loresal	Multiple Sclerosis
Loxitane	Antipsychotic
Lupron	Cancer
Megace	Cancer
Mellaril	Schizophrenia
Mestinon	Myasthenia Gravis
Methadone	Narcotic Analgesic
Moban	Antipsychotic
Morphine	Narcotic Analgesic
Mutamycin	Cancer
Myleran	Cancer
Mylotarg	Leukemia
Mytelase	Myasthenia Gravis
Namenda	Alzheimer's
Navane	Antipsychotic

- Call the Underwriting Hotline when a medication is taken for a condition other than the use listed. Refer to the Underlying Condition (UC) in the Medical Conditions section of the guide.

## MEDICATIONS FOR UNINSURABLE CONDITIONS

MEDICATION	USE
Neosar	Cancer
Neostigmine	Myasthenia Gravis
Neupogen	Cancer
Niloric	Dementia
Nilutamide	Cancer
Nitro Patch	Angina
Nitroglycerin	Angina
Nitrotab	Angina
Nolvadex	Cancer
Orencia	Rheumatoid Arthritis
Pagitane	Parkinson's
Parlodel	Parkinson's
Parsidol	Parkinson's
Pentamidine	AIDS
Permax	Parkinson's
Platinol	Cancer
Prolixin	Psychosis/Depression
Prostigmin	Myasthenia Gravis
Reclast	Paget's of Bone
Remicade	Rheumatoid Arthritis / Crohn's Disease
Reminyl	Alzheimer's
Requip	Parkinson's
Retrovir	AIDS

MEDICATION	USE
Riluzole	ALS
Risperdal	Schizophrenia
Rituxan Infusions	Rheumatoid Arthritis
Rivastigmine	Alzheimer's
Roferon	Cancer
Serentil	Antipsychotic
Seroquel	Schizophrenia
Sinemet	Parkinson's
Symmetrel	Parkinson's
TACE	Cancer
Tacrine	Dementia
Tensilon	Myasthenia Gravis
Thioplex	Cancer
Thorazine	Antipsychotic
Trelstar	Cancer
Tremin	Parkinson's
Trisenox	Leukemia
Tumor Necrosis Factor	AIDS
Wellferon	HIV
Zidovudine	AIDS
Zoladex	Cancer
Zyprexa	Schizophrenia

- Call the Underwriting Hotline when a medication is taken for a condition other than the use listed. Refer to the Underlying Condition (UC) in the Medical Conditions section of the guide.

## MEDICAL CONDITIONS

Because of space limitations, we have not listed every health condition you will encounter as you go about your business of selling LTCi. We have included the most common conditions that you will encounter on a daily basis. For those situations that are not addressed in this guide, we have established an Underwriting Hotline so that you will have access to an underwriter.

This is the guide our underwriters use when underwriting your business. If you will rely on this guide, you will have a great rate of success getting your business issued.

- ▶ **Co-morbid Conditions:** Please keep in mind when using this guide that there are certain health conditions that, combined with other health conditions, are generally not insurable. You should check any health condition your client may have against the co-morbid conditions listed for that condition (additional details in the Co-Morbid Conditions Chart on page 26). If a co-morbid condition exists, verify whether it is qualified as mild, moderate, or severe. If you have questions, you may wish to call the Underwriting Hotline at 866-825-4822 to pre-screen your client.

ACTIONS	BEST RATES	BENEFIT LIMITS
<i>F2F = Face-to-Face</i> <i>FUW = Full Underwriting</i> <i>IC = Individual Consideration</i> <i>MR = Medical Records</i>	<i>P = Postpone</i> <i>PS = Pre-Screen with Underwriter</i> <i>TIC = Telephone Cognitive</i> <i>UC = Underlying Condition</i>	<i>PF = Preferred</i> <i>STD = Standard</i> <i>S1 = Select 1</i> <i>S2 = Select 2</i> <i>S3 = Select 3</i>
		<i>EP = Elimination Period</i> <i>LP = Limited Plan - 3 yrs., (up to \$200 per day), 100 day EP (NH &amp; HHC)</i>

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>ACTIVITIES OF DAILY LIVING (ADLs)</b>				
<ul style="list-style-type: none"> <li>• Unable to perform or needs assistance or supervision in performing: Bathing, dressing, transferring, toileting, continence, or eating.....</li> </ul>		Decline		
<b>ACOUSTIC NEUROMA:</b> A benign tumor of the auditory nerve.....	6	F2F, MR	STD	
<b>ADDISON'S DISEASE:</b> An endocrine or hormone disorder which occurs when the adrenal glands do not produce enough of the hormone cortisol or aldosterone				
<ul style="list-style-type: none"> <li>• Stable ≤ 10 mg of steroids.....</li> <li>• Less than 1 year.....</li> </ul>	12	Decline	STD	
<b>AIDS/ARC/HIV:</b> A disease of the immune system that fails to fight infection.....		Decline		
<b>ALCOHOLISM:</b> A chronic illness marked by consumption of alcohol at a level that interferes with physical or mental health, social, family, or occupational responsibilities				
<ul style="list-style-type: none"> <li>• Recovered and abstinent .....</li> </ul>	36	MR	STD	LP
<b>ALCOHOL USE</b>				
<ul style="list-style-type: none"> <li>• Six or more drinks per day .....</li> </ul>		Decline		
<b>ALZHEIMER'S DISEASE:</b> A slowly progressive form of dementia.....		Decline		
<b>AMAUROSIS FUGAX:</b> Temporary loss of vision in one eye due to insufficient blood flow to the retina ( <b>See TRANSIENT ISCHEMIC ATTACK</b> )				
<b>AMNESIA:</b> Loss of memory				
<ul style="list-style-type: none"> <li>• Single episode.....</li> <li>• Multiple episodes or current.....</li> </ul>	12	MR, TIC	PF	
<b>AMPUTATION DUE TO TRAUMA</b>				
<ul style="list-style-type: none"> <li>• Single limb, fully recovered, rehabilitation completed, no limitations.....</li> <li>• Multiple limbs or due to disease.....</li> </ul>	6	Decline	STD	
<b>AMYOTROPHIC LATERAL SCLEROSIS :</b> A disorder causing progressive loss of control of voluntary muscles due to the destruction of nerves in the brain and spinal cord ( <b>ALS, Lou Gehrig's Disease</b> ).....				
		Decline		

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>ANEMIA:</b> A blood disorder characterized by the decreased ability of the red blood cells to provide adequate oxygen supplies to body tissues				
• Iron Deficiency, corrected.....	0	IC	STD	
• Pernicious, with B12 injections, no neurological impairment.....	3	MR, IC	STD	
• Aplastic .....		Decline		
• Cause unknown.....		Decline		
• Sickle cell .....		Decline		
<b>ANEURYSM:</b> A bulge in the wall of an artery				
• Cerebral				
- Fully recovered, only one occurrence, no residuals .....	12	MR	STD	LP
- Fully recovered, only one occurrence, no residuals .....	24	MR	STD	
• Abdominal unoperated, no symptoms and < 5 cm .....	12		STD	
• Abdominal operated < 5 cm .....	6		STD	
• Abdominal ≥ 5 cm.....		Decline		
• <b>Co-morbid Conditions:</b> Vascular/circulatory disease (if unoperated), diabetes, or tobacco use .....		Decline		
<b>ANGINA (See CORONARY ARTERY DISEASE)</b>				
<b>ANGIOPLASTY (See CORONARY ARTERY DISEASE)</b>				
<b>ANKYLOSING SPONDYLITIS:</b> A chronic inflammatory disease that affects the joints between the vertebrae of the spine, and the joints between the spine and the pelvis that eventually causes the affected vertebrae to fuse or grow together (See ARTHRITIS–Rheumatoid)				
<b>ANXIETY/PANIC ATTACKS:</b> A feeling of apprehension or fear that lingers				
• Controlled with meds.....	3		PF	
• Uncontrolled and/or history of emergency care within the last 3 months.....		Decline		
• Post traumatic stress disorder .....		Decline		
<b>APPLIANCES/DEVICES (See MEDICAL EQUIPMENT)</b>				
<b>ARRHYTHMIA:</b> An alteration of the rhythm of the heartbeat				
• Controlled with meds, no evidence of heart failure .....	6		STD	
• <u>Mild</u> , no meds .....	0		STD	
• Severe .....		Decline		
<b>ARTHRITIS:</b> Inflammation of a joint				
• <u>Mild to moderate</u> , controlled with NSAIDS such as Celebrex, Synvisc injections, Bextra, Lodine; no impairments, no limitations or significant deformities and no canes or braces; and/or one joint replacement .....	3	MR	STD	
• <u>Mild to moderate</u> with Enbrel, Plaquenil, or Methotrexate treatment.....	6	MR	STD	LP
• <u>Mild to moderate</u> with Enbrel, Plaquenil, or Methotrexate treatment.....	12	MR	STD	
• Psoriatic .....	12	MR	STD	LP
• Severe, ongoing use of narcotics, or therapy that was not successful.....		Decline		
• <u>Major joints</u> , Select 1 or Select 2 Height/Weight guidelines .....		Decline		
• Severe, progressive, ongoing disabling pain, significant joint deformity or IADL/ADL limitations .....		Decline		
<b>ASBESTOSIS:</b> A lung disease.....				
		Decline		
<b>ASEPTIC NECROSIS:</b> A condition resulting from the temporary or permanent loss of blood supply to the bones .....				
		Decline		
<b>ASTHMA (Non Smokers):</b> A respiratory disease marked by attacks of breathing difficulty, wheezing, and coughing				
• <u>Mild</u> with or without oral meds or inhalers. Normal PFT's .....	0		PF	
• Moderate with FEV1 of at least 60%. No acute episode, emergency care or injectable or oral steroid within the last 6 months .....	6		PF	
• Severe .....		Decline		
• <b>Co-morbid Conditions:</b> Ongoing or continuous steroid use, oxygen use, or smoking .....		Decline		

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>ATAXIA:</b> Defective muscular coordination that manifests when voluntary muscular movements are attempted.....		Decline		
<b>ATRIAL FIBRILLATION:</b> A rapid, irregular heart rhythm				
• Chronic, controlled with meds, no evidence of heart failure .....	6	MR	STD	
• <u>Mild</u> , with meds .....	6	MR	STD	
• <u>Mild</u> , no meds .....	0	MR	STD	
• Uncontrolled or with fibrillator .....		Decline		
<b>ATTENTION DEFICIT DISORDER (ADD):</b> A condition characterized by a developmentally inappropriate level of attention, concentration, activity, and distractibility				
• With meds, active lifestyle, no psychiatric conditions.....		MR	STD	
• All other.....		Decline		
<b>BACK DISORDERS</b>				
• Back surgery, no residuals, fully recovered and released by doctor .....	6	MR	STD	
• Intervertebral disc disease, herniated disc, spinal stenosis, cervical/thoracic/lumbar disc disease, no history of disability, nor current impairment or limitation, symptoms resolved.....	6	MR	STD	
• Muscle strain: No neuro-skeletal involvement, not related to falls, no functional limitations, current treatment with OTC remedies only .....	3		PF	
• Sciatica: Treatment free, normal range of motion, no underlying spinal disorders.....	3		PF	
• All back disorders with current treatment or use of narcotic pain meds .....		Decline		
<b>BALANCE DISORDERS</b> .....		MR, UC		
<b>BELLS Palsy:</b> A disorder involving sudden facial drooping and decreased ability to move the face ( <b>See Palsy</b> )				
<b>BIPOLAR DISORDER:</b> A mood disorder characterized by mood swings from mania (exaggerated feeling of well-being) to depression .....		Decline		
<b>BENIGN PROSTATIC HYPERTROPHY (See PROSTATITIS)</b>				
<b>BLINDNESS (See VISION IMPAIRMENT)</b>				
<b>BLADDER INFECTION</b> .....	0		PF	
<b>BLADDER TUCK</b> .....	3		PF	
<b>BRAIN STIMULATOR</b> .....		Decline		
<b>BRAIN SYNDROME (Chronic or Organic)</b> .....		Decline		
<b>BRAIN TUMOR (Benign)</b>				
• Totally removed, no residuals.....	24	F2F, MR	STD	
• Not treated or recurrent.....		Decline		
<b>BRONCHIECTASIS:</b> A respiratory disorder with abnormal destruction and widening of the large airways ( <b>See CHRONIC OBSTRUCTIVE PULMONARY DISEASE</b> )				
<b>BRONCHITIS:</b> An inflammation of the bronchi, the main air passages in the lungs, which persists for a long period or repeatedly recurs. ( <b>See CHRONIC OBSTRUCTIVE PULMONARY DISEASE</b> )				
<b>BUERGER'S DISEASE:</b> A chronic circulatory disease that leads to obstruction of the blood vessels of the hands and feet				
• Associated with coronary artery disease, diabetes, hypertension or renal disease .....		Decline		
• Peripheral vascular arteriosclerosis.....		Decline		
<b>BYPASS (See CORONARY ARTERY DISEASE)</b>				

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>CANCER:</b> An uncontrolled growth of abnormal cells which have mutated from normal tissue				
• Basal cell carcinoma removed.....	0		PF	
• Brain.....		Decline		
• Breast				
- Negative lymph nodes.....	6	MR	STD	
- Positive lymph nodes no recurrence.....	24	MR	S2	LP
- Positive lymph nodes no recurrence.....	60	MR	STD	
• Internal				
- Includes lung, kidney, colon with negative lymph nodes.....	24	MR	STD	
- Includes lung, kidney, colon, cervical with negative lymph nodes.....	36	MR	STD	
- Includes lung, kidney, colon, cervical with positive lymph nodes.....	60	MR	STD	
• Leukemia-Acute				
- Complete remission.....	24	MR	S1	LP
• Leukemia-Chronic.....		Decline		
• Melanoma				
- Removed, no recurrence.....	12	MR	STD	
• Metastasis, disease free.....	60	MR	STD	
• Metastasis, recurrence of the tumor or current/active/pending treatment.....		Decline		
• Multiple Myeloma.....		Decline		
• Prostate				
- Treated with radiation or seed implant, treatment complete.....	6	MR	STD	
- No recurrence, no current therapy, PSA ≤ 1.0.....	6	MR	STD	
- Treated with surgery, negative bone scan, no recurrence, normal PSA ≤ 1.0.....	6	MR	STD	
• Squamous cell carcinoma, removed, clear margins.....	0	MR	PF	
<b>CARDIOMYOPATHY:</b> A disorder affecting the heart muscle, which usually results in inadequate heart pumping ( <b>includes Left Ventricular Hypertrophy</b> )				
• <u>Mild</u> , stable with no emergency room visits or hospitalizations, > 45% ejection fraction.....	24	MR	S1	LP
• <b>Co-morbid Conditions:</b> Uncontrolled hypertension, congestive heart failure or cardiovascular disease.....		Decline		
<b>CAROTID ARTERY DISEASE:</b> A circulatory condition characterized by narrowing or stenosis of the carotid artery in the neck				
• Endarterectomy or shunt, no symptoms, <u>mild</u> blockage (0-39%), and no surgery.....	6	MR	STD	
- with diabetes ( <b>See DIABETES</b> )				
• Moderate blockage (40-70%), no symptoms.....	24	MR	STD	LP
• <b>Co-morbid Conditions:</b> Moderate blockage with diabetes; stroke; TIA; moderate to severe cardiovascular, cerebrovascular, or peripheral vascular disease; or tobacco use.....		Decline		
<b>CARPAL TUNNEL:</b> Compression of the median nerve at the wrist				
• No surgery recommended.....	0		PF	
• Pending surgery.....		P		
• Surgically treated, released from doctor.....	0		PF	
<b>CATARACT:</b> A cloudy or opaque area in the lens of the eye				
• Stable, no ADL impairment, no pending surgery.....	0		PF	
<b>CEREBRAL PALSY:</b> A group of disorders characterized by loss of movement or loss of other nerve functions.....				
		Decline		
<b>CEREBRAL VASCULAR ACCIDENT (See STROKE)</b>				
<b>CEREBRAL VASCULAR DISEASE:</b> A vascular disease of the brain, including abnormalities of the vessels, blood flow, or quality of flow ( <b>Cerebrovascular Disease</b> )				
• Moderate to Severe.....		Decline		
<b>CHARCOT MARIE TOOTH:</b> A slowly progressive disorder that results in wasting of muscles				
• Partial, mild, no disability.....	12		PF	
• Progressing.....		Decline		

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>CHOLESTEROL (See HYPERCHOLESTEROLEMIA)</b>				
<b>CHRONIC FATIGUE SYNDROME:</b> A condition of excessive fatigue, cognitive impairment and other varied symptoms. The cause is unknown and it may last months or years, causing severe disability				
• No limitations, non-disabling, treated with anti-inflammatory meds.....	6		STD	
• Co-existing limitations from pain or depression, disabling, or treated with narcotics or steroids.....		Decline		
<b>CHRONIC OBSTRUCTIVE PULMONARY DISEASE (COPD):</b> A respiratory disease process that decreases the ability of the lungs to perform ventilation				
• Mild with or without oral meds or inhalers. FEV1 of at least 80% .....	0		STD	
• Moderate with FEV1 of at least 60%. No acute episode, emergency care or injectable or oral steroid within the last 6 months .....	6		STD	
• Severe .....		Decline		
• <b>Co-morbid Conditions:</b> ongoing steroid use and/or oxygen; any smoking use .....		Decline		
<b>CIRRHOSIS OF THE LIVER:</b> A chronic liver disease where the liver is scarred and no longer functions properly .....		Decline		
<b>COGNITIVE IMPAIRMENT</b> .....		Decline		
<b>COLITIS:</b> Inflammation of the large intestine				
• Ulcerative, ≤ 7.5 mg of steroids, recovered and stable.....	6	MR	PF	
• Ulcerative with surgery, fully recovered.....	6	MR	PF	
• Others, stable.....	0	MR	PF	
• Uncontrolled or > 7.5 mg of steroids.....		Decline		
<b>COLOSTOMY (See OSTOMY)</b>				
<b>CONGESTIVE HEART FAILURE:</b> A condition where the heart loses its ability to pump blood efficiently				
• Single occurrence, stable, no more than 40 mg Lasix per day.....	6	MR	STD	
• Single occurrence, stable, no more than 40 mg Lasix per day.....	12	MR	STD	
• Recurrent and/or over 40 mg Lasix per day or atrial fibrillation.....		Decline		
<b>CONTINUING CARE RETIREMENT COMMUNITY (CCRC) -</b> Call underwriting before soliciting a resident or person planning to be a resident of a CCRC. Must be living totally independent.....		PS		
<b>CORONARY ARTERY DISEASE (CAD):</b> Narrowing of the coronary arteries that supply blood to the heart				
• Angioplasty/stent stable .....	3	MR	STD	
• Bypass with no limitations or angina .....	6	MR	STD	
• Multiple surgeries, fully recovered, stable .....	12	MR	STD	
• With diabetes ( <b>See DIABETES</b> )				
• Current angina, shortness of breath, or any physical limitations.....		Decline		
• <b>Co-morbid Conditions:</b> Moderate to severe cerebrovascular or peripheral vascular disease; obesity; kidney disease; atrial fibrillation; uncontrolled hypertension; congestive heart failure; or tobacco use .....		Decline		
<b>CREST SYNDROME:</b> A diffuse connective tissue disease characterized by changes in the skin, blood vessels, skeletal muscles, and internal organs .....		Decline		
<b>CROHN'S DISEASE:</b> A chronic inflammatory disease that can affect any part of the gastrointestinal tract				
• With or without surgery, stable and no steroids.....	12	MR	PF	
• With steroids < 7.5 mg, no osteoporosis .....	12	MR	STD	

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>CUSHING'S DISEASE:</b> An endocrine disorder caused by prolonged exposure of the body's tissues to the hormone cortisol, or by excessive use of cortisol or other steroid hormones				
• Caused by steroid use.....	12		STD	
• Caused by steroid use.....	24		PF	
• Other causes.....		IC		
<b>CYSTIC FIBROSIS:</b> An inherited disease that affects the respiratory and digestive systems.....		Decline		
<b>DEEP VEIN THROMBOSIS (DVT):</b> A condition where there is a blood clot in a deep vein (See <b>THROMBOPHLEBITIS</b> )				
<b>DEGENERATIVE DISC DISEASE:</b> The gradual deterioration of the disc between the vertebrae				
• Back surgery, no residuals, fully recovered and released by doctor.....	6	MR	STD	
• Intervertebral disc disease, herniated disc, spinal stenosis, cervical/thoracic/lumbar disc disease, no history of disability, nor current impairment or limitation, symptoms resolved.....	6	MR	STD	
• Muscle strain: No neuro-skeletal involvement, not related to falls, no functional limitations, current treatment with OTC remedies only.....	3		PF	
• Sciatica: Treatment free, normal range of motion, no underlying spinal disorders.....	3		PF	
• All back disorders with current treatment or use of narcotic pain meds.....		Decline		
<b>DEGENERATIVE JOINT DISEASE:</b> A chronic musculoskeletal disease causing deterioration of the joint cartilage and the formation of new bone at the margins of the joints (See <b>ARTHRITIS</b> )				
• Single replacement of <u>minor</u> joint, no use of cane, no impairments or limitations, full recovery.....	3		STD	
• Single replacement of <u>major</u> joint (ankle, elbow, knee, shoulder, hip) with full recovery and no impairments.....	6		STD	
• <u>Multiple</u> joint replacements, successful, no impairments, full recovery.....	12		STD	
• Use of painkillers, ongoing steroid use, current therapy, residuals or use of walking aids such as a wheelchair or walker.....		Decline		
<b>DEMENTIA:</b> Cognitive deficit, including memory impairment.....		Decline		
<b>DEMYELINATING DISEASE</b> .....		Decline		
<b>DEPRESSION:</b> A mental disorder marked by altered mood				
• <u>Mild</u> or Situational.....	3		STD	
• Chronic with no more than two antidepressant meds.....	3	MR	STD	
• Multiple meds: Three or more antidepressants.....		Decline		
• Use of antipsychotics, manic or bipolar.....		Decline		
<b>DETACHED RETINA:</b> A condition where the retina becomes completely or partially detached (See <b>VISION IMPAIRMENT</b> )				
<b>DIABETES (Requires APS/FUW):</b> A lifelong disease of high blood sugar caused by too little insulin, resistance to insulin, or both See "Co-Morbid Conditions Chart" on page 26 and "Assessing a Diabetic Risk" form on page 27.			FUW	
<b>No Benefit Limits</b>				
• <b>Diet or Oral Meds control</b> , <u>mild</u> coronary disease with no surgery, no heart attack, occasional microalbumin, <u>mild</u> carotid stenosis < 30% with no surgery, within <b>Select 1</b> Height/Weight guidelines, A1c ≤ 8.5.....	6	MR	STD	
• <b>Diet or Oral Meds control</b> , <u>mild</u> coronary disease with no surgery, no heart attack, occasional microalbumin, <u>mild</u> carotid stenosis < 30% with no surgery, within <b>Select 2</b> Height/Weight guidelines, A1c ≤ 8.5.....	6	MR	S2	LP

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>With Benefit Limits</b>				
• <b>Oral Meds and/or Insulin Dependent ≤ 50 units</b> , mild coronary disease with mild retinopathy, stable, surgery (bypass or angioplasty/stent), with or without single heart attack, mild neuropathy/stable, occasional microalbumin, mild carotid stenosis < 30% with no surgery, < 75 mg protein in urine (not constant) no physical or activity limitations, within <b>Select 1</b> Height/Weight guidelines, A1c ≤ 8.5.....	24	MR	STD	LP
• <b>Oral Meds and/or Insulin Dependent ≤ 50 units</b> , mild coronary disease with mild retinopathy, stable, surgery (bypass or angioplasty/stent), with or without single heart attack, mild neuropathy/stable, occasional microalbumin, mild carotid stenosis < 30% with no surgery, < 75 mg protein in urine (not constant) no physical or activity limitations, within <b>Select 2</b> Height/Weight guidelines, A1c ≤ 8.5.....	24	MR	S2	LP
• Uncontrolled, A1c > 8.5.....		Decline		
<b>Co-morbid Conditions for all Diabetes:</b>				
Cerebrovascular disease, kidney disease, shortness of breath, tobacco use, <b>Select 3</b> Height/Weight guidelines. Moderate to severe: cardiovascular disease, retinopathy, or neuropathy.....		Decline		
<b>DISABILITY</b>				
• Military disability .....		PS	STD	
• Received disability benefits at one time, now fully recovered .....	12	UC	STD	
• Handicap Permit / Placard / Tag If currently using due to disability.....		PS	STD	
• Currently receiving disability benefits.....		Decline		
<b>DIVERTICULITIS:</b> An inflammation of an abnormal pouch in the intestinal wall, usually found in the colon .....	0		PF	
<b>DIVERTICULOSIS:</b> An asymptomatic, abnormal pouch in the intestinal wall.....	0		PF	
<b>DIZZINESS</b>				
• No limitations, no falls, serious condition ruled out .....	3		STD	
• All others .....		UC		
• Evaluation in progress, falls .....		Decline		
<b>DOWNS SYNDROME:</b> A chromosome abnormality resulting in moderate to severe mental retardation and other abnormalities.....		Decline		
<b>DRUG DEPENDENCY/ABUSE:</b> Use of any habit-forming or illegal drug (i.e.: marijuana, cocaine) for purposes other than those for which it is normally intended, or in a manner or quantities other than directed				
• Abstinence and successfully treated.....	36	MR	STD	
• Current or treated within 3 years.....		Decline		
<b>DYSKINESIA:</b> Impairment of voluntary movements resulting in fragmented or jerky motions/ <b>DYSTONIA</b> .....		Decline		
<b>EMPHYSEMA:</b> A lung disease which involves damage to the air sacs in the lungs ( <b>See CHRONIC OBSTRUCTIVE PULMONARY DISEASE</b> )				
<b>ENCEPHALITIS:</b> Inflammation of the brain				
• After 1 year full recovery, no residuals.....	12		PF	
<b>ENDOCARDITIS:</b> Inflammation of the lining membrane of the heart				
• One episode, full recovery .....	6		PF	
<b>EPILEPSY:</b> A brain disorder involving seizures				
• Well controlled, seizure free .....	12	MR	STD	
<b>ESOPHAGUS VARICIES:</b> A dilation of an esophageal vein.....		Decline		
<b>FALLS</b>				
• History of multiple .....		Decline		

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>FATTY LIVER:</b> An accumulation of fat within the liver cells				
• No underlying disease .....	6		STD	
<b>FIBROMYALGIA:</b> Chronic pain in muscles and soft tissues surrounding joints				
• Stable, able to perform all ADL's .....	12	MR	STD	
• Existence of limitations from chronic fatigue syndrome, chronic pain and/or pain management; cognitive dysfunction; use of narcotics and/or opioids.....		Decline		
<b>FRACTURES:</b> Sudden breaking of a bone				
• Finger, toe, arm, or leg .....	3		PF	
• Ankle, shoulder, wrist, knee or elbow, fully recovered, normal range of motion, no osteoporosis.....	3		PF	
• Hip, fully recovered .....	12		STD	
• Spine, fully recovered no ongoing pain medication.....	12		STD	
• Compression fracture.....	24		STD	
• Compression fracture with history of osteoporosis .....		Decline		
<b>GALL BLADDER DISEASE</b>				
• Stones present, no symptoms .....	3		PF	
• Surgically removed, no complications .....	3		PF	
<b>GASTRIC BYPASS:</b> Surgical alteration of the stomach				
• No complications, within Height/Weight guidelines .....	6	MR	STD	LP
<b>GASTRO ESOPHAGEAL REFLUX DISEASE (GERD)</b> .....	0		PF	
<b>GLAUCOMA:</b> A condition of increased pressure inside the eye				
• <u>Mild</u> to moderate.....	0		PF	
• Visual impairment that affects ADLs.....		Decline		
<b>GOUT:</b> A disease marked by uric acid deposits in the joints, causing painful arthritis especially in the joints of the feet and legs ( <b>See ARTHRITIS - Rheumatoid</b> )				
<b>HANDICAP PERMIT / PLACARD / TAG (See DISABILITY)</b>				
<b>HEART ATTACK:</b> A condition when an area of heart muscle dies or is damaged because of an inadequate supply of oxygen to that area				
• No atrial fibrillation .....	6		STD	
• With atrial fibrillation .....	12	IC, MR	STD	
<b>HEART MURMUR:</b> An abnormal sound in the heartbeat ( <b>See HEART VALVE DISEASE</b> )				
<b>HEART VALVE DISEASE:</b> The heart valves can malfunction either by leaking (valve regurgitation) or by failing to open adequately (valve stenosis); either problem can seriously interfere with the heart's ability to pump blood				
• <u>Mild or moderate</u> , stable, with or without meds .....	6	MR	STD	
• Severe or unstable .....		Decline		
<b>HEART VALVE REPLACEMENT</b>				
• Fully recovered.....	6	MR	STD	
<b>HEMACHROMATOSIS (Iron Overload):</b> A genetic disease that results in excess iron deposits throughout the body				
• Stable, successful treatment, normal liver function tests .....	6	MR	STD	
<b>HEMOPHILIA:</b> A hereditary bleeding disorder in which it takes a long time for the blood to clot and abnormal bleeding occurs				
• No symptoms, stable blood studies.....	12		STD	
• Symptomatic, continued steroid or antineoplastic treatment, weight loss, abnormal blood studies, or factor VIII .....		Decline		

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>HEPATITIS:</b> An inflammation of the liver				
• Hepatitis A & B, fully recovered, normal liver function tests .....	6	MR	STD	
• Hepatitis C - liver enzymes up to 2x normal .....	12	MR	S2	LP
• All others including D or uncontrolled .....		Decline		
<b>HERNIA:</b> The protrusion of an organ or a part of an organ through the wall of the cavity that normally contains it				
• Surgically repaired, full recovery, no residuals .....	1		PF	
<b>HERNIATED DISC (See BACK DISORDERS)</b>				
<b>HIATAL HERNIA:</b> A condition in which a portion of the stomach protrudes upward into the chest, through an opening in the diaphragm .....				
	3		PF	
<b>HODGKINS DISEASE:</b> A malignancy found in the lymph nodes, spleen, liver, and bone marrow (See LYMPHOMA)				
<b>HOME HEALTH CARE</b>				
• Full Recovery .....	6	UC		
• Currently receiving .....		P		
<b>HUNTINGTON'S DISEASE:</b> A disorder in which nerve cells in the brain waste away or degenerate .....				
		Decline		
<b>HYDROCEPHALUS:</b> A disorder associated with excessive fluid in the brain .....				
		Decline		
<b>HYPERCHOLESTEROLEMIA:</b> An excessive amount of cholesterol in the blood				
• Controlled, cholesterol ≤ 240 .....	0	MR	PF	
• Controlled, cholesterol > 240 but ≤ 400 .....	0	MR	STD	
• Uncontrolled > 400 .....		Decline		
<b>HYPERTENSION:</b> Higher than normal blood pressure				
• <u>Mild</u> , controlled with one or two meds,* reading in last year <140/80 .....	3		PF	
• <u>Moderate</u> , controlled with meds,* reading last year <160/90 .....	6		STD	
• Renal or portal or pulmonary .....		Decline		
• Uncontrolled .....		Decline		
*Diuretics (fluid pills) do not count as a medication.				
<b>IRREGULAR HEART BEAT (See ARRHYTHMIA)</b>				
<b>JOINT REPLACEMENT:</b> The replacement of a joint				
• Single replacement of minor joint, no use of cane, no impairments or limitations, full recovery .....	3	MR	STD	
• Single replacement of major joint (ankle, elbow, knee, shoulder, hip) with full recovery and no impairments .....	6	MR	STD	
• Multiple joint replacements, successful, no impairments, full recovery .....	12	MR	STD	
• Use of painkillers, ongoing steroid use, current therapy, residuals or use of walking aids such as a wheelchair or walker .....		Decline		
<b>KARPOSI'S SARCOMA:</b> A tumor caused by herpesvirus 8 (HHV8) .....				
		Decline		
<b>KIDNEY</b>				
• Kidney stones .....	0	MR	PF	
• Transplant				
- No symptoms, normal renal function .....	36	MR	STD	LP
- Symptomatic, abnormal renal function .....		Decline		
• Dialysis or kidney failure/insufficiency, polycystic kidney .....		Decline		
<b>KYPHOSIS:</b> A curving of the spine that causes bowing of the back				
• <u>Mild</u> , no symptoms and no limitations .....	0		PF	

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>LEUKEMIA:</b> A malignancy of the blood-forming cells in the bone marrow ( <b>See CANCER</b> )				
<b>LOU GEHRIG'S DISEASE (ALS)</b> .....		Decline		
<b>LUPUS:</b> A chronic, inflammatory auto-immune disorder that may affect organ systems including the skin, joints, and internal organs				
• Discoid, stable, well evaluated.....	6		PF	
• Erythematosus (systemic).....		Decline		
<b>LYME DISEASE:</b> A multi-system disorder caused by bacteria transmitted by a tick				
• No symptoms, no limitations, treatment-free, no neurological or cardiac involvement.....	12		PF	
• Symptomatic, neurological or cardiac impairment.....		Decline		
<b>LYMPHOMA:</b> A usually malignant lymphoid tumor or growth				
• Hodgkin's disease .....	60	MR.....	STD	
• Non-Hodgkin's Lymphoma				
- 3 years after surgery and/or last treatment, fully recovered .....	36	MR.....	STD	
- 5 years after surgery and/or last treatment, fully recovered .....	60	MR.....	PF	
<b>MACULAR DEGENERATION:</b> A disorder that affects the macular (the central part of the retina) causing decreased visual acuity and possible loss of central vision				
• <u>Mild</u> , stable, no impairments, one eye .....	0		STD	
• <u>Mild</u> , stable, no impairments, both eyes .....	0		STD	
<b>MEDICAL EQUIPMENT</b>				
• Cane, single pronged, no ADL impairment, outside use only.....	0		PF	
• Cane, multi-pronged, .....		Decline		
• Catheter.....		Decline		
• Leg or foot brace(s) .....		PS .....		LP
• Oxygen or respirator.....		Decline		
• Feeding tube.....		PS .....		LP
• Walker, wheelchair, or motorized scooter .....		Decline		
<b>MEDICAL EXAM</b>				
• Ages 65 and over, if a Physician has not been seen within the past 2 years, a routine physical exam must be completed by the applicant's physician. ....		P		
<b>MEMORY LOSS:</b> The inability to remember or recall bits of information or behavioral skills				
• Single episode.....	12	MR, F2F.....	STD	
• Multiple episodes.....		Decline		
<b>MENIERE'S DISEASE:</b> A disorder of the inner ear characterized by abnormal sensation of movement, loss of hearing in one or both ears, or noises and ringing				
• <u>Mild</u> , stable with ≤ 2 meds .....	0		PF	
• Unstable or ≥ 3 meds.....		Decline		
<b>MENINGITIS:</b> An infection which causes inflammation of the membranes covering the brain and spinal cord				
• Completely recovered, treatment-free.....	3		PF	
<b>MENTAL DISORDER:</b> A mental or bodily condition marked by sufficient disorganization of personality, mind, and emotions				
• Chronic with no more than two antidepressant meds.....	3	MR.....	STD	
• Multiple meds: Three or more antidepressants .....		Decline		
• Use of antipsychotics .....		Decline		
• Manic or bipolar disorder .....		Decline		
<b>MENTAL RETARDATION:</b> Below average general intellectual function with associated deficits in adaptive behavior that occurs before age 18				
• <u>Mild</u> , totally independent, no ADL assistance and no ADL or IADL limitations .....	3	MR.....	STD.....LP	
• All others.....		Decline		

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>MIGRAINE:</b> A disorder involving repeated or recurrent headaches, associated with temporary changes in the diameter of the blood vessels in the head				
• Mild to moderate, current use of preventive meds .....	3		PF	
• Occasional narcotic use during episodes.....	12		PF	
• Frequent narcotic use during episodes .....		Decline		
<b>MITRAL VALVE PROLAPSE:</b> A heart disorder in which the mitral heart valve does not close properly, allowing blood to leak into the left atrium ( <b>See HEART VALVE DISEASE</b> )				
<b>MONOCLONAL GAMMOPATHY:</b> A blood disorder where there is a presence of abnormal protein in the blood .....	24	MR	STD	
<b>MULTIPLE MYELOMA:</b> A cancer of the bone marrow.....		Decline		
<b>MULTIPLE SCLEROSIS:</b> A disorder of the central nervous system involving decreased nerve function associated with the formation of scars on the covering of nerve cells.....		Decline		
<b>MUSCULAR DYSTROPHY:</b> A group of disorders characterized by progressive weakness and loss of muscle tissue .....		Decline		
<b>MYASTHENIA GRAVIS:</b> A disorder characterized by chronic muscle weakness of voluntary muscles				
• Post surgery.....	84	IC, MR	STD	LP
• Otherwise.....		Decline		
<b>MYOCARDIAL INFARCTION (See HEART ATTACK)</b>				
<b>NARCOLEPSY:</b> A sleep disorder associated with uncontrollable sleepiness and frequent daytime sleeping				
• Well controlled, no restrictions .....	6	MR	STD	
<b>NEUROGENIC BLADDER:</b> A urinary bladder problem in which there is abnormal emptying of the bladder; it may empty spontaneously or may not empty at all				
• Completely independent, no urinary tract infections, no complications or paralysis .....	12		STD	
• Completely independent, no urinary tract infections, no complications or paralysis .....	24		PF	
• Ongoing antibiotic or pain relief treatment or incontinence .....		Decline		
<b>NEUROPATHY:</b> A disease of the nerves				
• Mild, non-limiting, non-progressive, treatment-free.....	6	MR	STD	
• All other.....		UC		LP
<b>NON-HODGKINS LYMPHOMA (See LYMPHOMA)</b>				
<b>OBSESSIVE COMPULSIVE DISORDER (OCD):</b> An anxiety disorder characterized by the presence of obsessions or compulsions				
• Mild to moderate, with or without meds, stable .....	0		STD	
• Uncontrolled and/or history of hospitalization or emergency care .....		Decline		
<b>ORGANIC BRAIN SYNDROME:</b> Any of a large group of acute and chronic mental disorders associated with brain damage or impaired cerebral function .....		Decline		
<b>OSTEOARTHRITIS:</b> A chronic musculoskeletal disease causing deterioration of the joint cartilage and the formation of new bone at the margins of the joints ( <b>See ARTHRITIS</b> )				
<b>OSTEOMYELITIS:</b> An acute or chronic bone infection				
• One episode or one bone involved, fully recovered, no complications .....	6	MR	STD	
• Two or more episodes and or two or more bones involved, fully recovered, no complications.....	36	MR	STD	LP
• Two or more episodes and or two or more bones involved, fully recovered, no complications.....	60	MR	STD	

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>OSTEOPENIA:</b> A thinning of the bones, typically the stage before true osteoporosis				
• BMD between -2.5 and -0.9, with or without meds .....	0		PF	
<b>OSTEOPOROSIS:</b> The progressive loss of bone density and thinning of bone tissue				
• Prescription meds, limited bone loss .....	0		STD	
• Fractures not due to trauma .....		Decline		
• <b>Co-morbid Conditions:</b> Severe osteoporosis (BMD of -3.5 or more) or treatment with Actimmune or Forteo .....		Decline		
<b>OSTOMY:</b> A surgical opening in the body for the discharge of body wastes				
• Colostomy, ileostomy, independent care, weight stable .....	12	MR	STD	
<b>PACEMAKER INSERTION</b>				
• Successful, full recovery, stable .....	3		PF	
<b>PAGET'S DISEASE:</b> A metabolic bone disease that involves bone destruction and re-growth that results in deformity				
• Breast (See <b>CANCER-Breast</b> )				
• Bone .....		Decline		
<b>PAIN STIMULATOR (DRUG DISPENSER)</b> .....		Decline		
<b>PALSY</b>				
• Bells palsy, diagnosis confirmed, fully recovered .....	3	MR	PF	
• Others, stable, no impairments .....	12	MR	STD	
• Cerebral palsy .....		Decline		
<b>PANCREATITIS:</b> An inflammation or infection of the pancreas				
• Not associated with alcohol abuse or diabetes, fully recovered .....	12	MR	PF	
• Chronic or secondary to alcohol abuse or with history of diabetes .....		Decline		
<b>PANIC DISORDER:</b> Repeated, unpredictable attacks of intense fear, accompanied by severe anxiety symptoms in the body that may last from minutes to hours				
• Chronic with no more than two meds .....	3		PF	
• Multiple meds: Three or more meds, or hospitalization .....		Decline		
<b>PARALYSIS:</b> Temporary suspension or permanent loss of function, especially loss of sensation or voluntary motion				
• Single partial limb, due to trauma, no limitations .....	12	IC	STD	LP
• Foot drop .....		Decline		
• Paraplegia or quadriplegia .....		Decline		
<b>PARKINSON'S:</b> A chronic nervous disease characterized by a fine, slowly spreading tremor and difficulty with walking, movement, and coordination .....		Decline		
<b>PERICARDITIS:</b> Inflammation of the pericardium, the sac covering the heart				
• Fully recovered, no residuals .....	6	MR	PF	
• Chronic or progressive .....		Decline		
<b>PERIPHERAL NEUROPATHY (See NEUROPATHY)</b>				
<b>PERIPHERAL VASCULAR DISEASE:</b> A circulatory disease of the peripheral blood vessels that is characterized by narrowing and hardening of the arteries that supply blood to the legs and feet				
• Successfully treated, stable, no functional limitations .....	3		STD	
• <b>Co-morbid Conditions:</b> Diabetes, multiple deep vein thrombosis, vascular disease or tobacco use .....		Decline		
<b>PHLEBITIS:</b> Inflammation of a vein				
• No current treatment .....	6		PF	
<b>PHYSICAL THERAPY (See THERAPY)</b>				

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>PNEUMONIA:</b> An inflammation of the lungs caused by an infection				
• One episode, no smoking, fully recovered .....	3		PF	
• Two or more episodes within past 12 months or smoker.....		P		
<b>POLYCYSTIC KIDNEY:</b> An inherited kidney disorder that enlarges the kidneys and interferes with their function because of multiple cysts on the kidneys .....		Decline		
<b>POLYCYTHEMIA VERA:</b> A blood disorder characterized by abnormal increase in red blood cells resulting from increased blood cell production by the bone marrow .....		Decline		
<b>POLIOMYELITIS:</b> An acute infectious virus disease caused by the poliovirus				
• No residuals, fully independent .....	24	MR	STD	
• Within 2 years or with any residuals .....		Decline		
<b>POLYMYALGIA RHEUMATICA:</b> A disorder of unknown cause, usually afflicting persons over the age of 50, involving pain and stiffness in the hip and shoulder area				
• Mild, controlled with non-steroidal or OTC meds, no functional impairment .....	6	MR	PF	
• Controlled with ≤ 7.5 mg of steroids per day, no functional impairment, no evidence of osteoporosis .....	6	MR	STD	
• Treated with gold, painkillers, Imuran, methotrexate or > 7.5 mg of steroids per day.....		Decline		
<b>POST POLIO SYNDROME:</b> A variety of musculoskeletal symptoms and muscular atrophy that create new difficulties with activities of daily living 25 to 30 years after the original attack of acute paralytic poliomyelitis.....		Decline		
<b>POST TRAUMATIC STRESS DISORDER:</b> A psychiatric illness that can occur following a psychologically traumatic event that is generally outside the range of usual human experience .....		Decline		
<b>PREGNANCY</b>				
• Currently pregnant or within 30 days postpartum, no complications.....	0		PF	Min. 100 day EP
• After normal childbirth or C-section, fully released .....	1		PF	
• Complications during pregnancy.....		P		
• Postpartum complications .....		UC		
<b>PROSTATITIS/BENIGN PROSTATIC HYPERTROPHY:</b> A non-malignant enlargement of the prostate due to excessive growth of prostatic tissue				
• Stable or benign biopsy .....	0	MR	PF	
<b>PSYCHOSIS DISORDER:</b> A general term referring to a loss of contact with reality .....		Decline		
<b>PULMONARY EMBOLISM:</b> A blockage of an artery in the lungs by a blood clot or an unknown substance				
• Resolved, fully recovered .....	12	MR	STD	
<b>PULMONARY FIBROSIS:</b> A respiratory condition of unknown cause, characterized by scarring, thickening, and inflammation of the deep lung tissues .....		Decline		
<b>PULMONARY NODULE</b>				
• Benign, follow up stable.....	12	MR	STD	
<b>RAYNAUD'S DISEASE:</b> A vascular disorder that is marked by recurrent spasms of the capillaries.				
• No symptoms, treatment free .....	12	MR	PF	
• Stable, treated with 1-2 meds, no systemic involvement .....	12	MR	STD	
• Treated with 3 or more meds or progressive .....		Decline		
• <b>Co-morbid Conditions:</b> Smoker within last 24 months.				

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>RAYNAUD'S PHENOMENON:</b> Sporadic attacks of blood vessel spasms resulting in interruption of blood flow to the fingers, toes, ears, and nose, caused by exposure to the cold or strong emotions. • Due to Rheumatoid Arthritis (See Rheumatoid Arthritis) • Not associated with connective tissue disease.....	12	MR.....	STD	
• <b>Co-morbid Conditions:</b> Smoker within last 24 months.				
<b>RENAL DIALYSIS OR RENAL FAILURE/RENAL INSUFFICIENCY</b> .....		Decline		
<b>RESTLESS LEG SYNDROME (RLS):</b> A sleep disorder characterized by leg discomfort during sleep, which is only relieved by frequent movements of the legs.....	0		PF	
<b>RETINOPATHY:</b> Any of various noninflammatory disorders of the retina .....		UC.....	STD	
• <b>Co-morbid Conditions:</b> Diabetes .....		Decline		
<b>RHEUMATOID ARTHRITIS:</b> A chronic, inflammatory, systemic disease that primarily affects the joints and surrounding tissues but also affects other organ systems within the body ( <b>See ARTHRITIS</b> )				
<b>SARCOIDOSIS:</b> A disease of unknown cause in which inflammation consisting of granulomas occurs in lymph nodes, lungs, liver, eyes, skin, and other tissues • No symptoms, no complications or limitations, treatment-free. If lung, baseline pulmonary function tests, FEV1 > 85%, FVC > 85% .....	12	MR.....	STD	
• Multiple sites, under treatment, symptomatic, or with limitations .....		Decline		
<b>SCHIZOPHRENIC DISORDERS:</b> A group of psychotic disorders characterized by disturbances in thought, perception, affect, behavior, and communication lasting longer than 6 months.....		Decline		
<b>SCIATICA:</b> A condition involving impaired movement and/or sensation in the leg, caused by damage to the sciatic nerve ( <b>See BACK DISORDERS</b> )				
<b>SCOLIOSIS:</b> A lateral (away from the middle) or sideways curvature of the spine • <u>Mild</u> to moderate, no impairments, with or without meds .....	0		PF	
• Severe or with respiratory or functional impairment.....		Decline		
<b>SCLERODERMA:</b> A diffuse connective tissue disease characterized by changes in the skin, blood vessels, skeletal muscles, and internal organs • Morphea (localized), no internal organ involvement, confirmed by biopsy .....	12	MR.....	STD	
• Systemic .....		Decline		
<b>SEIZURES:</b> A sudden violent, uncontrollable contraction of a group of muscles • Well controlled .....	12	MR.....	STD	
<b>SENILE DEMENTIA:</b> A mental disorder of old age.....		Decline		
<b>SICKLE CELL ANEMIA:</b> An inherited chronic blood disease in which the red blood cells function abnormally and break down, causing recurrent painful episodes.....		Decline		
<b>SJORGEN'S SYNDROME:</b> A systemic, inflammatory disorder characterized by dry mouth, decreased tearing, and other mucous membranes often associated with auto-immune rheumatic disorders • Stable, well controlled .....	0	MR.....	STD	
• <b>Co-morbid Conditions:</b> Lupus .....		Decline		
<b>SKIN CANCER (See CANCER)</b>				
<b>SLEEP APNEA:</b> Repeated, prolonged episodes of cessation of breathing during sleep • <u>Mild</u> with or without CPAP.....	0		PF	
- with <u>mild</u> heart disease.....	0	MR.....	STD	
• <b>Co-morbid Conditions:</b> Oxygen use, COPD, or moderate to severe heart disease .....		Decline		

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>SOCIAL SECURITY DISABILITY:</b> A federal assistance program for disabled people who have paid Social Security taxes or are dependents of people who have paid. ....		Decline		
<b>SPINAL BIFIDA:</b> A congenital disorder where the backbone and spinal cord do not close before birth .....		Decline		
<b>SPINAL STENOSIS:</b> A narrowing of the lumbar or cervical spine canal, which causes compression on nerve roots ( <b>See DEGENERATIVE DISC DISEASES</b> )				
<b>SPONDYLOSIS:</b> A degenerative disease of the spine				
• Mild to moderate with no impairments or limitations.....	0	MR	PF	
• Severe or with functional limitation or impairment.....		Decline		
<b>STEROID USE</b>				
• Periodic use ≤ 10 mg per day .....		MR, UC	STD	
• Current or ongoing use > 10 mg per day.....		Decline		
<b>STROKE:</b> Occurs when the blood supply to any part of the brain is interrupted, resulting in the death and loss of brain function and tissue ( <b>Cerebral Vascular Accident</b> )				
• Age 18-64, working full-time, only one occurrence, no residuals.....	12	MR, F2F	STD	
• Age 18-89, fully recovered, only one occurrence, no residuals.....	24	MR, F2F	STD	
• Co-morbid Conditions: Diabetes, carotid artery disease > 40%, vascular disease, uncontrolled, hypertension, or tobacco use.....		Decline		
<b>SUBDURAL HEMATOMA:</b> A collection of blood on the surface of the brain				
• Complete recovery, no limitations or cognitive deficits.....	12	MR, TIC/F2F	STD	
• Diagnosed as chronic, with limitations or cognitive deficit.....		Decline		
<b>SURGERY:</b> Recommended or anticipated minor or day surgery recommended for hernia, gallbladder, cataracts, or bunions				
• Recommended or anticipated requiring general anesthesia, physical therapy or other rehab services.....		P		
• Completed .....		UC		
• Other .....		IC		
<b>SYNCOPE (Light Headedness or Fainting):</b> A transient loss of consciousness due to inadequate blood flow to the brain .....	3		STD	
<b>TENNIS ELBOW:</b> Inflammation of the muscles of the forearm, or their tendons near the origin on the humerus (bone of the upper arm)/ <b>TENDONITIS:</b> Inflammation of a tendon .....	0		PF	
<b>THERAPY:</b> Remedial treatment of mental or bodily disorder				
• Physical.....		UC		
• Occupational .....		UC		
• Speech .....		UC		
• Respiratory .....		UC		
<b>THROMBOCYTHEMIA:</b> A blood disorder characterized by an increase in the number of blood platelets				
• Stable with normal laboratory findings.....	12	MR	STD	
<b>THROMBOCYTOPENIA:</b> Any disorder in which there are not enough platelets in the blood				
• Stable with normal laboratory findings.....	12	MR	STD	
<b>THROMBOPHLEBITIS:</b> Swelling of a vein caused by a blood clot				
• Single event, complete recovery, no limitations .....	3		STD	
• All others.....		Decline		
<b>TOBACCO USE:</b> Cigarettes, pipe, cigars, chew, or snuff				
• Co-morbid Conditions: Carotid artery disease, COPD, diabetes, and peripheral vascular disease.....		Decline		

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>TRANSIENT GLOBAL AMNESIA (TGA):</b> A memory disorder seen in middle-aged and elderly persons; characterized by an episode of amnesia and bewilderment that lasts for several hours; person is otherwise alert and intellectually active ( <b>See TRANSIENT ISCHEMIC ATTACK</b> )				
<b>TRANSIENT ISCHEMIC ATTACK (TIA) LACUNAR INFARCT:</b> A brain disorder caused by temporary disturbance of blood supply to an area of the brain, resulting in a sudden, brief decrease in brain functions				
• <b>Age 18-64</b> , working full-time, only one occurrence, more than 12 months ago, no residuals.....	12	MR, TIC	STD	
• <b>Age 18-89</b> , fully recovered, only one occurrence, no residuals.....	24	MR, TIC	STD	
• <b>Co-morbid Conditions:</b> Diabetes, cardiovascular or carotid artery disease > 40%, peripheral vascular disease, uncontrolled hypertension, or tobacco use .....		Decline		
<b>TRANSPLANTS</b>				
• Corneal, full recovery.....	12		STD	
• Kidney				
- No symptoms, normal renal function .....	36	MR	S2	LP
- Symptomatic, abnormal renal function .....		Decline		
• All others.....		Decline		
<b>TREMOR:</b> An involuntary type of shaking movement				
• Negative neurological work-up, benign, essential, familial, non-progressive, no limitations, treated with a non-antiparkinson med .....	12	MR	STD	
• All others.....		Decline		
<b>TUBERCULOSIS:</b> A contagious bacterial infection; the lungs are primarily involved, but the infection can spread to other organs				
• Full recovery, no residuals.....	6		STD	
• Symptomatic or evidence of residual disease, reduced pulmonary function test or oxygen use.....		Decline		
<b>TUMORS (Benign):</b> excluding brain and pituitary tumors: A spontaneous growth of tissue which forms an abnormal mass				
• Totally removed, no residuals, recurrent, fully excised, no residuals.....	3	MR	STD	
• Pituitary, successful medical or surgical treatment and no complications such as diabetes or heart disease, or residual tumor.....	24	MR, F2F	STD	
• Brain, successful surgical treatment, no residual tumor, no ADL or cognitive limitations.....	24	MR, F2F	STD	
• Acoustic neuroma, not fully excised .....		Decline		
• Nervous system.....		Decline		
<b>ULCER:</b> An erosion or open sore in the lining of the area of the stomach or duodenum lining				
• Stable, no symptoms, no history of bleeds .....	0		PF	
• GI bleed or hospitalization, complete recovery, no symptoms, no limitations .....	6		PF	
<b>ULCERATIVE COLITIS:</b> A chronic, episodic, inflammatory disease of the large intestine and rectum characterized by bloody diarrhea ( <b>see COLITIS</b> )				

MEDICAL CONDITION / INFORMATION	Stability in Months	Action	Best Rate	Benefit Limits
<b>VARICOSE VEINS:</b> Enlarged, twisted veins just below the surface of the skin, caused by defective valves in the veins, usually located in the legs				
• <u>Mild</u> , stable.....	.0		PF	
• Moderate or severe, no pending surgery .....	.3		STD	
<b>VERTIGO:</b> A feeling of faintness or lightheadedness, making it difficult to maintain balance while standing or sitting ( <b>See DIZZINESS</b> )				
<b>VISION IMPAIRMENT</b>				
• Due to disease .....		UC		
• One eye, stable and independently living without limitations.....	.6		STD	
• Two eyes, stable and independently living without limitations.....	24		STD	
• Fully recovered, no residuals or impairments.....	.6		PF	
<b>WORKER'S COMPENSATION:</b> Compensation for a worker, contractor or layperson who is injured while working on site. ( <b>See DISABILITY</b> )				

## CO-MORBID CONDITIONS CHART

ARRHYTHMIA	CARDIOVASCULAR	CAROTID/CEREBROVASCULAR
<b>CO-MORBID CONDITION</b>	<b>CO-MORBID CONDITION</b>	<b>CO-MORBID CONDITION</b>
<ul style="list-style-type: none"> <li>• Atrioventricular Block</li> <li>• Bundle Branch Block</li> <li>• Atrial Fibrillation</li> <li>• Ventricular Fibrillation</li> <li>• Tachycardia</li> <li>• Paroxysmal Atrial Tachycardia</li> <li>• Pacemaker</li> <li>• Defibrillator</li> </ul>	<ul style="list-style-type: none"> <li>• Myocardial Infarction</li> <li>• Angina</li> <li>• Heart Attack</li> <li>• Coronary Atherosclerosis</li> <li>• Congestive Heart Failure</li> <li>• Pulmonary Heart Disease (Right heart Failure)</li> <li>• Aneurysm (dissection) of the heart</li> <li>• Cardiomyopathy</li> <li>• Coronary Stent</li> <li>• Coronary Bypass</li> <li>• Angioplasty</li> <li>• Left Ventricular Hypertrophy - moderate to severe</li> <li>• Actual use of Nitro in any form</li> <li>• Coronary Artery Disease (mod to severe) Example: 2 vessels &gt; 60% blockage or 3 vessels &gt; 40% blockage. No additional co-morbid (i.e. PVD or Cerebral disease).</li> </ul>	<ul style="list-style-type: none"> <li>• CVA</li> <li>• TIA</li> <li>• Stroke</li> <li>• Carotid Artery &gt; 40% stenosis</li> <li>• AVM</li> <li>• Cerebrovascular Malformation</li> </ul>
<b>ACCEPTABLE CONDITION</b>	<b>ACCEPTABLE CONDITION</b>	<b>ACCEPTABLE CONDITION</b>
<ul style="list-style-type: none"> <li>• Bradycardia</li> <li>• SVT-Supraventricular tachycardia</li> <li>• LBBB-Left Branch Block-stable</li> <li>• Pacemaker due to sick sinus syndrome</li> </ul>	<ul style="list-style-type: none"> <li>• Mitral Valve Prolapse</li> <li>• Congenital Heart Disease</li> <li>• Mitral Regurgitation</li> <li>• Pericarditis</li> <li>• Endocarditis</li> <li>• Myocarditis</li> <li>• Mild Left Ventricular Hypertrophy</li> <li>• Mild Coronary Artery Disease</li> </ul>	<ul style="list-style-type: none"> <li>• Mild Carotid Artery ≤ 40% stenosis</li> </ul>
KIDNEY/RENAL	PERIPHERAL VASCULAR	CONNECTIVE TISSUE
<b>CO-MORBID CONDITION</b>	<b>CO-MORBID CONDITION</b>	<b>CO-MORBID CONDITION</b>
<ul style="list-style-type: none"> <li>• Chronic Nephropathy</li> <li>• RI (Renal Insufficiency)</li> <li>• CRF (Chronic Renal Failure)</li> <li>• RF (Renal Failure)</li> <li>• CRI (Chronic Renal Insufficiency)</li> <li>• Kidney/Renal Stent</li> <li>• Chronic Albuminuria</li> <li>• Chronic Proteinuria &gt; 75mg</li> <li>• Kidney Function Tests (BUN, Creatinine) abnormal</li> <li>• Creatinine, abnormal</li> <li>• Nephrosclerosis</li> </ul>	<ul style="list-style-type: none"> <li>• Multiple Deep Vein Thrombosis</li> <li>• Peripheral Artery Disease (PAD)</li> <li>• Peripheral Vascular Disease (PVD)</li> <li>• Amputation due to disease</li> <li>• Stasis Ulcers</li> <li>• Femoral Bypass Surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Scleroderma</li> <li>• Crest Syndrome</li> <li>• Ehlers-Danlos syndrome (EDS)</li> <li>• Marfan syndrome</li> <li>• Osteogenesis imperfecta</li> <li>• Lupus</li> <li>• Lupus Erythematosus</li> <li>• Systemic Lupus</li> <li>• Dermatomyositis</li> <li>• Periarteritis Nodosa</li> <li>• Temporal Arteritis</li> <li>• Sjogren's, affecting joints</li> </ul>
<b>ACCEPTABLE CONDITION</b>	<b>ACCEPTABLE CONDITION</b>	
<ul style="list-style-type: none"> <li>• BUN, Normal: 7 - 20 mg/dl.</li> <li>• Creatinine, Normal: 0.8 to 1.4 mg/dl</li> </ul>	<ul style="list-style-type: none"> <li>• Single or traumatic episode of Deep Vein Thrombosis</li> </ul>	

## ASSESSING A DIABETIC RISK

### QUESTIONS TO ASK A POTENTIAL APPLICANT

If any of the following questions are answered “YES”, the applicant is not eligible for coverage and the application should not be submitted.

1. Have you ever had a cerebral vascular accident (CVA/Stroke), transient ischemic attack (TIA/mini-stroke), or transient global amnesia (TGA)?
2. Have you been diagnosed with a disease of the arteries, veins, or heart including any of the following:  
  
Moderate to Severe Retinopathy, Nephropathy, Angina, Coronary Artery Disease, Heart Attack, Congestive Heart Failure, Stroke, Moderate to Severe Peripheral Vascular Disease, Cardiomyopathy, Arrhythmia, Moderate to Severe Carotid Artery Disease, Moderate to Severe Neuropathy, or Moderate to Severe Cardiovascular Disease?
3. Does your Height/Weight exceed the Select 1 Height/Weight guidelines?
4. In the last 24 months, have you used any form of tobacco?
5. Were you diagnosed for diabetes within the last six months, including diet controlled?
6. Has it been over 12 months since you visited the doctor and had diabetes lab work done?
7. Have your Fasting Blood Sugar (FBS) Readings at your doctor’s office been over 200?
8. Are your Glycohemoglobin A1C’s > 8.5?
9. Do you take more than 50 units of insulin per day?
10. Has your doctor recommended insulin therapy, but not yet started it?
11. Have you had any of the following problems:
  - Loss of vision, blurring or poor vision?
  - Numbness, tingling, pain, circulation problems, sores or ulcers hard to heal, or amputation of the hands, arms, toes, feet, or legs?
  - Kidney or renal function problems?
12. Have you been hospitalized for diabetes and/or diabetic complications?

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866-830-0607

**Underwriting Hot Line**  
866-825-4822

**Marketing • Licensing • Commissions**  
800-325-9876

**Supplies**  
800-762-1042

**Websites**  
[www.galictc.com](http://www.galictc.com) & [www.aimsltc.com](http://www.aimsltc.com)

**Send Brokerage and Association Applications to:**

Great American Supplemental Benefits

Attn: Imaging–New Business

P.O. Box 559015, Austin, TX 78755-9015

(For overnight delivery: 11200 Lakeline Boulevard, Suite100, Austin, TX 78717 Ph: 512-451-2224)

**Send Employer Group Applications to:**

AIMS, Inc.

Attn: Employer Group Dept.

P.O. Box 241407, Montgomery, AL 36124-1407

(For overnight delivery: 101 TechnaCenter Drive, Montgomery, AL 36117 Ph: 800-325-9876)

**Send All Other Home Office Correspondence to:**

Great American Life Insurance Company

P.O. Box 559002, Austin, TX 78755-9002

(For overnight delivery: 11200 Lakeline Boulevard, Suite100, Austin, TX 78717 Ph: 866-830-0607)



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