



## QUALITY PLAYBOOK

QUALITY DIRECTORY

HEADSTART UNDERWRITING (0-17)

NON SENIOR UNDERWRITING (18-59)

SENIOR UNDERWRITING (60-80)

POST ENROLLMENT PACKET

2 DAY CALL BACK SCRIPT

PROFIT AND YOUR RENEWALS

HOW TO PREVENT CANCELATIONS

HOW TO CALCULATE DRAFT DATE

**NO METABANKS: CHIME, CASHAPP, ETC**

If you have any underwriting questions you can always email  
uw@ailife.com, qualitymail@aoglobelife.com, & hiliaa.ao@gmail.com



"WITH GOD ALL THINGS ARE POSSIBLE."

## HEADSTART

WHOLE LIFE COVERAGE ON A CHILD

ISSUE AGE: 0-17

GUARANTEED INSURABILITY OPTION: ADDS \$25,000 OF COVERAGE  
EVERY 3 YEARS FROM AGES 25-40

HEADSTART UNDERWRITING

JUVENILE BUILD CHART (0-15)

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uw@aillife.com, qualitymail@aoglobelife.com, & hiliaana.ao@gmail.com



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## HEADSTART UNDERWRITING

Details	Tried	Decline
ADD/ADHD	If Currently Disabled	Diagnosed and Currently under the age of 9
Asthma	Asthma Under the age of 3	Asthma under 3 years old, Diagnosed within 1 year, Daily Symptoms
Autism	If Currently Disabled	Diagnosed and Currently under the age of 9
Cerebral Palsy	Auto-Trial	Applicant under the age of 10
Chronic Kidney Disease/Glomerulonephritis		Applicant under the age of 15
Diabetes(Insulin)		Insulin Dependent
Down Syndrome	Auto-Trial	
Hydrocephalus	Auto-Trial	Applicant under the age of 19, Diagnosed within the last 6 mo
Jaundice at Birth	Auto-Trial for Head Start Applications	
Kidney Transplant	Auto-Trial	Transplant within 1 year, Transplant before age 16
Lupus/Systematic Lupus Erythematosus(SLE)		Applicant under the age of 19
Pancreas Transplant	Auto-Trial	Transplant within 2 years, Transplant before age 16
Premature Birth	Auto-Trial for Head Start Applications	
Seizures	Seizures under the age of 18	
Sickle Cell Anemia		Applicant under the age of 22
Trasplant(Other than Kidney/Pancreas)	Auto-Trial	Transplant within 1 years, Transplant before age 16
Ulcerative Colitis		Applicant under the age of 20



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## JUVENILE BUILD CHART 0-15

<u>Age</u>		
Months	Inches	Pounds
0	17-22	6-11
1	18-25	6-12
2	18-27	8-14
3	19-28	8-16
4	19-29	9-18
5	20-30	10-20
6	21-31	11-22
7	21-32	11-24
8	22-32	12-25
9	22-33	12-28
10	23-33	13-28
11	23-34	15-28
12	24-34	15-29
13	24-35	16-30
14	25-35	16-30
15	25-36	17-31
16	26-36	17-32
17	26-37	18-32
18	26-37	18-33
19	27-38	19-33
20	27-38	19-34
21	27-38	19-34
22	28-39	20-34
23	28-39	20-35

<u>Age</u>		
Years	Inches	Pounds
2	29-42	21-40
3	30-46	24-47
4	32-48	27-54
5	34-51	30-61
6	36-55	34-68
7	38-57	38-75
8	40-60	42-82
9	42-63	47-98
10	44-65	52-112
11	46-67	58-127
12	48-70	65-141
13	50-72	73-155
14	52-75	81-166
15	54-78	87-179



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NON-SENIOR (18-59)

[NON SENIOR UNDERWRITING GUIDE](#)

[NON SENIOR AUTO TRIAL LIST](#)

[NON SENIOR AUTO DENIAL LIST](#)

[NON SENIOR MEDICATION LIST](#)

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## NON-SENIOR UNDERWRITING GUIDE

CANCER

DIABETES

DRUGS & ALCOHOL USE

ARREST HISTORY

MENTAL HEALTH

HEART/BLOOD/CIRCULATORY

SEIZURES

RESPIRATORY

WEIGHT

PAIN/NARCOTICS

DIGESTIVE DISORDER

ARTHRITIS/BACK/JOINT PAIN

KIDNEY

UTERINE/WOMENS HEALTH

HOSPITALIZATION/SURGERY

LIVER

BUILD CHART



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## NON-SENIOR AUTO TRIAL LIST

INSULIN DEPENDENT  
ANGIOPLASTY OR STENT PLACEMENT  
HISTORY OF STROKE OR TIA  
BYPASS SURGERY  
HEART ATTACK WITHIN 2 YEARS  
CONGESTIVE HEART FAILURE  
3 OR MORE MEDICATIONS FOR SAME CONDITION  
POST PARTUM DEPRESSION  
BIPOLAR DISORDER  
SCHIZOPHRENIA/PSYCHOSIS  
DOWN SYNDROME  
PTSD  
ANGER MANAGEMENT  
GRAND MAL SEIZURE WITHIN 2 YEARS  
DEMENTIA  
COPD  
EMPHYSEMA  
DAILY NARCOTIC USE, OR 2 OR MORE NARCOTIC MEDICATIONS  
HEPATITIS C  
LUPUS/SYSTEMATIC LUPUS ERYTHEMATOSUS (SLE)  
CEREBRAL PALSY  
MUSCULAR DYSTROPHY  
MULTIPLE SCLEROSIS  
PARKINSON'S DISEASE  
HYDROCEPHALUS  
ORGAN TRANSPLANT  
DISABLED DUE TO ANY MEDICAL ISSUE  
PREVIOUS DECLINE  
HYSTERECTOMY WITHIN 1 YEAR

**PLEASE BE SURE TO REFERENCE THE NON SENIOR UNDERWRITING GUIDE FOR  
ADDITIONAL SITUATIONS OF WHEN SOMETHING COULD BE TRIALED**



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## NON-SENIOR AUTO DECLINE LIST

DEFIBRILLATOR IMPLANT  
ALZHEIMER'S DISEASE  
AUTOIMMUNE HEPATITIS  
EXCEEDS T12 BUILD CHART  
CYSTIC FIBROSIS  
AIDS/HIV  
KIDNEY DIALYSIS  
SCLERODERMA/CREST SYNDROME

PLEASE BE SURE TO REFERENCE THE NON SENIOR UNDERWRITING GUIDE FOR  
ADDITIONAL SITUATIONS OF WHEN SOMETHING COULD BE DECLINED





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## NON-SENIOR MEDICATION LIST

ABILIFY (Aripiprazole)  
ALCOBUSE  
ANASTRAZOLE (ARIMIDEX)  
ARICEPT (Donepezil)  
BUPRENORPHINE (Buprenex)  
CAMPTOSAR  
Carbidopa (Levodopa)  
COUMADIN  
Dilaudid  
EFFIENT  
ELIQUIS (Apixaban)  
Enoxaparin Sodium  
EXELON  
FEMARA (Letrozole)  
FENTANYL (Duragesic)  
FRAGMIN (Dalteparin)  
FLUPHENAZINE (PROLOXIN)  
Galantamine (Razadyne)  
HEPARIN  
INTERFERON (Avonex)  
INVEGA (Paliperidone)  
LAMOTRIGINE (Lamictal)  
LATUDA (Lurasidone)  
LITHIUM (Lithobid)  
LOVENOX  
MORPHINE (MorphaBond)  
MS Contin  
NAMENDA (Memantine) (Namzaric)  
PLAVIX (Clopidogrel)  
REXULTI (Brexpiprazole)  
RISPERIDON (Risperdal)  
Rivastigmine  
SEROQUEL (QUETIAPINE)  
SUBOXONE  
WARFARIN  
XARELTO (Rivaroxaban)  
ZIPRASIDONE  
ZYPREXA (Olanzapine)



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SENIOR (60-80)

SENIOR AUTO DENIAL LIST

SENIOR MEDICATION LIST

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## SENIOR AUTO DECLINE LIST

HISTORY OF LIFE INSURANCE APPLICATION REJECTIONS  
BEEN ADVISED THAT THEY HAVE A TERMINAL ILLNESS  
BEEN ADVISED TO HAVE, OR HAS HAD HEART, LUNG, LIVER, OR BONE MARROW TRANSPLANT  
CIRROSIS  
ALZHEIMERS DISEASE  
ALS  
SENILE DEMENTIA  
CHRONIC KIDNEY FAILURE  
KIDNEY DIALYSIS  
AIDS/HIV  
TOE, FOOT, OR LEG AMPUTATED DUE TO ILLNESS OR DISEASE  
HEART ATTACK OR STROKE WITHIN LAST 2 YEARS  
CANCER TREATMENT (OTHER THAN NON-MELANOMA) WITHIN THE LAST 2 YEARS  
BEDRIDDEN  
CURRENTLY HOSPITALIZED  
NURSING HOME RESIDENT  
REQUIRED OXYGEN

**The application itself dictates most of the underwriting:**

• **Section A – Life**

- Yes to question 1 (prior Declines) will be considered on a case-by-case basis after review of the prior coverage. Many of these will still be Declines.
- Yes to question 2 will cause the application to be issued at tobacco rates.
- Yes to questions 3-5 will cause the life application to be declined.

• **Section B – Accident**

- Yes to any questions in Section B will cause the A71 application to be issued with a rider.
- REMINDER: If the Senior Life product is declined, the A71 will also be declined.

• **Section C – Cancer**

- Yes to the question in Section C will cause the Cancer application to be declined.

**PLEASE BE SURE TO REFERENCE THE NON SENIOR UNDERWRITING GUIDE FOR  
ADDITIONAL SITUATIONS OF WHEN SOMETHING COULD BE DECLINED**



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## SENIOR MEDICATION LIST

ABILIFY (Anastrozole)  
ANASTRAZOLE (ARIMIDEX)  
ANCEPT  
CALCITROL (ROCALTROL, VECTICAL)  
CALCIUM ACETATE  
CARBIDOPA (Levodopa)  
CINACALET (SENSIPAR)  
COUMADIN  
Donepezil  
EFFIENT  
ELEXON  
Enoxaparin Sodium  
FEMARA  
FLUPHENAZINE (PROLOXIN)  
FOSRENOL  
FRAGMIN  
Galantamine (Razadyne)  
HEPARIN  
Interferon  
LANTHANUM CARBONATE  
Letrozole  
LEVODOPA  
LITHIUM (Lithobid)  
LOVENOX  
NAMENDA (Memantine) (Namzaric)  
Prolixin  
RAZADYNE  
RENEVELA (SEVELAMER)  
REXULTI  
RIVASTIGMINE  
SUBOXONE  
WARFARIN  
XARELTO (Rivaroxaban)



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## NON-SENIOR UNDERWRITING GUIDE

### CANCER

Additional	Tried	Decline	Needs in EAPP
Breast Cancer, Cervical Cancer, Colon Cancer, Prostate Cancer, Uterine Cancer	Last Date of Treatment within 3 years, Multiple Reoccurrences of Cancer, Cancer has ever spread to the Lymph Nodes	Last date of treatment within 2 years, Tumors which have metastasized (spread to lymph nodes or other parts of the body) generally are not insurable for the first 10 years.	Cancer Questionnaire, Will pull Medical Records
Lung Cancer	Last Date of Treatment within 3 years, Multiple Reoccurrences of Cancer, Cancer has ever spread to the Lymph Nodes, Currently Smokes	Last date of treatment within 5 years or currently smokes, Tumors which have metastasized (spread to lymph nodes or other parts of the body) generally are not insurable for the first 10 years.	Cancer Questionnaire, Will pull Medical Records
Pancreatic Cancer	Last Date of Treatment within 6 years, Multiple Reoccurrences of Cancer, Cancer has ever spread to the Lymph Nodes	Last date of treatment within 5 years, Tumors which have metastasized (spread to lymph nodes or other parts of the body) generally are not insurable for the first 10 years.	Cancer Questionnaire, Will pull Medical Records
Skin Cancer(Melanoma)	Last Date of Treatment within 3 years, Multiple Reoccurrences of Cancer, Cancer has ever spread to the Lymph Nodes	Last date of treatment within 2 years	Cancer Questionnaire, Will pull Medical Records
Skin Cancer(Non-Melanoma)	Surgery within 6 mo	Has not had Cancer Removed	
Acute Leukemia	Last Date of Treatment within 6 years, Multiple Reoccurrences of Cancer, Cancer has ever spread to the Lymph Nodes	Diagnosed within 5 years, If untreated and diagnosed within 2 year	Cancer Questionnaire, Will pull Medical Records
Lymphoma	Last Date of Treatment within 3 years, Multiple Reoccurrences of Cancer, Cancer has ever spread to the Lymph Nodes	Last date of treatment within 2 years	Cancer Questionnaire, Will pull Medical Records



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## NON-SENIOR UNDERWRITING GUIDE

### DIABETES

Additional	Tried	Decline	Needs in EAPP
Diabetes(Non-Insulin)	Blood Sugar Reading over 12(CA) or 160(US), 2 or more Diabetes Medications, Has not seen a doctor within 1 year, Overweight T5 and up, Hospitalized/ER Visit for Diabetes within 1 year	Diabetes and Overweight T6 and up/Kidney Disease	Diabetic Questionnaire, Will pull Medical Records, May request an exam
Diabetes(Insulin)	Auto-Trial	Insulin Diabetes and Overweight T6 and up/Kidney Disease/Stroke/TIA/Heart Disease/Peripheral Arterial Disease/Hasn't seen a doctor in 2 years	Diabetic Questionnaire, Will pull Medical Records, May request an exam



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## NON-SENIOR UNDERWRITING GUIDE

### DRUG & ALCOHOL USE

Additional	Initial	Decline	Needs in EAPP
Hard Drug Use	Drug use before age 18, Hard Drug Use within the past 5 years, Alcohol and Drug Arrest History, <b>Marijuana use in the last 12 mo, Treatment for Drug Abuse in the last 2 Years</b>	Drug use (other than Marijuana) within 2 years, <b>Any Previous Hard Drug Use and Current Marijuana Use, Drug Abuse and Alcoholism sober less than 5 years</b>	Drug/Alcohol Questionnaires, Will pull MV
Marijuana	Marijuana use before the age of 18, Depression and Marijuana Use, Marijuana use and Drug Arrest History, Marijuana use and Hard Drug Use	Current use with any past history of Voluntary Alcohol Treatment/Hard Drug Use/Drug Arrest/Felony Arrest	Drug/Alcohol/Arrest Questionnaires
Alcohol Treatment(Voluntary)	<b>Marijuana use in the past 12 mo, Treatment within the past 12 mo</b>	Still drinks or dry less than 1 year, History of hard drug use and clean less than 5 years, Current Marijuana Use	
Alcohol Use(General)	Alcohol and Drug Arrest History, Drinks Daily, 16-35 Drinks a week, Voluntary Alcohol Treatment and dry less than 1 year	<b>Recovering Alcoholic and still drinks, Dry for less than 1 year, History of Alcoholism/Alcohol Abuse and Hard Drug Use Sober less than 5 years</b>	Alcohol Questionnaire, Will pull MVR



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## NON-SENIOR UNDERWRITING GUIDE

### ARREST HISTORY

Additional	Tried	Decline	Needs in EAPP
Drug Arrest	Drug Arrest within 3 years, <b>Starting Parole/Probation within 6 years, Multiple Arrests within 6 years, Marijuana use in the past 12 mo</b>	Arrested within 2 years (other than Marijuana), Starting Parole/Probation within the past 5 years, Current Marijuana Use	Arrest/Alcohol/Drug Questionnaires
Felony Arrest	Felony Arrest within 8 years, Sexual Assault, <b>Starting Parole/Probation within 6 years, Multiple Arrests within 6 years</b>	Starting Parole/Probation within the past 5 years, Current Marijuana Use	Arrest/Alcohol/Drug Questionnaires
Multiple Arrests	<b>Multiple Arrests within 6 years</b>	2 or more Arrests and the last one within 5 years of application	Arrest/Alcohol/Drug Questionnaires
DUI/DWI	DUI/DWI within 1 year, 2 DUI/DWIs and still drinks, <b>2 DUI/DWI within the last 6 years</b>	2 DUI/DWIs within the last 5 years, 3 or more DUI/DWIs and drinking within the last year.	Arrest/Alcohol/Drug Questionnaires, <b>Drivers License Number always required, Will Pull MVR</b>
Misdemeanor Arrest	Misdemeanor Arrest within 1 year, Sexual Assault, <b>Multiple Arrests within 6 years</b>	Probation within 1 year	Arrest/Alcohol/Drug Questionnaires





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# NON-SENIOR UNDERWRITING GUIDE

## MENTAL HEALTH

Additional	Tried	Decline	Needs in EAPP
Anxiety	Has ever been Disabled due to Anxiety, Hospitalized/Missed Work due to Anxiety within 1 year, Taking Anxiety Medication and Pain Medication	Hospitalized for Anxiety within 6 mo, Currently unable to work/Disabled, Medication Combination of Benzodiazepines and Opiates	Depression Questionnaire
Depression	Has ever been Disabled due to Depression, Ever attempted Suicide, Hospitalized/Missed Work due to Depression within 1 year, Taking Depression Medication and Pain Medication, Depression and Marijuana Use	Hospitalized for Depression within 6 mo, Currently unable to work/Disabled, Suicide Attempt within 2 years or with history of Drug/Alcohol Abuse, Medication Combination of Benzodiazepines and Opiates	Depression Questionnaire
Post Partum Depression	Auto-Trial	Hospitalized for Depression within 6 mo, Currently unable to work/Disabled, Suicide Attempt within 2 years or with history of Drug/Alcohol Abuse, Medication Combination of Benzodiazepines and Opiates	
Bipolar Disorder	Auto-Trial All Details are recorded on a Depression Questionnaire	Hospitalized for Bipolar within 6 mo, Currently unable to work/Disabled, Suicide Attempt within 2 years or with history of Drug/Alcohol Abuse, Medication Combination of Benzodiazepines and Opiates	Depression Questionnaire, Will pull Medical Records
Schizophrenia/Psychosis	Auto-Trial All Details are recorded on a Depression Questionnaire	Has not achieved "Effective Control"(Currently experiencing impairments with day to day living), Medication Combination of Benzodiazepines and Opiates	Depression Questionnaire, Will pull Medical Records
Mental Retardation/Intellectual Disability	Applicant is unemployed/has a power of attorney	Severe Mental Retardation(Cannot be employed, Unable to sign application, Cannot live independently)	Will pull Medical Records or have phone interview with member
ADD/ADHD	Currently Disabled	Diagnosed and Currently under the age of 9	
Autism	Currently Disabled	Diagnosed and Currently under the age of 9	
Down Syndrome	Auto-Trial	Over the age of 40, Severe Mental Retardation(Cannot be employed, Unable to sign application, Cannot live independently)	
PTSD	Auto-Trial All Details are recorded on a Depression Questionnaire		



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## NON-SENIOR UNDERWRITING GUIDE

### HEART/BLOOD/CIRCULATORY

Additional	Tried	Decline	Needs in EAPP
Angioplasty/Stent	Angioplasty/Stent done		
Coronary Bypass	History of Stroke/TIA, Bypass done Multiple Bypass Surgeries	Diagnosed under age 40, Bypass within the last 6 mo., Multiple Coronary Artery Bypass Grafts and Stroke/IDDM/Peripheral Vascular Disease/Multiple Heart Surgeries, Extensive damage to the Left Ventricle	Heart/Circulatory Questionnaire, Will pull Medical Records
Heart Attack	Heart Attack within 2 years, Heart Attack History and Smokes, Currently Disabled due to Heart Attack, History of 2 or more Heart Attacks, Currently taking Blood Thinners	Diagnosed under age 40, Heart Attack within 6 mo, 2 Heart Attacks and Smokes, More than 2 Heart Attacks	Heart/Circulatory Questionnaire, Will pull Medical Records
Angina/Chest Pain	Angioplasty/Stent done Coronary Bypass done, History of Stroke/TIA	Diagnosed under age 40, Diagnosed within the last 6 mo, Angina and Stroke/IDDM/Peripheral Vascular Disease	Chest Pain Questionnaire, Will pull Medical Records
Congestive Heart Failure	auto-trial	Diagnosed within 1 year	
Heart Valve Replacement	Surgery within 2 years, Currently Disabled	Surgery within 1 year, Diagnosed Under 19 years old	Heart/Circulatory Questionnaire, Will pull Medical Records
Defibrillator Implant	Auto-Decline	Auto-Decline	Auto-Decline
High Blood Pressure/Hypertension	3 or More High Blood Pressure Medications, Diagnosed within 1 year, HBP Not under control(Reading 160/100 or higher), Overweight T5 and up, Hospitalized/ER Visit for HBP within 1 year, Has not seen a doctor within 1 year	Hospitalized for HBP within 1 year	High Blood Pressure Questionnaire
Peripheral Vascular Disease/Arteriosclerosis	Previous Hospitalization due to PVD	Surgery has ever been required, Peripheral Vascular Disease and Coronary Artery Disease/Stroke/TIA	Heart/Circulatory Questionnaire, Will pull Medical Records
Stroke/Cerebrovascular Disease	Stroke within 2 years, Currently taking Blood Thinners, History of 2 or more Strokes, Stroke History and Smokes	Stroke within 6 mo, Multiple Strokes, History of Stroke and Heart Attack/Coronary Bypass/Angina	Will pull Medical Records
Sickle Cell Anemia	Applicant has ever received a Blood/Bone Marrow Transplant	Diagnosed under age 22	
Blood Clots/Phlebitis/Thrombophlebitis	Multiple blood clots	Hospitalized for clotting within the last 6 mo	Will pull Medical Records



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## NON-SENIOR UNDERWRITING GUIDE

### SEIZURES

Additional	Tried	Decline	Needs in EAPP
Grand Mal Epilepsy	Grand Mal Seizure within 2 years	Diagnosed within 6 mos	Seizure Questionnaire
Petit Mal Epilepsy	Seizures under the age of 18	Diagnosed within 6 mos	Seizure Questionnaire



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## NON-SENIOR UNDERWRITING GUIDE

### RESPIRATORY

Additional	Tried	Decline	Needs in EAPP
Asthma(Adult)	Hospitalized/ER Visit within the last 6 mo	Hospitalized in ICU within 5 years, <b>Hospitalized for acute severe asthma within 1 year</b>	Respiratory Questionnaire
Asthma(Child)	Asthma Under the age of 3	Asthma under 3 years old, Diagnosed within 1 year, Daily Symptoms	Respiratory Questionnaire
Asbestosis	<b>Smoking within the last 2 years</b>	<b>Smoking within 1 year of application date, Severe/Extreme cases</b>	Respiratory Questionnaire, Will pull Medical Records
Chronic Obstructive Pulmonary Disease(COPD)/Chronic Lung Disease/Chronic Bronchitis	Auto-Trial	<b>Currently Smoking and Severe COPD, Using Home Oxygen</b>	Respiratory Questionnaire, Will pull Medical Records
Emphysema	Auto-Trial	<b>Currently Smoking and Severe Emphysema, Using Home Oxygen</b>	
Pneumonia/COVID-19	Hospitalized within the last 6 mo		
Sleep Apnea	Does not use CPAP if recommended, Not following recommended treatment, Overweight T6 or up and High Blood Pressure/Diabetes		Sleep Questionnaire
Tuberculosis	<b>Overnight hospitalization within 6mo</b>	<b>Current Treatment, Significant Complications</b>	



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## NON-SENIOR UNDERWRITING GUIDE

### LIVER

Additional	Tried	Decline	Needs in EAPP
Cirrhosis	Abnormal Liver Enzymes, Current Alcohol Use	Diagnosed within 5 years, Cirrhosis caused by anything other than Alcohol, Liver Failure	
Hepatitis A	Treatment within 6 mo	Currently in Treatment	
Hepatitis B	Treatment within the last year, Liver Enzyme test show abnormalities	Currently in Treatment	
Hepatitis C	Auto-Trial	Currently in Treatment	
Autoimmune Hepatitis	Auto-Decline	Auto-Decline	Auto-Decline



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## NON-SENIOR UNDERWRITING GUIDE

### WEIGHT

Additional	Tried	Decline
Overweight	Exceeds T12 Build	Exceeds T12 Build
Weight Loss Surgery	Weight has not normalized Applicant has ever needed surgery	Lap Band/Gastric Banding Procedure within 3 mos, Gastric Bypass Surgery within 6 mo

CLICK HERE TO REVIEW BUILD  
CHART



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## NON-SENIOR UNDERWRITING GUIDE

### CHRONIC PAIN/NARCOTIC USE

Additional	Tried	Decline	Needs in EAPP
Chronic Pain	Daily Narcotic Use, 2 or more Narcotic Medications, Surgery within 6 mo, Hospitalized within 1 year	Medication Combination of Benzodiazepines and Opiates	Back/Joint Questionnaire or Medical Information Sheet



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## NON-SENIOR UNDERWRITING GUIDE

### DIGESTIVE DISORDER

Additional	Tried	Decline	Needs in EAPP
Crohn's Disease	Applicant has ever needed surgery due to Crohn's, Every been hospitalized for Crohn's, Diagnosed within 2 years	Diagnosed within 1 year, Disabled due to Crohn's	Digestive Questionnaire, Will pull Medical Records
Colitis/Irritable Bowel Syndrome	Applicant is still undergoing diagnostic testing, Diagnosed within 1 year		Digestive Questionnaire
Ulcerative Colitis	Diagnosed/Hospitalized within 2 years, Surgery was recommended but never done	Diagnosed/Hospitalized within 1 year, Currently under 20 years old, Disabled due to Colitis	Digestive Questionnaire, Will pull Medical Records
Diverticulitis/Diverticulosis			Digestive Questionnaire





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## NON-SENIOR UNDERWRITING GUIDE

### ARTHRITIS/BACK AND JOINT PAIN

Condition	Additional	Tried	Decline	Needs in EAPP
Arthritis	Osteoarthritis/Degenerative Joint Disease(DJD)	Standard Submit	Standard Submit	Arthritis Questionnaire
	Rheumatoid	Severe/Degenrative/Disabling		Arthritis Questionnaire, Will pull Medical Records
Back/Joint	Herniated Disc	Daily Narcotic Use, 2 or more Narcotic Medications, Surgery within 6 mo,	Medication Combination of Benzodiazepines and Opiates	Back/Joint Questionnaire
	Spinal Injury	Daily Narcotic Use, 2 or more Narcotic Medications, Surgery within 6 mo,	Usage of a Pain Pump, Medication Combination of Benzodiazepines and Opiates	Back/Joint Questionnaire
	Injury(General)	Daily Narcotic Use, 2 or more Narcotic Medications, Surgery within 6 mo, Hospitalized within 1 year		
	Carpal Tunnel	Standard Submit	Standard Submit	



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## NON-SENIOR UNDERWRITING GUIDE

### KIDNEY

Additional	Tried	Decline	Needs in EAPP
Chronic Kidney Disease/Glomerulonephritis	Kidney Infection within 1 year	Applicant under the age of 15	Will pull Medical Records
Kidney Dialysis	Auto-Denial	Auto-Denial	
Kidney Stones	Multiple Surgeries/Hospitalization, Disabled due to Kidney Stones		



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## NON-SENIOR UNDERWRITING GUIDE

### WOMENS HEALTH

Additional	Tried	Decline
Hysterectomy	Hysterectomy within 1 year	
Endometriosis	Standard Submit	Standard Submit



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## NON-SENIOR UNDERWRITING GUIDE

### HOSPITALIZATION/SURGERY

Condition	Additional	Tried
Hospitalization	Surgery(General)	Any Surgery within 6 mo, Surgery Scheduled during Underwriting
	Hospitalization	Overnight hospitalization within 6mo



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## NON-SENIOR UNDERWRITING GUIDE

### BUILD CHART (T CHART)

Males and Females (Ages 16 and Over)										
Height		Avg. Weight	Overweight Chart with Probable Table Ratings							
Ft. In.	Inches	Pounds	T-2	T-3	T-4	T-5	T-6	T-8	T-10	T-12
4' 8"	56	87-140	172	179	186	190	195	203	208	212
4' 9"	57	91-145	178	185	192	197	202	211	215	220
4' 10"	58	94-150	185	192	199	204	209	218	223	228
4' 11"	59	97-155	191	199	206	211	216	226	231	236
5' 0"	60	100-161	198	205	213	218	223	233	239	244
5' 1"	61	104-166	204	212	220	225	231	241	247	252
5' 2"	62	107-172	211	219	227	233	238	249	255	260
5' 3"	63	111-177	218	226	235	240	246	257	263	269
5' 4"	64	114-183	225	234	242	248	254	266	271	277
5' 5"	65	118-189	232	241	250	256	262	274	280	286
5' 6"	66	121-195	239	248	258	264	270	282	289	295
5' 7"	67	125-201	246	256	265	272	278	291	297	304
5' 8"	68	129-207	254	264	273	280	287	300	306	313
5' 9"	69	133-213	261	271	282	288	295	309	315	322
5' 10"	70	136-219	269	279	290	297	304	318	325	332
5' 11"	71	140-225	277	287	298	305	312	327	334	341
6' 0"	72	144-232	284	295	306	314	321	336	343	351
6' 1"	73	148-238	292	304	315	323	330	345	353	361
6' 2"	74	152-245	300	312	324	332	339	355	363	370
6' 3"	75	157-252	309	321	333	341	349	365	373	381
6' 4"	76	161-258	317	329	341	350	358	374	383	391
6' 5"	77	165-265	325	338	350	359	367	384	393	401
6' 6"	78	169-272	334	347	360	368	377	394	403	412
6' 7"	79	174-279	342	356	369	378	387	404	413	422
6' 8"	80	178-286	351	365	378	387	396	415	424	433
6' 9"	81	182-293	360	374	388	397	406	425	434	444