EssentialLTC

Premier Long Term Care Underwriting Guide

NGL®

Phone: 888.505.2332

www.ngl-essentialltc.com

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Underwriting Guide Introduction

The underwriting of Long Term Care insurance presents challenges that are unique to this product. The pricing and competitiveness of the product are dependent upon maintaining underwriting standards. Without strong risk assessment guidelines, profitability and price competitiveness erodes.

The underwriting approach of National Guardian Life Insurance Company's (NGL's) Long Term Care insurance (LTCi) underwriters is to carefully evaluate each applicant. Functionality, cognitive ability and medical history are addressed in the evaluation of the risk. As field underwriters, agents play an important role in helping to assess each risk and submitting applications only when there is a high likelihood of a successful underwriting outcome.

This Guide contains information about:

- Underwriting practices
- Rate classes
- Field underwriting
- Impairments
- Prescription drugs

Prequalification Reviews

We are available to assist with any questions that may arise regarding a potential applicant's insurability or potential rate class. Please contact us at 888.505.2332 or send an email to status@ngl-essentialltc.com.

To assist with the Prequalification process, an "Underwriting Prequalification" form is available via the EssentialLTC Agent Resource Center website, www.ngl-essentialltc.com. This form allows the agent to collect information on the potential applicant, which can then be submitted to the LTC Administrative Office for consideration.

Please be aware that due to HIPAA requirements any specific information that identifies the potential applicant must be omitted from your communication. This includes the individual's name and Social Security number.

Underwriting Practices Overview

You should expect the underwriting process to take an average of 35 days. The following is information about important aspects of the underwriting process:

Medical Records

Medical records are requested on all applicants and are ordered by the NGL Long Term Care Administrative Office. They are requested within 48 hours of receipt of the application.

Personal Health Interviews

Personal Health Interviews are done by telephone and are performed to clarify the applicant's medical history and to ascertain the applicant's ability to live and function independently. These reports are requested on all applicants age 65 and under.

Long Term Care Exams

In-person Long term care exams, also referred to as face-to-face exams, are used to further test or confirm an applicant's health or ability to live and function independently. These are required for applicants age 66 and over and may also be ordered at the underwriter's discretion for younger ages.

Paramedical Exams

Paramed exams with blood studies and urinalysis are common in the underwriting of Life and Disability Income business, but rare for LTC business. These requirements are ordered at the underwriter's discretion when there are concerns about ht-wt, blood pressure control, or a medical condition that is typically monitored with lab work.

Prescription Drug History

Prescription drug use history is verified for each applicant via an online database check. The prescription drug report identifies the prescribing medical professional, so this is an additional source of medical providers who have treated our applicant, and from whom medical records may be ordered.

Previously Declined Cases

In general, individuals who have been previously declined for Long Term Care insurance are unlikely to qualify for coverage. Should an application be submitted for an individual who has been declined previously, it is required that a copy of the declination letter that provides the specific reason or reasons for the decline decision be submitted with the application.

Privacy of Protected Health Information ("PHI")

Federal laws and regulations require issuers of Long Term Care insurance policies to safeguard PHI. While underwriting applications for LTCi, NGL gathers as much medical information as possible prior to reaching a final decision on insurability. In some cases, coverage is issued with an increase in premium, a limitation of benefits or benefit period, or applicants may be declined. In such cases where an adverse underwriting decision has been made, the medical information is protected under the HIPAA ("Health Insurance Portability and Accountability Act") Privacy Rule. As a result, NGL underwriters are prohibited from disclosing the details of an applicant's medical history to agents or agency employees without that applicant's explicit permission or authorization. In general medical information will be protected by the HIPAA Privacy Rule if that information was not disclosed at the time the LTCi application was completed. NGL underwriters will provide a written explanation for any adverse underwriting decision to the applicant or the applicant's physician upon request.

Authorization for Disclosure, Receipt and Use of Personal Health Information

This authorization form must accompany every application in order for us to initiate underwriting. Each applicant must be provided with a copy of the Notice of Privacy Practices at the point of application completion. Please familiarize yourself with these important documents.

Authorization for Disclosure of Protected Health Information Related to an Adverse Underwriting Decision

This optional form, when completed and signed by the applicant, provides the applicant's authorization to disclose the specific reasons for an adverse

underwriting decision to his/her agent and/or to the agent's marketing organization. This form can be completed at the time of application, or at the time the adverse underwriting decision occurs. Medical information considered highly sensitive would not be disclosed even with a completed AUD authorization.

Field Underwriting Process

- Check that the client is within the eligible issue ages (40-79), based on age nearest birthday.
- Use the Height/Weight Charts to help determine if insurable or not.
- Review the prescription drug guides. Certain medications indicate that your client has an uninsurable condition. Other listed medications can help you to better understand your prospective applicant's overall health condition. In any case, this guide will assist you when you are assessing the prospective applicant's insurability.
- Review the impairment guide in evaluating your client's insurability.
- Perform Field Underwriting - please verify that your client functions independently by asking questions and by personal observation.
- Is your client able to perform, without assistance, the activities of daily living (ADLs): bathing, continence, dressing, eating, toileting and transferring?
- Does your client have any difficulty with the instrumental activities of daily living (IADLs) - housekeeping, laundry, shopping, ability to use the telephone, responsibility for taking medication, cooking and meal preparation, and the ability to handle personal finances?
- If your client exhibits any inability to perform ADLs or IADLs, this may indicate a functional or cognitive limitation, which is not an acceptable risk.

Rate Classes

EssentialLTC offers one rate class that is suitable for the vast majority of applicants who qualify as insurable. This is the Premier rate class. Our expectation is that approximately 90% of all applicants approved for coverage will be issued at the Premier rate. For the remaining 10% of insurable applicants with a more high risk medical profile our underwriters can counteroffer at an increased premium rate. The counteroffer rate can only be illustrated from the LTC Administrative Office.

For approved Employer Groups, EssentialLTC offers the unisex Employer Group rate class subject to state availability. The Employer Group rate class is an approve/deny rate class, meaning there is no alternative counteroffer rate. Applicants for the Employer Group rate class will not be eligible for other rate classes unless minimum participation is not met for the Employer Group.

The introduction of the Premier rate is intended to remove most of the guesswork from offering the EssentialLTC product to your clients. If your client appears to be insurable based on the Ht-Wt Chart, the Impairment Guide and the Drug Guide, has not been previously declined for LTC coverage and does not have high risk co-morbid conditions, we expect your client to be insurable.

Benefit Availability

EssentialLTC offers Lifetime benefits for most insurable applicants. In some cases Lifetime benefits may not be offered if the LTC underwriter has reservations about the risk level of the applicant. Similarly, the underwriter may not approve Comprehensive coverage or may require a 90 day Elimination Period due to the perception of high risk. Limiting the company's liability in higher risk cases is

similar to the approach taken in the underwriting of Disability Income business, where modifying the benefits offered is common.

Co-Morbid Conditions

Conditions that are referred to as co-morbid mean that the health risk is compounded by the existence of the multiple disorders. Common health hazards such as diabetes, heart disease, smoking and obesity are particularly dangerous in combination. Any one of these is a threat to good health. Such conditions in combination are sure to erode an individual's physical well-being over time. Other common conditions like arthritis and depression can be high risk for LTC in combination when either or both of these conditions are severe. Severity can only be established by a review of medical records. The medical records provide detailed information regarding symptoms and treatment, which allow the underwriter to most accurately evaluate the risk.

Most applicants with the co-morbid conditions listed below will not be insurable for LTCi coverage. If issued, applicants may be approved at the alternative counteroffer rate of Select. Also, coverage may be limited to exclude Home & Community Based Services, longer Elimination Periods may be imposed, and Lifetime coverage may not be approved.

Due to the complexity involved when considering the possible combinations of conditions, the degrees of severity, and the ages of the applicants, the following is intended to provide general guidance only.

Clearly Uninsurable Combinations

- Diabetes with coronary artery disease, cardiac surgery, or heart attack
- Diabetes and current smoker
- Diabetes with typical diabetic complications such as neuropathy (nerve damage), retinopathy (visual deterioration), and/or nephropathy (declining kidney function)
- Diabetes and BMI over 35
- Diabetes with excessive use of alcohol
- Coronary artery disease and current smoker
- Heart attack and current smoker
- Emphysema and current smoker
- Chronic asthma and current smoker
- Chronic obstructive pulmonary disease (COPD) and current smoker
- Chronic respiratory problems and current smoker
- Current smoker with carotid artery disease
- Current smoker with chronic atrial fibrillation
- Current smoker with Barrett's Esophagus
- Current smoker with excessive use of alcohol
- Excessive use of alcohol with abnormal liver function test results
- Excessive use of alcohol, current smoker and obesity
- Excessive use of alcohol with fatty liver

Probable Uninsurable Combinations

- Arthritis with chronic pain
- Arthritis with chronic fatigue syndrome
- Arthritis with BMI over 35
- Complaints of confusion or memory loss
- Depression with history of alcoholism

- Depression with history of drug abuse
- Depression with chronic fatigue syndrome or fibromyalgia
- Depression with documented thoughts of self-harm
- Fibromyalgia with chronic fatigue syndrome
- Orthopedic problems resulting in physical limitations
- Sleep apnea with current smoker
- Sleep apnea with asthma/COPD
- Sleep apnea with cardiac disorder

Adverse Underwriting Decision Appeals Process

An adverse underwriting decision includes declined cases, rate class changes, and those cases where we are limiting coverage or making a change in any of the benefits or benefit amounts originally applied for. Any adverse underwriting decision involving a decline or modification to coverage is reviewed by underwriting management before the final decision is rendered.

Because cognitive and/or functional impairment is extremely high risk for an LTC claim it is not our practice to consider appeals on cases where the applicant fails the cognitive screen or demonstrates inadequate functional ability during the LTC Exam. As a result, no repeat LTC Exams are permitted.

Decline Notification by Email

In cases where underwriting reaches a decline decision the underwriter sends a "secure" email to the designated contact person for the agent/agency. The underwriter discloses medical information detail that is consistent with what has been authorized by the applicant. If the applicant completed the AUTHORIZATION FOR DISCLOSURE OF PROTECTED HEALTH INFORMATION RELATED TO AN ADVERSE UNDERWRITING DECISION (form NLTC-0324), the email specifies the medical information. If the PHI/AUD authorization has not been submitted the underwriter can only confirm known disclosed application information and the medical source from whom additional medical information was obtained. The underwriter provides their name and direct phone contact number for a call back and discussion.

In cases where we are underwriting a joint case the underwriter will ask if we should proceed with underwriting the second applicant where one person is not insurable. If the answer is "no," we close out our file and send a decline/withdrawal letter.

Decline Letters to Applicants

Decline letters are designed to meet the compliance standards of state regulations and federal HIPAA privacy standards. The letter must reveal the source of the information resulting in the adverse underwriting decision. The company must also advise the applicant that they have a right to more detailed information and the time frames for requesting and receiving that information. The applicant also is advised they have a right to appeal the decision in writing and the time frame for our response. As a result, our decline letter advises the applicant of the source of the information that resulted in our adverse underwriting decision, and follows with the required language to meet the regulatory and privacy standards.

When an applicant, agent or agency representative advises us that a more detailed message is wanted we send the "WHY" letter described below.

"Why" Letter

Upon request, the LTCi Underwriting Service Department can furnish a letter of explanation to the applicant stating the specific reason(s) for the adverse underwriting decision. In cases involving drugs, alcohol dependency, HIV infection, or sensitive psychiatric information, it may be necessary to send this letter to a physician designated by the applicant.

If after reviewing the letter of explanation, the applicant questions the health information on which the underwriting decision is based, the applicant should take the following steps:

- Consult with the appropriate physician concerning the health information upon which the decision was based.
- Consult with the agent to determine if the decision was consistent with the information provided in the Underwriting Guide.
- Consider the presence of multiple medical conditions, which together may have contributed to the underwriting decision on the basis of increased risk.

If the underwriting decision does not appear to be consistent with the Underwriting Guide or if the physician feels the information in the letter of explanation is not consistent with the applicant's true medical history, the underwriting decision may be formally appealed. Since the underwriting process is very thorough and underwriting decisions are frequently made after review by the Underwriting Management Team, appeals rarely result in changed underwriting decisions.

Appeal Procedure

Adverse underwriting decisions may be appealed as follows:

- Submit a letter from the physician explaining the factual differences concerning the applicant's health or present medical information that the LTCi underwriter was previously unaware of.
- Note that the physician must provide objective information, such as test results or other clinical findings, rather than opinions or testimonials. For example, a decline based on a diagnosis of Peripheral Neuropathy could be reconsidered upon presentation of nerve conduction test results that disprove the diagnosis. By contrast, a physician's letter simply praising the applicant's physical condition would not be sufficient to contest the underwriting decision.
- Submit the appeal letter with appropriate supportive objective information to status@NGL-essentialltc.com or to the following mailing address:

  National Guardian Life Insurance Company (NGL)
  Long Term Care Administrative Office
  P.O. Box 4243
  Woodland Hills, CA 91365-4243
  Attn: Underwriting Service Department

A Senior Underwriter will review the new medical information and reconsider the original underwriting decision. Within 30 days of receipt of the appeal letter, the Senior Underwriter will notify the applicant in writing of the decision.

Height/Weight Chart

Male

Height		Minimum	Premier	Individual Consideration	Decline
5	0	97	97-178	179-199	200
5	1	100	100-184	185-206	207
5	2	104	104-190	191-213	214
5	3	107	107-196	197-220	221
5	4	110	110-203	204-227	228
5	5	114	114-209	210-234	235
5	6	118	118-216	217-241	242
5	7	121	121-222	223-248	249
5	8	125	125-229	230-256	257
5	9	128	128-236	237-263	264
5	10	132	132-243	244-271	272
5	11	136	136-250	251-279	280
6	0	140	140-257	258-287	288
6	1	144	144-264	265-295	296
6	2	148	148-271	272-303	304
6	3	152	152-279	280-312	313
6	4	156	156-286	287-320	321
6	5	160	160-294	295-328	329
6	6	164	164-302	303-337	338
6	7	168	168-310	311-346	347
6	8	173	173-317	318-355	356
6	9	177	177-325	326-363	364
6	10	181	181-334	335-373	374

Height/Weight Chart

Female

Height		Minimum	Premier	Individual Consideration	Decline
4	8	76	76-155	156-173	174
4	9	78	78-161	162-180	181
4	10	81	81-166	167-186	187
4	11	84	84-172	173-193	194
5	0	87	87-178	179-199	200
5	1	90	90-184	185-206	207
5	2	93	93-190	191-213	214
5	3	96	96-196	197-220	221
5	4	99	99-203	204-227	228
5	5	102	102-209	210-234	235
5	6	105	105-216	217-241	242
5	7	108	108-222	223-248	249
5	8	112	112-229	230-256	257
5	9	115	115-236	237-263	264
5	10	118	118-243	244-271	272
5	11	122	122-250	251-279	280
6	0	125	125-257	258-287	288
6	1	129	129-264	265-295	296
6	2	132	132-271	272-303	304
6	3	136	136-279	280-312	313
6	4	139	139-286	287-320	321
6	5	143	143-294	295-328	329
6	6	147	147-302	303-337	338

Impairment Guide

The following list of medical conditions is intended to give you a general idea of whether your client is insurable, and if so, whether they qualify as a Premier risk.

Premier = Rate class expected to be approved for about 90% of approved applicants

IC = Individual Consideration, meaning insurability and/or rate is uncertain

Dec = Decline

No HHC = No Home Health Care Coverage

Abscess

A localized collection of pus in any part of the body.

resolved or 6 months after surgery . . . . . Premier
brain or abdominal, present or surgery within 6 months . . . . . .Dec

Acoustic Neuroma

A benign tumor of the auditory cranial nerve.

post-surgery, after one month if no complications. . . . . Premier
present . . . . . .Dec

Acromegaly

Hormonal disorder with too much growth hormone in adulthood . . . . . .Dec

Addison's Disease

A severe hormonal deficiency of the adrenal gland. . . . . .Dec

Adhesions

A band of scar tissue that binds two parts of bodily tissue together.

post-surgery, after one month if no complications. . . . . Premier

ADL Deficits

Individuals who are unable to meet their everyday basic needs.

any mental or physical limitation in performing the activities of daily living . . . . . .Dec

Adult Day Care

A setting that provides care and companionship to adults who need assistance or supervision during the day . . . . . .Dec

Agoraphobia

An anxiety disorder causing fear and avoidance of certain places and situations . . . . . .Dec

AIDS (Acquired Immunodeficiency Syndrome)

A virus that attacks cells that help the body fight infection . . . . . .Dec

Alcoholism/Alcohol Abuse

A disease marked by excessive consumption of and dependence on alcoholic drinks.

recovered more than 5 years, in good health . . . . . .Premier/IC
recovered more than 3 years, in good health IC
within 3 years or with relapses or liver disease . . . . . .Dec

Allergies and Hay Fever

An inflammatory response to usually harmless substances in the environment. . . . . Premier

Alpha-1 Antitripsin Deficiency

Inherited condition that raises risk of lung and liver disease . . . . . .Dec

Alzheimer's Disease
The deterioration of intellectual functions . . . . . .Dec

Amaurosis Fugax
A temporary, partial, or complete loss of vision . . . . . .Dec

Amnesia (except Transient Global Amnesia)
Memory loss, sometimes including the memory of personal identity . . . . . .Dec

Amnesia (Transient Global Amnesia)
Temporary sudden loss of long-term memory.

one episode, after 5 years with a complete neurological work-up that is within normal limits IC

all others. . . . . .Dec

Amputation
To cut off or remove, usually through surgery, a projecting body part.

due to trauma, one hand, foot or limb, fully adapted and fully functional . . . Premier

more than one limb, due to disease, or with ADL limitation. . . . . .Dec

Amyloidosis
Abnormal protein build-up in organs . . . . . .Dec

Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)
The degeneration of muscular activity within the brain and the spinal cord . . . . . .Dec

Anemia
A deficiency of red blood cells in the blood.

mild as measured by CBC (complete blood count) . . . . . Premier

moderate as measured by CBC (complete blood count) . . . . . .Premier/IC

severe, or with complications, or defined as aplastic or sickle cell . . . . . .Dec

Aneurysm
Abnormal expansion of a blood vessel.

abdominal, 1 year after surgery with good recovery . . . . . Premier

cerebral, with or without surgery . . . . . .Dec

present . . . . . .Dec

Angina Pectoris
Severe pain and constriction in region of the heart.

controlled on medications, stable for 6 months. . . . . Premier

occasional episodes, or with history of myocardial infarction . . . . . .Premier/IC

not well controlled. . . . . .Dec

smoker within 2 years . . . . . .Dec

Angioplasty
Repair of a blood vessel with a balloon or through a surgical procedure.

after 6 months, with good results . . . . . Premier

with stent, after 6 months, with good results . . . . . Premier

with history of myocardial infarction . . . . . Premier/IC

with poor exercise tolerance or smoker within 2 years . . . . . .Dec

Ankylosing Spondylitis
Chronic inflammation of the spine and sacroiliac joints.

mild, with conscientious adherence to exercise and treatment, fully functional . . . . . Premier

treatment with steroids or narcotic medication . . . . . .Dec

with physical limitations . . . . . .Dec

Anticardiolipin Antibody Syndrome (lupus anticoagulant)
An antibody response against phospholipid (a major component of the cell wall) leading to blood clots, stroke, heart attack and vague neurological symptoms . . .Dec

Anorexia

An emotional disorder characterized by an obsessive desire to lose weight by excessive dieting.

single episode, stable with acceptable build, after one year . . . . . Premier
multiple episodes, stable with acceptable build, after 5 years IC
outside of build chart parameters or non-compliant with treatment . . . . . .Dec

Anxiety Disorder

A state of apprehension, uneasiness, and fear.

Check to see if taking a drug on the Uninsurable Drug List.

mild, stable 6 months with occasional medication. . . . . Premier
moderate, stable 6 months with regular or multiple medications . . . . . .Premier/IC
severe symptoms or with functional impairment . . . . . .Dec

Aplastic Anemia

A failure of the bone marrow to properly form blood cells . . . . . .Dec

Arachnoid Cyst

Fluid filled sacs that occur on the arachnoid membrane of the brain.

after 5 years following removal, benign, no residuals . . . . . .Premier/IC
all others. . . . . .Dec

Arnold-Chiari Malformation

A condition in which the cerebellum portion of the brain protrudes into the spinal canal . . . . . .Dec

Arrhythmias (other than atrial fibrillation)

Benign irregular heartbeat . . . . . Premier

Arteriosclerosis

A narrowing and hardening of the arteries.

mild obstruction, good exercise tolerance . . . . . Premier
moderate obstruction, daily medication, no functional limitations . . . . . .Premier/IC
severe obstruction, surgery anticipated, or exercise limitation. . . . . .Dec

Arteriovenous Malformations

An abnormal collection of blood vessels . . . . . .Dec

Arteritis

Inflammation of an artery.

one year after recovery . . . . . Premier/IC
present . . . . . .Dec

Arthritis (degenerative or osteoarthritis)

The breakdown and deterioration of cartilage in the joints.

mild symptoms, controlled without daily medications . . . . . Premier
moderate symptoms, controlled with non-steroidal medications . . . . . .Premier/IC
severe symptoms, multiple or steroidal medications but without physical limitations IC
with physical limitations or surgery anticipated . . . . . .Dec

Arthritis (rheumatoid)

A chronic systemic disease marked by inflammatory changes in the joints.

mild symptoms, controlled with non-steroidal medications . . . . . .Premier/IC
moderate symptoms, minimal joint deformities, controlled with steroidal medications IC
severe symptoms, joint deformities or requiring narcotic medications . . . . . .Dec
with physical limitations or surgery anticipated . . . . . .Dec

Arthroscopy
Examination of or joint surgery using an arthroscope
- after 3 months . . . . . Premier

Asbestosis
A respiratory disease caused by inhaling asbestos fibers that can lead to breathing problems and heart failure . . . . . .Dec

Asperger's Syndrome
A neurodevelopmental disorder . . . . . .Dec

Assisted Living
Congregate living with options for personal care . . . . . .Dec

Asthma
A disease of the respiratory system characterized by difficulty of breathing.
- mild, infrequent attacks, occasional medication . . . . . .Premier
- moderate, controlled with medications (no steroids) . . . . . .Premier
- severe, requiring multiple medications or steroids . . . . . IC/Dec
- in combination with circulatory disease . . . . . .Dec
- smoking within 2 years . . . . . .Dec

Asymmetric Septal Hypertrophy (ASH)
A form of cardiomyopathy . . . . . .Dec

Ataxia
Defective muscular coordination . . . . . .Dec

Atrial Fibrillation/Atrial Flutter
Severe, chaotic irregular heartbeat, which could lead to heart failure or stroke.
- history of, not on medication . . . . . Premier
- currently on blood thinning medication . . . . . IC/Dec
- described as chronic or uncontrolled . . . . . .Dec

Atrial Septal Defect
Hole between the two upper chambers of the heart
- repaired, asymptomatic, after 6 months . . . . . Premier
- all others. IC

Atrophy (brain)
Deterioration or decrease in size of brain cells and tissues. . . . . .Dec

Attention Deficit Disorder (ADD)/Attention Deficit Hyperactivity Disorder (ADHD)
A persistent pattern of inattention, hyperactivity and impulsivity that occurs more frequently or severely than is typical.
- stable, well controlled on medication . . . . . Premier
- history of, not on medication . . . . . Premier
- not stable, or disabled . . . . . .Dec

Autism
Developmental disorder with difficulties in social interaction. . . . . .Dec

Autoimmune Disorders
A person's immune system begins to attack its own body, creating antibodies against its own . . . . . .Dec

Avascular Necrosis
A disease resulting from loss of blood supply to the bones causing death of bone tissue and bone collapse.
- acute injury or chronic joint pain, surgically repaired without complications. . . . . Premier
- severe joint pain, limited function, or requiring surgery . . . . . .Dec

Back Disorder

not disabling, no narcotic medication . . . . . Premier
periodic chiropractic adjustments . . . . . Premier
herniated disc or compression fracture, resolved with rest and/or physical therapy . . . . . Premier
herniated disc, surgically repaired, normal exercise tolerance . . . . . Premier
intermittent physical therapy, regular non-narcotic medication IC
regular narcotic medication, disabling or surgery needed . . . . . .Dec

Balance Disorder

Instability or significant physical limitations . . . . . .Dec

Barrett's Esophagus

A condition of the esophagus in which the normal tissue changes into abnormal tissue caused by recurrent reflux of gastric juices.

biopsy done within the last 2 years with favorable results . . . . . .Premier/IC
all others . . . . . .Dec

Basal Cell Skin Cancer

Damage to the skin from excessive sun exposure . . . . . Premier

Behcet's Disease

Rare disorder causing inflammation of blood vessels, possibly due to an autoimmune disorder . . . . . .Dec

Bell's Palsy

Temporary paralysis of the facial muscles.

history of, complete recovery . . . . . Premier
with residual facial paralysis . . . . . Premier

Benign Positional Vertigo (BPV)

Sensation of spinning or dizziness.

controlled with medication, or resolved, or not associated with falls . . . . . Premier
cause unknown, treatment unsuccessful, or associated with falls . . . . . .Dec

Benign Prostatic Hypertrophy (BPH)

An enlargement of the prostate, confirmed non-malignant . . . . . Premier

See PSA for more details on labs related to prostate.

Biliary Cirrhosis

A liver disease that slowly destroys the bile ducts in the liver . . . . . .Dec

Bi-Polar Disorder

A severe behavioral disorder that causes severe changes in mood from depression to elation . . . . . .Dec

Bladder Disease, Urinary

history of infection, complete recovery . . . . . Premier
chronic infections, without incontinence . . . . . Premier
with incontinence . . . . . .Dec

Bladder Prolapse (cystocele)

The dropping or sagging of a woman's bladder due to the weakness of the bladder wall.

surgically repaired, after one month . . . . . Premier

Blood Pressure, Elevated (check list for cardiac medications)

controlled with medication and readings at or below 140-150/90 . . . . . Premier
with readings in the 150/91 to 165-170/94 range but on medication and with medical supervision . . . . . .Premier/IC
readings consistently averaging 170/95 with medication . . . . . .Dec
not controlled on medication or with other cardiac conditions . . . . . .Dec

Bone Marrow Transplant Recipient

Treatment used to improve the chances of curing diseases such as leukemia, lymphoma, and immune deficiency diseases . . . . . Dec

Braces

To support a part of the body in a certain position.

without ADL limitation . . . . . Premier/IC

with ADL limitation . . . . . Dec

Brain Impairments

Total or partial functional limitations of the brain . . . . . Dec

Brain Tumor

Abnormal growth in or on the brain.

after 5 years following removal, benign, no residuals . . . . . Premier/IC

all others. . . . . Dec

Breast Disorders

Any type of lump, swelling, cyst or mass that can be felt in the breast tissue.

fibrocystic disease under observation . . . . . Premier

any mass needing biopsy or surgery planned . . . . . Dec

breast cancer with treatment . . . . . See Cancer

breast cancer present . . . . . Dec

Bronchiectasis

Chronic expansion and destruction of the bronchi of the lungs, with secondary infection.

asymptomatic, non-smoker, minimum 3 years since diagnosis with no periods of disability . . . . . Premier/IC

all others. . . . . Dec

Bronchitis

Acute or chronic inflammation of the bronchial tube.

acute attack, recovered. . . . . Premier

multiple attacks, recovered . . . . . Premier

described as chronic, smoker within 2 years . . . . . IC/Dec

Buerger's Disease (Thromboangiitis Obliterans)

A chronic, recurring, inflammatory vascular disease of the peripheral arteries and veins . . . . . Dec

Bulimia

Eating disorder marked by a pattern of binging and purging due to an obsessive desire to lose weight.

single episode, recovered with acceptable build (see chart) for one year. . . . Premier

multiple episodes, recovered with acceptable build (see chart) for 5 years IC

outside of build chart parameters or non-compliant with treatment . . . . . Dec

Bypass Surgery (Heart)

A surgery that reroutes the blood supply by bypassing blocked arteries.

after 6 months, with good results . . . . . Premier

with history of myocardial infarction, good exercise tolerance. . . . . Premier/IC

with poor exercise tolerance post surgery . . . . . Dec

smoker within 2 years . . . . . Dec

with co-morbid condition such as diabetes or COPD . . . . . Dec

Cancer, Internal

Unrestrained cell growth that can grow in any part of the body.

stage I or II, 2 years since last treatment . . . . . Premier

stage III, 5 years since last treatment. . . . . Premier

stage IV, 10 years since last treatment . . . . . Premier/IC

all others. . . . . Dec

Cancer (Lymphoma or Lung)

after 10 years since recovery with no recurrences . . . . . Premier/IC

less than 10 years since recovery . . . . . .Dec

Cane User

A person who requires an assistive device to improve stability and balance while standing and walking . . . . . .Dec

Cardiac Arrest

The sudden cessation of functional circulation.

fully recovered, no residuals, after 6 months . . . . . Premier/IC

with residuals or complications . . . . . .Dec

Cardiomyopathy

A disease that damages the heart muscle so that it loses its ability to pump blood and can cause irregular heartbeats . . . . . .Dec

Carotid Artery Disease

Constriction or narrowing of the arteries that supply the blood flow to the neck and brain.

mild, asymptomatic, or corrected by endarterectomy, no history of TIA or stroke . . . . . Premier

moderate, asymptomatic, or with other heart or circulatory disorder . . . . . IC/Dec

severe; symptomatic or smoker within 2 years . . . . . .Dec

with co-morbid condition such as diabetes or COPD . . . . . .Dec

Carpal Tunnel Syndrome

Enlarged tendons or ligaments in the wrist, caused by pressure on the median nerve.

no resulting disability . . . . . Premier

surgery recommended . . . . . .Dec

Cataracts

A clouding of the lens or the eye, which obstructs the passage of light.

recovered after surgery. . . . . Premier

present, but not requiring surgery. . . . . Premier

surgery scheduled or anticipated . . . . . IC/Dec

Catheter (current use; indwelling)

A tubular medical device for insertion into canals, vessels, or passageways to permit injection or withdrawal of fluids . . . . . .Dec

CBD Oil

Made from the extract of the cannabis plant.

handle per specific health condition . . . . . Premier/IC

Celiac Disease

Inability to eat gluten - can cause damage to small intestine.

well controlled, after 3 months. . . . . Premier

Cerebral Palsy

A disorder of movement and gait caused by brain damage . . . . . .Dec

Cerebral Vascular Accident (CVA)

The blood supply to a part of the brain is interrupted by an ischemic stroke or by a hemorrhagic stroke . . . . . .Dec

Charcot-Marie-Tooth Disease

A hereditary, progressive, neuromuscular disorder that primarily affects the feet, legs, and hands . . . . . .Dec

Cholecystitis, Cholelithiasis (gallbladder)

A sudden inflammation of the gallbladder that causes severe pain.

with surgery, after one month. . . . . Premier

surgery recommended . . . . . .Dec

Chronic Fatigue Syndrome

A prolonged persistent fatigue that can be incapacitating and/or debilitating.

- mild, not affecting functional ability . . . . . Premier
- moderate, not requiring regular medication . . . . . IC/Dec
- severe, with functional limitations; use of steroids or narcotics . . . . . .Dec

Chronic Obstructive Pulmonary Disease (COPD)

A severe disease of the lungs that obstructs the airways.

- mild as measured by pulmonary function tests, non-smoker . . . . . Premier
- moderate as measured by pulmonary function tests, non-smoker. IC
- severe as measured by pulmonary function tests. . . . . .Dec
- with smoking within the last 2 years . . . . . .Dec

Chronic Pain Syndrome

Symptoms of pain lasting 3 to 6 months more

- as above IC
- with narcotic pain medication use, TENS Unit, or implantable stimulator. . . . . .Dec
- combined with obesity, depression, or chronic anxiety . . . . . .Dec

Chronic Regional Pain Syndrome (CRPS)

A form of chronic pain usually affecting an arm or a leg . . . . . .Dec

Cirrhosis, Liver

The gradual loss of liver function due to cell damage and internal scarring . . . . . .Dec

Claudication

A temporary inadequate supply of oxygen to the muscles of the leg causing pain and limping . . . . . .Dec

Cognitive Impairment

The inability to mentally function normally, reduction in memory, thinking, and learning . . . . . .Dec

Colitis, Spastic

Acute inflammation of the large intestine.

- occasional episodes, controlled with medication . . . . . Premier
- chronic, recurring. . . . . .Premier/IC
- severe, disabling . . . . . .Dec

Colitis, Ulcerative

Chronic inflammation and ulceration of the lining of the colon and rectum.

- mild with periods of remission . . . . . Premier
- moderate, controlled with regular medication . . . . . .Premier/IC
- severe, experiencing continual symptoms . . . . . .Dec

Collagen Disease

Any disorder affecting the connective tissue, with rheumatic symptoms including muscle stiffness, soreness, and pain in the joints. . . . . .Dec

Colostomy, Permanent

An opening of a portion of the colon through the abdominal wall.

- 2 years after surgery, no complications . . . . . Premier
- with complications. . . . . .Dec

Concussion, Multiple

The most common traumatic brain injury.

- remote history, no residual affects . . . . . Premier
- with post-concussion syndrome. . . . . .Dec
- with intermittent or residual cognitive deficit . . . . . .Dec
- with abnormal brain imaging . . . . . .Dec

Confusion

Disturbance of consciousness and inability to distinguish, choose, or act decisively . . . . . Dec

Congestive Heart Failure (CHF)

The heart's inability to maintain sufficient cardiac output to meet the body's needs.

single episode, improved with medications, ejection fraction minimum of 45%, after one year . . . . . IC/Dec

in combination with diabetes or other cardiac disorder or ejection fraction less than 45% . . . . . Dec

Connective Tissue Disease

(See collagen disease) . . . . . Dec

Cor Pulmonale

High blood pressure in the pulmonary arteries; right sided heart failure . . . . . Dec

Corneal Transplant

No complications, after 3 months . . . . . Premier

COVID-19 (Coronavirus)

A new viral disease which can have mild symptoms or can cause severe illness and death.

positive for infection but with mild symptoms only and no hospitalization, after one month . . . . . Premier

positive for infection and more serious respiratory, vascular, or neurological symptoms but not requiring hospitalization, after 3 months with full recovery . . . . . Premier

positive for infection and hospitalized, after 6 months with full recovery . . . . . Premier/IC

residual chronic fatigue or health limitations impacting work, IADLs or ADLs, also known as Long COVID . . . . . Dec

Coronary Artery Disease

A condition that reduces the blood flow through the coronary arteries to the heart muscle.

mild with normal exercise tolerance . . . . . Premier

moderate, or with history of myocardial infarction . . . . . Premier/IC

severe, or with poor exercise tolerance . . . . . Dec

smoker within 2 years . . . . . Dec

with co-morbid condition such as diabetes or COPD . . . . . Dec

Crest Syndrome (see Scleroderma)

Creutzfeldt-Jakob Syndrome

A very rare degenerative condition of the brain, causing progressive dementia, blindness, and leading to death . . . . . Dec

Crohn's Disease

Inflammation and ulceration of the small intestine.

mild, occasional symptoms . . . . . Premier

moderate, recurring symptoms controlled with medication . . . . . Premier/IC

severe recurring symptoms that are difficult to control with medication/surgery . . . . . Dec

Cushing's Syndrome (due to pituitary, adrenal or ectopic tumors)

A hormonal disorder resulting from the overproduction of corticosteroid by the adrenal gland.

corrected by surgery, no complications or secondary disorders, after 3 months . . . . . Premier/IC

present . . . . . Dec

Cystic Fibrosis

An inherited disease characterized by chronic lung infections and an inability to absorb fats or other nutrients from foods . . . . . .Dec

Cystitis

Inflammation of the urinary bladder . . . . . Premier

Deep Vein Thrombosis (DVT)

A condition that occurs when a blood clot forms in a deep vein, usually in the lower leg.

single episode, successfully treated, after 3 months . . . . . Premier

recurrent episodes requiring ongoing anticoagulant use IC

severe recurrent episodes limiting ambulation or causing skin ulcers . . . . . .Dec

Defibrillator Implanted

An electric device that applies shocks to the heart to convert the heart back into a normal rhythm . . . . . .Dec

Degenerative Joint Disease

Degeneration of the joint surface resulting from wear and tear over the years.

mild, no physical limitations . . . . . Premier

moderate, controlled with non-narcotic medication . . . . . Premier

severe, but without physical limitations or narcotic medication IC

with physical limitations, regular narcotic medication or surgery anticipated . . . . .Dec

Dementia

A cognitive deficit including memory impairment.

all forms . . . . . .Dec

Demyelinating Disease

Causing or characterized by the loss or destruction of myelin (the sheath around nerve fibers), as happens with multiple sclerosis. . . . . .Dec

Depression (also see Major Depression, Suicide Attempt, Suicidal Ideation)

A mental disorder marked by sadness, inactivity, difficulty with thinking and concentration, feelings of helplessness and worthlessness. Must be stable on medication for 3 months. Check to see if taking a drug on the Uninsurable Drug List.

mild, symptoms controlled with occasional medication . . . . . Premier

moderate, symptoms controlled with daily medication or two medications . . . . . .Premier/IC

severe symptoms, past hospitalization, poor response to medications. . . . . .Dec

with memory complaint or treatment with Electroconvulsive Therapy (ECT) . . . . .Dec

with history of disability or in combination with chronic pain or obesity . . . . . .Dec

Dermatomyositis

An autoimmune disorder in which the muscles and skin become inflamed, causing weakness of the muscles and a skin rash . . . . . .Dec

Diabetes Mellitus, insulin dependent

A chronic disease of carbohydrate metabolism in which the body makes little or no insulin, requiring daily injections of insulin to sustain life . . . . . .Dec

Diabetes Mellitus, non-insulin dependent (diet or oral medications)

A chronic disease of carbohydrate metabolism, marked by high blood sugar and sugar in urine, resulting from inadequate production or use of insulin.

good BS control, A1c consistently 6.5% to 7.5% . . . . . Premier

fair control, mildly overweight, ex-smoker, or A1c 7.6% to 8.0%. IC

poor control, overweight, with diabetic complications such as nephropathy, retinopathy or smoker within 2 years. . . . . .Dec

hemoglobin A1c consistently above 8.0 . . . . . .Dec

Dialysis
A procedure to remove the waste products from the blood and excess fluid from the body as a treatment for kidney failure . . . . . .Dec

Disabled
Impaired or limited by a physical, mental, cognitive or developmental condition.
- collecting Disability Income benefits. . . . . .Dec
- aged out of disability benefits, or retired due to disability . . . . . .Dec
- VA disability for mental/nervous condition . . . . . .Dec

Discoid Lupus
A chronic skin condition characterized by inflammation and scarring type skin lesions which occur on the face, ears, scalp, and on other body areas, definite diagnosis, limited to skin with no other symptoms of Lupus . . . . . Premier

Diverticulitis, Diverticulosis
Diverticulitis is inflammation and perforation of a diverticulum (an abnormal pouch or sac of the intestine), Diverticulosis is a condition where small sacs of the inner lining of the intestine are present.
- mild, well controlled by diet or medication . . . . . Premier
- moderate, frequent flare-ups and/or bleeding. . . . . Premier
- surgery recommended . . . . . .Dec

Down's Syndrome
A congenital condition characterized by moderate to severe mental retardation . .Dec

Drug Dependency or Abuse
- after 5 years, in good health. . . . . Premier
- after 3 years, in good health. IC
- within 3 years or with relapses . . . . . .Dec
- in combination with Depression . . . . . .Dec

Duodenal Ulcer
A peptic ulcer situated in the small intestines.
- history of, occasional medication. . . . . Premier
- chronic, frequent flare-ups and/or bleeding. . . . . .Premier/IC
- surgery recommended . . . . . .Dec

Dupuytren's Contracture
A painless thickening and contracture of tissue beneath the skin on the palm of the hand.
- present or surgically corrected, no functional limitations . . . . . Premier
- surgery recommended . . . . . .Dec

Dystonia
Movement disorder where muscles contract uncontrollably . . . . . .Dec

Eating Disorders (also see anorexia and bulimia)
A range of psychological disorders characterized by abnormal/disturbed eating habits.
- one episode, stable with acceptable build, after one year . . . . . Premier
- multiple episodes, stable with acceptable build, after 5 years IC
- outside of build chart parameters or non-compliant with treatment . . . . . .Dec

Electric Scooter Use
Single occupant electronic transport vehicle used as a mobility aid . . . . . .Dec

Emphysema
A form of chronic obstructive pulmonary disease in which the tiny air sacs in the lungs are damaged by inflammation.
- mild, as measured by pulmonary function tests . . . . . .Premier/IC
- moderate, as measured by pulmonary function tests . . . . . IC/Dec
- severe, as measured by pulmonary function tests or with oxygen use. . . . . .Dec
- with smoking in the last 2 years . . . . . .Dec

Endarterectomy (without stroke)

A surgical removal of the lining of a carotid artery when it becomes diseased or blocked with atherosclerotic plaque.

after 6 months, no other circulatory disorder . . . . . Premier
with other circulatory disorder or cardiac condition. . . . . IC/Dec
smoker within 2 years . . . . . .Dec

Endocarditis

Inflammation of the inner lining of the heart.

fully recovered, one episode, no residuals . . . . . Premier
with related heart disorder IC
recurrent episodes . . . . . .Dec

Epilepsy (Seizure Disorder)

Transient neurological abnormalities caused by abnormal electric activity in the brain.

2 years after last seizure, good control on medication . . . . . Premier
seizure within 2 years. . . . . IC/Dec
seizure within 1 year, poor control or cause unknown . . . . . .Dec

Epstein-Barr Syndrome (confirmed diagnosis of infectious mononucleosis)

A herpes virus that causes infectious mononucleosis.

6 months after full recovery . . . . . Premier
less than 6 months after full recovery . . . . . .Dec

Esophageal Varices

Twisted, expanded areas in the esophageal veins resulting from portal hypertension caused by advanced liver disease. . . . . .Dec

Esophagitis

Inflammation of the esophagus.

mild, well controlled by diet or medication . . . . . Premier
frequent flare-ups and/or bleeding . . . . . .Premier/IC

Factor V Leiden

The most common hereditary blood coagulation disorder in the U.S.

incidental finding on lab work, never any symptoms. . . . . Premier
with a single event of blood clot, after 1 year, no medication . . . . . .Premier/IC
multiple events of blood clots or chronic medication . . . . . .Dec

Falls

multiple within last 24 months . . . . . .Dec
due to dizziness, gait disturbance or TIA . . . . . .Dec

Family History of Any Form of Dementia Including Alzheimer's

affecting one first-degree relative only . . . . . Premier
affecting two first-degree relatives (mother, father, sister, brother) IC

MUST prequalify with details on type of dementia, age of onset of symptoms, and age of diagnosis

affecting three or more blood-related family members (first-degree relative or not) . . . . . .Dec

Fatty Liver

Fat in the liver cells. Some causes are obesity, high triglycerides and alcohol use.

stable with normal liver function test results. . . . . Premier
with complications or abnormal liver function test results. . . . . IC/Dec
related to alcohol or with liver biopsy recommended . . . . . .Dec

Fibrocystic Breast Disease

A benign breast lump characterized by cysts and thickening of the milk glands. . . . . Premier

Fibromyalgia

A chronic disorder of the muscles and related soft tissue including ligaments and tendons, characterized by muscle pain, fatigue, and sleep disturbances.

- mild, not affecting functional ability . . . . . Premier
- moderate, treated with antidepressant and/or muscle relaxer medication. . . . IC/Dec
- severe, with functional limitations; use of steroids or narcotics . . . . . .Dec

Foot Drop

Difficulty lifting the front part of the foot.

- unilateral, mild, non-progressive . . . . . Premier
- all others. . . . . .Dec

Fuchs' Corneal Dystrophy

A gradual deterioration of one layer or another of the cornea, which causes clouding and blurred vision.

- normal vision, not requiring surgery . . . . . Premier
- normal vision with successful surgery . . . . . Premier
- multiple surgeries and/or deteriorating vision . . . . . .Dec

Gallbladder (see cholecystitis, cholelithiasis)

Inflammation of the gallbladder and the formation of gallstones.

Gastric Bypass Surgery

Surgery to promote weight loss by reducing the size of the stomach and/or interrupting the digestive process.

- after 3 months, build within height/weight chart guidelines. . . . . .Premier/IC
- with complications post-surgery . . . . . .Dec
- with weight gain to obesity . . . . . .Dec

Gastroesophageal Reflux Disease (GERD)

Regurgitation of gastric juices into the lower esophagus.

- mild, well controlled by diet or medication . . . . . Premier
- severe, and or frequent flare-ups. . . . . .Premier/IC

Giant Cell Arteritis

Inflammation of an artery.

- 1 year after recovery . . . . . .Premier/IC
- present . . . . . .Dec

Gilbert's Disease (confirmed diagnosis)

An inherited disorder that affects the way bilirubin is processed by the liver. . . . . Premier

Glaucoma

A group of eye diseases that cause damage to the optic nerve which lead to blindness.

- mild to moderate visual impairment . . . . . Premier
- severe impairment affecting ADLs. . . . . .Dec

Glomerulonephritis

Kidney disease characterized by inflammation of small blood vessels of the kidney.

- resolved 6 months, no chronic kidney problems . . . . . Premier
- present, progressive, recurrent, or with renal failure . . . . . .Dec

Goiter

An enlargement of the thyroid gland.

- post-surgery or post radioactive iodine treatment, benign, on thyroid replacement. . . . . Premier
- with malignancy, or toxic, within 5 years . . . . . IC/Dec

Gout

Recurrent inflammation of the peripheral joints, which may become chronic and cause joint deformity.

- mild, without physical limitations. . . . . Premier

moderate to severe, managed with medication. . . . . Premier/IC
with frequent flares and impaired mobility . . . . . .Dec

Graves' Disease

An autoimmune disease that causes over activity of the thyroid gland.

controlled by medication . . . . . Premier
not adequately controlled . . . . . .Dec

Guillain-Barre Syndrome

A disorder in which the body's immune system attacks the peripheral nerves, which are outside the brain and spinal cord.

under 65 years old, 2 years past full recovery with no residuals . . . . . Premier
with residuals . . . . . IC/Dec
less than 2 years past full recovery, diagnosed at age 65 or over, or with relapses . . . . . .Dec

Handicapped Parking Permit

A government issued permit that allows the user preferred parking due to a documented disability . . . . . .Dec

Hashimoto's Thyroiditis

An inflammation of the thyroid gland, which frequently results in hypothyroidism (low thyroid).

controlled by thyroid replacement therapy . . . . . Premier

Hazardous Occupation or Avocation

Call to discuss if any doubt . . . . . .Dec

Head Injury

Trauma to the scalp, skull or brain.

minor scalp injury with rapid recovery, no residual affects. . . . . Premier
mild traumatic brain injury with full recovery, after one year . . . . . Premier/IC
moderate to severe traumatic brain injury . . . . . .Dec
Traumatic brain injury with residual cognitive, physical, or psychosocial impairment . . . . . .Dec

Headaches

Diffuse pain in different portions of the head, not confined to any nerve distribution area.

occasional medication . . . . . Premier
migraine, uncomplicated, controlled with regular medication . . . . . Premier/IC
described as complicated . . . . . IC/Dec

Heart Attack (after 6 months)

Insufficient blood supply to the heart muscle.

stable and fully functional. . . . . Premier
with history of bypass surgery . . . . . Premier/IC
with chronic angina (chest pain). . . . . IC/Dec
smoker within last 2 years . . . . . .Dec
with co-morbid conditions such as diabetes or COPD . . . . . .Dec

Heart Murmur

A sound produced as blood flows through the chambers and large vessels of the heart during the cardiac cycle of contraction and relaxation.

functional, no medication required . . . . . Premier
organic, well controlled with medication . . . . . Premier
causing physical limitations . . . . . .Dec

Heart Transplant

. . . . . .Dec

Heart Valve Replacement

A surgery used to repair or replace diseased heart valves.

good recovery 1 year post surgery . . . . . Premier
with other cardiac disorder . . . . . IC/Dec
surgery recommended . . . . . .Dec

Hematuria

The presence of blood in urine.

cause known, and benign (infections, stones, or trauma) . . . . . Premier
cause unknown . . . . . .Dec

Hemiplegia

Paralysis on one side of the body due to disruption of blood flow to the brain . . . . . .Dec

Hemochromatosis/Hemosiderosis

A disorder that causes the body to absorb excess iron, which accumulates in the liver, pancreas, heart, and other organs . . . . . .Dec

Hemophilia

An inherited disorder in which a person's blood lacks a certain protein important in forming blood clots, leading to excessive bleeding . . . . . .Dec

Hepatitis (A, B & C)

An inflammation of the liver caused by viruses, bacteria, parasites, and toxic reactions to drugs, alcohol and chemicals.

Hepatitis A, 6 months after full recovery . . . . . Premier
Hepatitis B, 1 year after full recovery, normal liver enzymes . . . . . Premier
Hepatitis C, with successful treatment . . . . . Premier
active, any type . . . . . .Dec
described as chronic, active or due to alcohol or drug use. . . . . .Dec

Herniated Disc

A rupture of an intervertebral disc of the spine with a protrusion of the disc's core into the spinal canal.

post-surgery with good recovery . . . . . Premier
present, no surgery recommended, fully functional. . . . . Premier
present with physical limitations IC
with history of disability within 5 years. . . . . .Dec
surgery recommended . . . . . .Dec

Hiatal Hernia

A portion of the stomach protrudes upward into the chest through an opening in the diaphragm.

mild, well controlled by diet or medication . . . . . Premier
frequent flare-ups and/or bleeding . . . . . Premier/IC

Hip Replacement

one or both hips, after 6 months, fully ambulatory, mild or no arthritis in other joints . . . . . Premier
recovered after 6 months, with severe arthritis in other joints, but without physical limitations IC
surgery recommended or with functional limitations . . . . . .Dec

HIV+

Infection with the Human Immunodeficiency Virus . . . . . .Dec

Hodgkin's Lymphoma

A malignant growth of cells in the lymph system.

after 10 years since recovery with no recurrence . . . . . IC/Dec
less than 10 years since full recovery . . . . . .Dec

Home Care Service
within 24 months . . . . . .Dec

Huntington's Disease
A genetic disease that involves the degeneration of the basal ganglia of the brain . . . . . .Dec

Hydrocephalus
A disorder characterized by an excessive amount of cerebrospinal fluid under pressure within the skull . . . . . .Dec

Hypercholesterolemia (High Cholesterol)
successfully treated. . . . . Premier
without treatment or unsuccessful treatment. . . . . .Premier/IC
in combination with heart disease. . . . . IC/Dec

Hyperglycemia
An excessive amount of sugar in the blood.
abnormal blood sugar readings that fall short of the criteria for diabetes . . . Premier
untreated, meeting standards for diabetes . . . . . IC/Dec

Hyperparathyroidism
The over activity of the parathyroid glands that leads to an abnormally elevated level of calcium in the blood.
surgically corrected . . . . . .Premier
minimally elevated calcium levels, stable, closely monitored, no related disorders such as high blood pressure, impaired renal function, or bone demineralization . . . . . .Premier/IC
all others. . . . . .Dec

Hypertension - see Blood Pressure, Elevated
Abnormally high arterial blood pressure.

Hyperthyroidism
The over activity of the thyroid gland which results in the over production of thyroid hormone.
controlled by medication . . . . . Premier
not adequately controlled . . . . . .Dec

Hypothyroidism
The under activity of the thyroid gland which results in the under production of thyroid hormone . . . . . Premier

Hysterectomy
Surgical removal of the uterus.
non-malignant, after one month . . . . . Premier
surgery recommended . . . . . .Dec

IADL Impairment
Instrumental activities of daily living . . . . . .Dec

Ileostomy
The creation of a surgical passage through the abdominal wall into the ileum.
2 years after surgery, no complications IC
less than 2 years after surgery or with complications. . . . . .Dec

Implantable Stimulator
Implanted device that sends low levels of electricity to the spinal cord to reduce pain . . . . . .Dec

Incontinence, Fecal
The inability to control bowel movements.
caused by an intestinal disorder but self managed . . . . . Premier
resulting in permanent colostomy . . . . . .Premier/IC

caused by nerve damage or not self-managed . . . . . .Dec
cause unknown . . . . . .Dec

Incontinence, Urinary

The loss of bladder control.

stress or urge incontinence . . . . . Premier
with chronic urinary infections . . . . . .Premier/IC
requiring self-catheterization . . . . . .Dec
due to disease . . . . . .Dec
cause unknown . . . . . .Dec

Interstitial Cystitis

Chronic condition causing bladder pressure and pain.

mild, well controlled with OTC medication . . . . . Premier
moderate, controlled with antidepressants and/or prescription pain medication. IC
severe, limiting daily activities . . . . . .Dec

Intestinal Obstruction

A partial or complete blockage of the bowel that results in the failure of the intestinal contents to pass through.

surgically corrected, no malignancy . . . . . Premier
within 2 years; resulting in colostomy IC
surgery recommended . . . . . .Dec

Irritable Bowel Syndrome

A form of colitis, which is characterized by constipation and diarrhea.

mild, infrequent episode, occasional medication . . . . . Premier
frequent flare-ups and/or bleeding . . . . . .Premier/IC
disabling or surgery recommended . . . . . .Dec

ITP (Idiopathic Thrombocytopenic Purpura)

A bleeding disorder that is caused by too few platelets in the blood . . . . . .Dec

Kidney Dialysis (see Dialysis)

Kidney Failure

The build up of waste and toxins, which are not filtered out of the blood and start to accumulate in the tissues . . . . . .Dec

Kidney Infection

An infection of the kidney and the ducts that carry urine away from the kidney.

acute, treated and recovered, after one month . . . . . Premier
recurrent episodes but well managed as measured by kidney function tests IC
recurrent episodes with consistently abnormal kidney function test results . . . . . .Dec

Kidney Stones (Nephrolithiasis)

Small granular mass present in the kidney.

history of, but no current problem. . . . . Premier
surgery recommended . . . . . .Dec

Kidney Donor

with normal lab results post-op, after one month . . . . . Premier
with abnormal lab results or complications post-op . . . . . .Dec

Kidney Transplant

A surgical procedure to implant a healthy kidney into a patient with kidney failure.

5 years after transplant, family donor, no episodes of rejection, no complications IC

all others . . . . . .Dec

Knee Replacement

A surgery to replace a damaged knee joint with an artificial joint.

one or both knees, after 3 months, fully ambulatory, mild or no arthritis in other joints . . . . . Premier

recovered after 3 months, with severe arthritis in other joints, but without physical limitations IC

surgery recommended or with functional limitations. . . . . .Dec

Labyrinthitis

An inflammation of the fluid filled chambers in the inner ear that sense balance, resulting in vertigo.

single or multiple episodes, resolved . . . . . Premier

with uncontrolled vertigo or disabling . . . . . .Dec

Lacunar Infarct

An area of tissue in the brain that undergoes death of cells following the cessation of blood supply, resulting from occlusion or stenosis of the supplying artery . . . . . .Dec

Lambert-Eaton Syndrome (Myasthenia Syndrome)

A condition marked by neuropathy and weakness of the limbs. . . . . .Dec

Left Bundle Branch Block (LBBB)

A defect in the heart's electrical conduction system.

stable and no diagnosis of serious cardiac disease . . . . . Premier

with evidence of heart disease or COPD . . . . . .Dec

Leukemia (any type)

A group of bone marrow cancers in which white blood cells divide uncontrollably, affecting the production of normal white blood cells, red blood cells and platelets . . . . . .Dec

Liver Transplant

A surgical procedure to replace a poorly functioning liver with a healthy liver. . . . .Dec

Living Environment, Unhealthy

. . . . . .Dec

Lou Gehrig's Disease

(See Amyotrophic Lateral Sclerosis) . . . . . .Dec

Lung Cancer (see Cancer)

after 10 years since recovery with no recurrences IC

less than 10 years since full recovery or within 2 years smoker . . . . . .Dec

Lung Transplant

A surgical procedure to replace a diseased or failing lung with a healthy lung . . . .Dec

Lupus (discoid)

A chronic skin condition characterized by inflammation and scarring type skin lesions which occur on the face, ears, scalp, and on other body areas.

definite diagnosis, limited to skin with no other symptoms of lupus . . . . . Premier

Lupus Erythematosus (SLE)

An autoimmune disease affecting many systems in the body including heart, lungs, and kidneys . . . . . .Dec

Lyme's Disease

A bacterium that is transmitted by a tick and characterized by skin changes, flu like symptoms and joint inflammation.

Stage 1, early, localized infection, 3 months after full recovery. . . . . Premier

Stage 2 and 3, 3 months after full recovery. . . . . .Premier/IC

current or less than 3 months after full recovery - any stage . . . . . .Dec

disabling. . . . . .Dec

Lymphoma

A form of cancer, a malignant tumor of the lymphoid tissue.

- after 10 years since full recovery with no recurrences IC
- less than 10 years since full recovery . . . . . .Dec

Macular Degeneration

A deterioration of the central portion of the retina, affecting central vision and visualization of fine details.

- stable, without visual impairment . . . . . Premier
- stable, mild visual impairment . . . . . .Premier/IC
- progressive or with moderate to severe visual impairment. . . . . .Dec

Major Depression

A mental disorder marked by severe and long-lasting feelings of sadness or related symptoms that impair a person's functioning. A Major Depression episode is categorized as having 5 or more depressive symptoms for greater than 2 weeks.

- greater than 3 years, stable medication, FT work. . . . . .Premier/IC
- history of substance abuse . . . . . .Dec
- history of hospitalization or disability . . . . . .Dec
- multiple episodes or poor tolerance to medications. . . . . .Dec

Manic Depression

(see Bi-Polar Disorder) . . . . . .Dec

Marfan Syndrome

An inheritable disorder of connective tissue that affects the skeletal system, cardiovascular system, eyes, and skin . . . . . .Dec

Marijuana Use

- current use 3 times per week or less, no history of drug abuse or memory loss/cognitive complaints . . . . . Premier
- inhalation use with co-morbid condition per UW guide . . . . . .Dec
- medicinal, consider underlying condition. . . . . IC/Dec

Medicaid Recipient

Disabled or due to low income . . . . . .Dec

Melanoma

A particularly malignant skin tumor containing dark pigment.

- early stage or moderate stage after 5 years . . . . . Premier
- early stage, after 2 years . . . . . Premier
- moderate stage, after 2 years. IC
- advanced stage or recurrent . . . . . .Dec

Memory Loss (see Self-Reported Memory Complaint)

A loss of the ability to memorize information or recall information stored in the brain. . . . . .Dec

Meniere's Disease

An inner ear disorder, usually accompanied by varying degrees of hearing loss, ringing in the ears, and dizziness.

- single or multiple episode, resolved with medication . . . . . Premier
- with uncontrolled dizziness or disabling . . . . . .Dec

Meningioma

A usually noncancerous tumor that arises from the membranes surrounding the brain and spinal cord.

- surgically removed, fully functional without complications and with annual follow-ups, after 5 years IC
- all others. . . . . .Dec

Mental Disability

A condition characterized by impaired intellectual function, which interferes with the ability to cope in everyday activities . . . . . .Dec

Migraine Headaches

A severe, sometimes incapacitating headache, which can be accompanied by visual changes.

uncomplicated, controlled with medication . . . . . Premier

described as complicated or with aura . . . . . IC/Dec

disabling due to frequency and intensity . . . . . .Dec

Mild Cognitive Impairment

A slight but measurable decline in cognitive abilities, including memory and thinking skills . . . . . .Dec

Mitral Valve Prolapse

A condition in which the mitral valve in the heart is deformed, causing a degree of leakage, and is characterized by a heart murmur and sometimes chest pain.

condition identified and well monitored. . . . . Premier

symptomatic, or in combination with other cardiac condition . . . . . .Premier/IC

surgery recommended . . . . . .Dec

Monoclonal Gammopathy

A disorder of the blood in which most of the protein produced is from one antibody instead of from many . . . . . .Dec

Moyamoya Disease

A rare condition where the blood vessels that supply the brain become narrowed. . . . . .Dec

MRI/CT of Head with Atrophy

A loss of brain tissue, specifically of neurons and the connections between them.

all cases . . . . . .Dec

Multiple Myeloma

A malignant condition characterized by an uncontrolled reproduction and dysfunction of plasma cells in the bone marrow . . . . . .Dec

Multiple Personality Disorder

A mental disorder characterized by the maintenance of at least 2 distinct and enduring personality states . . . . . .Dec

Multiple Sclerosis

A progressive disease of the central nervous system in which the protective covering of nerve fibers in the brain or spinal cord is destroyed . . . . . .Dec

Muscular Dystrophy

A slow, progressive disease characterized by degeneration of muscle fibers . . . . . .Dec

Myasthenia Gravis

An autoimmune disorder in which the muscles become weak and tire easily. . . . . .Dec

Myasthenia Syndrome

A condition marked by neuropathy and weakness of the limbs.

(see Lambert-Eaton Syndrome) . . . . . .Dec

Myelofibrosis

A rare form of blood cancer in which the bone marrow is replaced by fibrous scar tissue . . . . . .Dec

Myocardial Infarction (after 6 months)

Another term for heart attack, an injury to the heart muscle due to a loss of blood supply.

stable and fully functional. . . . . Premier

with successful angioplasty/bypass surgery . . . . . Premier/IC
with chronic angina (chest pain) or problems with high blood pressure . . . . . IC/Dec
smoker within 2 years or diabetes or COPD . . . . . .Dec

Myocarditis

An inflammation of the heart muscle, which is due to a viral infection.

acute, full recovery, not related to any other health condition . . . . . Premier
with residual cardiac damage. . . . . Premier/IC
disabling. . . . . .Dec

Narcolepsy

A rare syndrome of recurrent attacks of sleep, sudden loss of muscle tone and sleep paralysis.

effectively treated with medication . . . . . Premier
disabling due to injury/accident risk . . . . . .Dec

Narcotic Use (chronic)

within 3 years (after 3 years, insurability will depend on the status of the condition for which it was prescribed) . . . . . .Dec

Nephrolithiasis (see Kidney Stones)

history of, but no current problem. . . . . Premier
surgery recommended . . . . . .Dec

Nephrosclerosis

A kidney disorder in which the smallest arteries in the kidneys are damaged . . . . .Dec

Neurofibromatosis

A genetic disorder of the nervous system that causes tumors to form on the nerves anywhere in the body at any time. . . . . .Dec

Neurogenic Bladder

A urinary problem in which there is abnormal emptying of the bladder with subsequent retention or incontinence of urine . . . . . .Dec

Neuropathy, Peripheral

Pain, numbness, burning, or a loss of sensation in the hands and feet.

due to a herniated disc or nerve impingement but fully functional . . . . . Premier
of uncertain cause, but stable and non-progressive IC
due to diabetes or alcohol overuse. . . . . .Dec
causing ADL deficiency or disability . . . . . .Dec
described as progressive . . . . . .Dec

Nursing Home Confinement

within the last 2 years . . . . . .Dec

Obsessive Compulsive Disorder (OCD)

A disorder characterized by repetitive thoughts and behaviors.

stable, well controlled on medication . . . . . Premier
all others. . . . . .Dec

Organic Brain Syndrome

A disturbance of mental functioning due to a physical cause as opposed to a psychological cause . . . . . .Dec

Osteomyelitis

An acute or chronic bone infection caused by bacteria.

single bone and single attack, recovered after 6 months . . . . . Premier
multiple bones and attacks . . . . . .Dec

Osteopenia

Loss of bone mass resulting in weaker, more brittle bones than normal as measured on bone density testing, but not osteoporosis . . . . . Premier

Osteoporosis
A reduction of bone mass, causing bones to become brittle, fragile, and susceptible to fractures.

mild, on medication, t-score -2.5 or greater . . . . . Premier
moderate to severe, on medication . . . . . IC/No HHC
with fractures, spinal problems, low body weight and/or smoker . . . . . .Dec

Oxygen Therapy
Due to a chronic lung disorder or to assist impaired cardiac function. . . . . .Dec

Pacemaker
An electrical device that can control the beating of the heart by a series of rhythmic electrical discharges.

normal cardiac output, no other heart disorder, after 3 months. . . . . Premier
with complications or other cardiac disorder . . . . . IC/Dec

Paget's Disease
A disruption of normal bone formation causing the affected bones to weaken, thicken, and become deformed.

pelvis only, not crippling. . . . . Premier
all others. . . . . .Dec

Pancreatitis
Inflammation of the pancreas.

single episode, no residuals, complete recovery after 1 year . . . . . .Premier
chronic or with multiple episodes or due to alcohol overuse . . . . . .Dec

Panic Disorder
Characterized by recurrent panic attacks (i.e., periods of intense fear and discomfort) on an unpredictable basis.

controlled with medication or psychotherapy . . . . . Premier
difficult to control or with prior hospitalization or disability . . . . . .Dec

Paralysis
A complete or partial loss of controlled movement caused by an inability to contract one or more muscles. . . . . .Dec

Parkinson's Disease
A chronic, progressive, nervous system disease marked by tremor, muscular weakness, rigidity and peculiar gait . . . . . .Dec

Pericarditis
A disorder caused by inflammation of the pericardium, which is the sac like covering of the heart.

acute, full recovery, no other cardiac or related health condition. . . . . Premier
with residual cardiac damage. . . . . IC/Dec

Peripheral Neuropathy
(see Neuropathy, Peripheral)

Peripheral Vascular Disease
A disease of the blood vessels characterized by narrowing and hardening of the arteries that supply the legs and feet, causing a decrease in blood flow that can injure nerves and other tissues . . . . . .Dec

Phlebitis
Painful inflammation of a vein.

after 3 months, single attack, fully recovered . . . . . Premier
edema but fully ambulatory . . . . . Premier/IC
requiring aid to ambulate or anti-coagulants . . . . . .Dec
disabling within the last 6 months . . . . . .Dec

Physical Therapy
short term for minor injury, one month after completion of therapy . . . . . Premier

post joint replacement surgery, 3 months after completion of therapy . . . . Premier/IC
due to major injury, 6 months after completion of therapy . . . . . IC/Dec
current therapy or with ongoing disability . . . . . .Dec

Pick's Disease

A rare degenerative brain illness that causes dementia and is marked by progressive impairment of intellect and judgment . . . . . .Dec

Pituitary tumor, benign

A tumor that is located in the pituitary gland of the brain.

present, stable on medication . . . . . Premier
surgically removed, no residuals after 1 year . . . . . Premier
all others. . . . . .Dec

Polio

A virus which invades the central nervous system marked by tremor, muscle pain, muscle weakness, stiffness, serious breathing problems, or death.

history of, with full function. . . . . Premier
history of, with mild residual impairment . . . . . Premier/IC
history of, with post-polio syndrome . . . . . .Dec

Polycystic Kidney Disease

An inherited disease characterized by the growth of numerous cysts filled with fluid in the kidneys . . . . . .Dec

Polycystic Liver Disease

Many cysts in or on the liver affecting liver function.

asymptomatic, no kidney involvement . . . . . Premier
symptomatic, or kidney cysts also . . . . . .Dec

Polycythemia

A blood disease with abnormal increase in red and white blood cells and platelets . . . . . .Dec

Polymyalgia Rheumatica

An inflammatory syndrome, which is marked by pain and stiffness in the muscles of the hips, thighs, shoulders and neck.

controlled with medications . . . . . Premier/IC
not well controlled or with functional limitations . . . . . .Dec

Polyps

A tumor, which is commonly found in vascular organs such as the nose, uterus, colon, and rectum.

surgically removed, benign, no waiting period . . . . . Premier
malignant . . . . . see Cancer

Post-Traumatic Stress Disorder (PTSD)

An anxiety disorder that can develop after exposure to a terrifying event or ordeal. Traumatic events that may trigger PSTD include violent personal assaults, natural or human-caused disasters, accidents or military combat (source National Institutes of Health-NIH).

controlled with medication or psychotherapy . . . . . Premier
difficult to control or with disability . . . . . .Dec

Professional Athlete or Retired Pro-Athlete in High Impact Sport

Call to discuss individual sport if any doubt . . . . . .Dec

Prostate Disorders

prostatitis or benign prostate surgery, no waiting period . . . . . Premier
prostate cancer with surgery . . . . . see Cancer
prostate cancer, present . . . . . .Dec

PSA, Elevated (Prostatic Specific Antigen)

An enzyme that is produced by the prostate gland that can be measured in the blood.

if proven benign by biopsy/ultrasound . . . . . Premier

if 8 or above and not proven benign . . . . . .Dec

Psoriatic Arthritis

Pain and swelling of joints with patches of scaly skin related to psoriasis.

mild to moderate but with no functional limitations . . . . . Premier

treated with steroidal medication IC

severe with some functional limitations. . . . . .Dec

Psychosis

A severe mental disorder in which the individual loses contact with reality . . . . . .Dec

Pulmonary Embolism

A blockage in an artery in the lungs caused by a blood clot that travels through the blood vessels to the lungs.

one occurrence, resolved, after 3 months. . . . . Premier

recurrent episodes, resolved with temporary blood thinning medication, after 3 months. . . . . .Premier/IC

requiring ongoing blood thinning . . . . . IC/Dec

Pulmonary Fibrosis

Scarring or thickening of tissues deep in the lung usually resulting from previous lung inflammation such as pneumonia or tuberculosis . . . . . .Dec

Pulmonary Hypertension

A type of high blood pressure that affects the arteries in the lungs or the right side of the heart . . . . . .Dec

Raynaud's Disease/Phenomenon

A condition in which the blood vessels constrict and the blood supply to the fingers, toes, and occasionally the ears and nose are reduced.

mild, non-progressive . . . . . Premier

described as progressive . . . . . .Dec

Reflex Sympathetic Dystrophy

A chronic pain condition that is the result of dysfunction in the central or peripheral nervous system.

due to injury, resolved, after 3 months . . . . . Premier

current . . . . . .Dec

Renal Failure

A gradual and progressive loss of the ability of the kidneys to excrete waste, concentrate urine, and conserve electrolytes.

acute, after 1 year, fully recovered, no residuals. . . . . Premier

chronic renal insufficiency . . . . . IC/Dec

current . . . . . .Dec

Renal Insufficiency (not chronic)

Insufficient excretion of wastes by the kidneys.

after 1 year, stable . . . . . Premier

in combination with diabetes . . . . . .Dec

Restless Leg Syndrome

A neurological disorder characterized by unpleasant sensations in the legs and an uncontrollable desire to move them.

controlled on one medication . . . . . Premier

multiple medications or use of anti-Parkinson's medications . . . . . IC/Dec

Retinal Artery Occlusion

A blockage of the main artery leading to the retina or one of its branches.

- one episode, stable, after 2 years IC
- multiple episodes, with vision loss. . . . . .Dec

Retinal Vein Occlusion

A blockage of the small veins that carry blood away from the retina.

- one episode, no significant vision loss . . . . . Premier
- one episode, due to underlying disease process. IC
- multiple episodes . . . . . .Dec

Retinitis Pigmentosa

A condition characterized by a degeneration of the rods and cones of the retina of the eye, which leads to blindness. . . . . .Dec

Retinopathy (Diabetic)

A disease of the retina due to diabetes that can cause decreased vision and blindness . . . . . .Dec

Rheumatoid Arthritis

A chronic systemic disease marked by inflammatory changes in the joints.

- mild, controlled with non-steroidal drugs . . . . . .Premier/IC
- moderate to severe, requiring multiple medications. . . . . IC/Dec
- with functional limitations or surgery recommended. . . . . .Dec

Sarcoidosis

A chronic multi-system disease of unknown cause characterized by inflammatory cells, called granulomas that can produce many different symptoms.

- no progression for at least 1 year, mild symptoms, no treatment, non-smoker . . . . . Premier
- affecting eyes or other organs, moderate symptoms that requires treatment IC
- progressive or smoker. . . . . .Dec

Schizophrenia

A mental disorder that makes it difficult to tell the difference between real and imagined experiences, to think logically, or to behave appropriately in social situations . . . . . .Dec

Sciatica

Pain that radiates down from the low back to the leg, usually on one side.

- acute pain, successfully treated, after 3 months. . . . . Premier
- chronic or recurring pain requiring treatment IC
- gait impairment, bowel or bladder impairment or surgery recommended. . . . . .Dec

Scleroderma (CREST Syndrome)

An autoimmune disorder of the connective tissue, which is characterized by formation of scar tissue in the skin and organs of the body . . . . . .Dec

Sclerosing Cholangitis

A chronic liver disease characterized by fibrosis of the bile ducts resulting in end-state liver disease . . . . . .Dec

Scoliosis

A crookedness or lateral curvature of the spine.

- mild curvature, incidental finding . . . . . Premier
- moderate curvature but without physical limitations IC
- severe curvature and/or with physical limitations. . . . . .Dec

Seizure Disorder (see Epilepsy)

Transient neurological abnormalities caused by abnormal electric activity in the brain.

- 2 years after last seizure, good control on medication . . . . . Premier

seizure within 2 years. IC
seizure within 1 year, poor control or cause unknown . . . . . .Dec

Self-Reported Memory Complaint

A subjective report of perceived decline in memory.

current or within 5 years . . . . . .Dec

Shingles

An acute inflammation of the neural ganglia causing a painful skin eruption around the middle of the body.

fully recovered, after 3 months. . . . . Premier
present, or with residual postherpetic neuralgia . . . . . .Dec

Shunts (Brain, Heart or Kidney)

A normal or abnormal passage by which bodily fluid is diverted from one channel, circulatory path, or part to another . . . . . .Dec

Shy-Drager Syndrome

A degenerative disease characterized by progressive damage to the autonomic nervous system, muscle tremor, rigidity, and slow movement . . . . . .Dec

Sickle Cell Anemia

A hereditary disorder in which the red blood cells contain an abnormal hemoglobin (protein carried by red cells), which results in blood cells shaped like sickles. . . . . .Dec

Sick Sinus Syndrome (SSS)

Disorder of the sinus node of the heart, which regulates the heartbeat.

pacemaker and normal cardiac output, no other heart disorder . . . . . Premier
without a pacemaker, but normal cardiac output. IC
with cardiac disorder or reduced cardiac output . . . . . .Dec

Sjogren's Syndrome

A chronic disease in which white blood cells attack the moisture producing glands, but it is a systemic disease, affecting many organs and may cause fatigue.

mild, no limitations . . . . . Premier
moderate, but fully functional IC
with disability or physical limitations . . . . . .Dec

Skin Cancer (not Melanoma)

Cancer that may arise on the surface of the body and form a small ulcer or pimple.

external, basal or squamous cell cancer . . . . . Premier

Sleep Apnea

A breathing disorder characterized by brief interruptions of breathing during sleep.

mild or currently using CPAP/BiPAP . . . . . Premier
with cardiac disorder and/or obese and/or current smoker . . . . . IC/Dec
not well-controlled, not compliant with treatment or with COPD . . . . . .Dec

Smoking (within last 2 years)

The habit of inhaling and exhaling tobacco smoke on a daily or occasional basis.

without medical problems . . . . . Premier
with chronic upper respiratory infections . . . . . IC/Dec
with diabetes, heart or lung disease . . . . . .Dec

Social Security Disability Recipient

Federal government sponsored benefits for disabled individuals who have limited income and resources . . . . . .Dec

Spina Bifida

A congenital defect in the spine where part of the spinal cord is exposed. . . . . .Dec

Spinal Stenosis

A narrowing of the space in the spinal canal through which nerves run.

- mild, non-progressive, fully functional . . . . . Premier
- with successful surgery, after 3 months . . . . . Premier
- with mild limitations . . . . . IC/No HHC
- severe or disabling, surgery recommended . . . . . .Dec

Splenectomy

Surgical removal of the spleen due to trauma or disease.

- fully recovered, after 3 months . . . . . Premier
- with chronic infections . . . . . .Dec

Stem Cell Transplant

A medical procedure in which healthy stem cells are transplanted into the patient's bone marrow or blood. . . . . .Dec

Stent (Cardiac)

A short or narrow tube that is inserted into an artery to keep a previously blocked passageway open.

- after 6 months, with good results . . . . . Premier
- procedure recommended. . . . . .Dec

Stroke

A loss of brain functions caused by a loss of blood circulation to areas of the brain . . . . . .Dec

Subarachnoid Hemorrhage

A disorder in which blood from a ruptured blood vessel spreads over the surface of the brain . . . . . .Dec

Subclavian Steal Syndrome

A condition characterized by recurrent attacks of blurred or double vision, dizziness and loss of coordination caused by reduced blood flow to the base of the brain . . . . . .Dec

Subdural Hematoma

A collection of blood between the surface of the brain and its outer covering.

- after 5 years, no residuals . . . . . Premier
- after 2 years, no residuals IC
- within 2 years . . . . . .Dec

Suicidal Ideation

Preoccupation with the idea of your own suicide.

- with successful therapy, after 5 years IC

Suicide Attempt

The unsuccessful act of ending one's own life.

- all cases, no time limit. . . . . .Dec

Surgery Recommended

Advice by a medical professional to have a medically necessary procedure.

- done as outpatient IC
- all cases requiring general anesthesia. . . . . .Dec

Syncope

A temporary loss of consciousness such as fainting or passing out.

- single episode, resolved, after 1 year . . . . . Premier
- multiple episodes or with injuries, after 2 years . . . . . IC/Dec
- cause unknown, not evaluated. . . . . .Dec

Systemic Lupus Erythematosus

An autoimmune disease in which the immune system attacks its own tissues . . . . .Dec

Temporal Arteritis

A chronic inflammation of large arteries, typically of the temporal artery, an artery on the side of the scalp.

1 year after recovery . . . . . Premier
present . . . . . .Dec

Temporomandibular Joint Syndrome (TMJ)

A dysfunction or alteration of the temporomandibular joint, which is the joint that allows jaw mobility.

mild to moderate. . . . . Premier
severe or disabling . . . . . .Dec

TENS Unit

A transcutaneous electrical nerve stimulation device used to reduce pain.

past use for minor pain, after 1 year . . . . . Premier
current use for chronic pain . . . . . .Dec

Thalassemia Major

An inherited blood disease in which the hemoglobin is abnormal, which leads to a low production, and over destruction, of red blood cells . . . . . .Dec

Thalassemia Minor

An inherited disease of the red blood cells that is benign and produces mild anemia . . . . . Premier

Thromboangiitis Obliterans (see Buerger's Disease)

A chronic, recurring, inflammatory vascular disease of the peripheral arteries and veins . . . . . .Dec

Thrombocythemia

Elevated blood platelets . . . . . .Dec

Thrombocytopenic Purpura

Low blood platelets . . . . . .Dec

Timed Get Up and Go (TGUG)

less than 12 seconds. . . . . Premier
greater than 12 seconds. . . . . .Dec

TIA (Transient Ischemic Attack)

A brief interruption of the blood supply to a part of the brain. . . . . .Dec

Tic Douloureux

A chronic pain condition affecting the trigeminal nerve in the face.

managed with antispasmodics or anticonvulsants, no limitations, after 3 months . . . . . Premier
surgically treated, resolved, after 3 months . . . . . Premier
poorly controlled or disabling . . . . . .Dec

Torticollis

A rare condition in which the neck muscles contract, causing the neck to twist to one side.

mild, successfully treated, after 3 months. . . . . Premier
with functional limitations or periods of disability . . . . . .Dec

Traumatic Brain Injury

Brain dysfunction due to a violent blow to the head or body.

mild TBI with full recovery, after 1 year . . . . . Premier
moderate to severe TBI, no time limit. . . . . .Dec
TBI with residual cognitive, physical, or psychosocial impairment. . . . . .Dec

Tremors

Involuntary movements in the muscles of the hands, arms, and head, but can affect the legs.

classified as benign or familial, on medication. . . . . Premier

with gait disturbance or suggestive of Parkinsonism . . . . . .Dec
cause unknown or not evaluated . . . . . .Dec

Trigeminal Neuralgia

A chronic pain condition affecting the trigeminal nerve in the face.

managed with antispasmodics or anticonvulsants, no limitations, after 3 months . . . . . Premier
surgically treated, resolved, after 3 months . . . . . Premier
poorly controlled or disabling . . . . . .Dec

Tuberculosis

An infectious bacterial disease characterized by the growth of nodules in the lungs.

treated, fully recovered, normal PFT's, after 6 months. . . . . Premier
present or with lung damage or related to HIV . . . . . .Dec

Turner's Syndrome

A chromosomal disorder affecting females that causes a variety of medical and developmental problems . . . . . .Dec

Ulcerative Colitis

See Colitis, Ulcerative

Ulcers (Duodenal or Peptic)

An erosion of the inner lining of the stomach usually caused by gastric acid and pepsin.

history of, occasional medication. . . . . Premier
chronic, frequent flare-ups and/or bleeding. IC

Undifferentiated Connective Tissue Disease

A condition where symptoms and abnormal lab results indicate the existence of an autoimmune disorder. . . . . .Dec

Uveitis

An inflammatory condition within the eye.

single episode, no visual impairment, after 3 months . . . . . Premier
associated with systemic illness . . . . . .Dec

Varicose Veins

Enlarged, twisted, painful superficial veins resulting from poorly functioning valves.

uncomplicated, without medication . . . . . Premier
medication required or with skin ulcers. IC
with ambulatory restrictions or other complications . . . . . .Dec

Venous Insufficiency

Failure of the veins to adequately circulate blood, especially from the lower extremities.

minimal cellulitis, no ankle ulcers. . . . . Premier
chronic cellulitis but no ambulatory restrictions IC
with history of leg ulcers or pending surgery . . . . . .Dec

Ventricular Tachycardia

A condition in which the lower chambers of the heart beat very quickly.

temporary, controlled with medication, after 6 months. . . . . Premier
current or treated with implantable defibrillator . . . . . .Dec

Ventriculoperitoneal Shunt

A medical device that relieves pressure on the brain due to fluid accumulation, as with hydrocephalus . . . . . .Dec

Vertebral Basilar Insufficiency

A condition in which blood flow to the vertebral arteries is restricted or insufficient . . . . . .Dec

Vertigo

A type of dizziness that is characterized by the sensation of spinning.

controlled with medication, no falls, after 1 year . . . . . Premier

recurrent episodes or with a single fall without serious injury, after 1 year IC

not controlled, multiple falls or fall with serious injury within 1 year. . . . . .Dec

Von Hippel-Lindau Disease

A hereditary condition associated with tumors arising in multiple organs . . . . . .Dec

Waldenstrom's Disease

Excessive production of red blood cells, white blood cells, and platelets in the bone marrow . . . . . .Dec

Walker Use

Provides stability and support where weight-bearing restrictions apply while walking . . . . . .Dec

Watchman Device

A permanent heart implant intended to reduce the chance of stroke in patients with non-valvular atrial fibrillation . . . . . .Dec

Wegener's Granulomatosis

A condition that causes inflammation of the blood vessels of uncertain cause . . . .Dec

Weight Loss Surgery, See Gastric Bypass

Wilson's Disease

An inherited disorder that causes too much copper to accumulate in the organs . . . . . .Dec

Wolf-Parkinson-White Syndrome

An abnormal heart rhythm causing increased heart rate.

asymptomatic, no medication, and/or successfully treated by radiofrequency ablation. . . . . Premier

episodes of tachycardia or treated with medication IC

Worker's Compensation Disability Recipient

A type of business insurance that provides disability benefits to employees who suffer work related injuries or illnesses . . . . . .Dec

The medications listed below are for conditions that are usually insurable.

Medication	Condition	Medication	Condition
Abatacept	Arthritis	Calan	Angina
Acarbose	Diabetes	Cardene	Angina
Actemra	Arthritis	Cardilate	Cardiac
Actonel	Osteoporosis	Cardioquin	Cardiac
Adalat	Angina	Cardizem	Angina
Adderall	Attention Deficit Disorder	Celebrex	Arthritis
Advair	Respiratory	Celestol	Respiratory
Aerobid	Respiratory	Celexa	Depression
Albuterol	Respiratory	Celontin	Anticonvulsant
Alprazolam	Anxiety	Certolizumab pegol	Arthritis/Crohn's Disease
Alupent	Respiratory	Chantix	Smoking Cessation
Amaryl	Diabetes	Chlorpropamide	Diabetes
Amicas	Blood Disease	Choledyl	Respiratory
Aminophyline	Respiratory	Cimzia	Arthritis/Crohn's Disease
Amitriptyline	Depression/Chronic Pain	Clonazepam	Anxiety
Anastrozole	Cancer	Clopidogrel	Blood Thinner
Antivert	Dizziness	Combivent	Respiratory
Apixaban	Blood thinner	Concerta	Attention Deficit Disorder
Arava	Arthritis	Cordarone	Cardiac
Asacol	Colitis	Corgard	Cardiac
Atarax	Anxiety	Corticosteroids	Respiratory
Ativan	Anxiety	Cortisone	Respiratory
Atrovent	Respiratory	Coumadin	Blood Thinner
Azmacort	Respiratory	Cupramine	Arthritis
Azulfidine	Rheumatoid Arthritis	Cymbalta	Depression
Beclovent	Respiratory	Daypro	Arthritis
Betapace	Cardiac	Decadron	Respiratory
Bethanechol	Continence	Depakene	Anticonvulsant
Boniva	Osteoporosis	Depakote	Anticonvulsant
Brethine	Respiratory	Despiramine (Norpromin)	Depression
Bricanyl	Respiratory	Desyrel	Depression
Brilinta	Blood thinner	Diabeta	Diabetes
Brovana	Respiratory	Diabinese	Diabetes
Bupropion	Depression	Diazepam	Anxiety
Buspar	Anxiety	Didronel	Bone Degeneration
Bydureon	Diabetes Mellitus	Digoxin	Cardiac
Byetta	Diabetes Mellitus	Dilantin	Anticonvulsant

Medication	Condition	Medication	Condition
Dilatrate	Cardiac	Ismo	Cardiac
Dipyridamole	Blood Thinner	Isoptin	Angina
Disopyramide	Cardiac	Isordil	Cardiac
Ditropan	Continence	Isosorbide	Cardiac
Dofetilide	Cardiac	Januvia	Diabetes
DuoNeb	Respiratory	Jardiance	Diabetes Mellitus
Duraglutide	Diabetes Mellitus	Keppra	Seizures
Duvoid	Continence	Kineret	Rheumatoid Arthritis
Dymelor	Diabetes	Klonopin	Anxiety
Dynacirc	Angina	Lamictal	Anticonvulsant
Effexor	Depression	Lanoxicap	Cardiac
Effient	Blood thinner	Lanoxin	Cardiac
Elavil	Depression	Lasix	Diuretic
Eliquis	Blood thinner	Lexapro	Depression
Empagliflozin	Diabetes Mellitus	Librium	Anxiety
Enbrel	Rheumatoid Arthritis	Limbrel	Osteoarthritis
Enkaid	Cardiac	Liraglutide	Diabetes Mellitus
Etanercept	Rheumatoid Arthritis	Lorazepam	Anxiety
Ethmozine	Cardiac	Luvox	Depression
Evista	Osteoporosis	Lyrica	Anticonvulsant
Exenatide	Diabetes Mellitus	Maxair	Respiratory
Felbatol	Anticonvulsant	Meclizine	Dizziness
Flovent	Respiratory	Medrol	Respiratory
Fluoxetine	Depression	Mephyton	Blood Disease
Forteo	Osteoporosis	Mesantoin	Anticonvulsant
Fosamax	Osteoporosis	Metaproterenol	Respiratory
Glimepiride	Diabetes	Metformin	Diabetes
Glipizide	Diabetes	Methotrexate	Arthritis
Glucophage	Diabetes	Mexitril	Cardiac
Glucotrol	Diabetes	Micronase	Diabetes
Glyburide	Diabetes	Milontin	Anticonvulsant
Glynase	Diabetes	Mobic	Arthritis
Glyset	Diabetes	Monoket	Cardiac
Harvoni	Hepatitis C	Multaq	Cardiac
Heparin	Blood Thinner	Mysoline	Anticonvulsant
Humira	Rheumatoid Arthritis	Nadolol	Cardiac
Hydrocortisone	Respiratory	Naproxen	Arthritis
Imdur	Cardiac	Nardil	Depression
Inderal	Tremor	Neurontin	Anticonvulsant
Intal	Respiratory	Nicorandil	Cardiac
Nitrobid	Cardiac	Remeron	Depression

Medication	Condition	Medication	Condition
Nitrogard	Cardiac	Remicade	Arthritis/Crohn's Disease
Nitroglycerin	Cardiac	Repaglinide	Diabetes
Nitrolingual	Cardiac	Rezulin	Diabetes
Nitrong	Cardiac	Rinvoq	Arthritis
Nitrostat	Cardiac	Ritalin	Attention Deficit Disorder
Norpace	Cardiac	Rybelsus	Diabetes – Type II
Norvasc	Angina	Rythmol	Cardiac
Orencia	Arthritis	Serafem	Depression
Orinase	Diabetes	Serevent	Respiratory
Oxybutynin	Continence	Serzone	Depression
Ozempic	Diabetes Mellitus	Simponi	Colitis
Pamelor	Depression	Sinequan	Depression
Paradione	Anticonvulsant	Singulair	Respiratory
Paxil	Depression	Slo-Bid	Respiratory
Peganone	Anticonvulsant	Slo-Phyllin	Respiratory
Penicillamine	Arthritis	Solatol	Cardiac
Peritrate	Cardiac	Sorbitrate	Cardiac
Persantine	Blood Thinner	Strattera	Attention Deficit Disorder
Pexeva	Depression	Synjardy	Diabetes – Type II
Phenobarbitol	Anticonvulsant	Tambocor	Cardiac
Plaquenil	Arthritis	Tegretol	Anticonvulsant
Plavix	Blood Thinner	Theo-Dur	Respiratory
Plenaxis	Cancer	Theophylline	Respiratory
Plendil	Angina	Ticagrelor	Blood thinner
Pradaxa	Blood thinner	Ticlid	Blood thinner
Prandin	Diabetes	Ticlopidine	Blood thinner
Prasugrel	Blood thinner	Tikosyn	Cardiac
Prednisone	Respiratory	Tilade	Respiratory
Pristiq	Depression	Tocilizumab	Arthritis
Procan	Cardiac	Tofacitinib	Arthritis
Procardia	Angina	Tofranil	Depression
Pronestyl	Cardiac	Tolbutamide	Diabetes
Proventil	Respiratory	Tonocard	Cardiac
Provigil	Narcolepsy	Topamax	Anticonvulsant
Prozac	Depression	Tornolate	Respiratory
Quinidine	Cardiac	Trazodone	Depression
Ranexa	Cardiac	Trental	Circulatory
Ranolazine	Cardiac	Trexall	Arthritis
Relafen	Arthritis	Tridione	Anticonvulsant
Trulicity	Diabetes Mellitus	Voltaren	Arthritis
Upadacitinib	Arthritis	Warfarin	Anti-Coagulant
Urecholine	Continence	Wellbutrin	Depression
Valium	Anxiety	Xanax	Anxiety

Medication	Condition	Medication	Condition
Valproic Acid	Anticonvulsant	Xarelto	Blood thinner
Vanceril	Respiratory	Xeljanz	Arthritis
Vasocor	Angina	Xopenex	Respiratory
Ventolin	Respiratory	Xyrem	Narcolepsy
Verapamil	Angina	Zarontin	Anticonvulsant
Verelan	Angina	Zoloft	Depression
Victoza	Diabetes Mellitus	Zyban	Depression

The medications listed below are for conditions that are usually not insurable.

Medication	Condition	Action
Abacavir	HIV	Usually Decline
Abilify	Antipsychotic	Usually Decline
Acamprosate	Alcoholism	Usually Decline
Actiq	Narcotic	Usually Decline
Adefovir	Hepatitis B	Usually Decline
Adriamycin	Cancer	Usually Decline
Afrezza	Diabetes	Usually Decline
Agrylin	Thrombocytopenia	Usually Decline
Akineton	Parkinson's Disease	Usually Decline
Alcar	Dementia	Usually Decline
Aldazine	Antipsychotic	Usually Decline
Alemzutumab	Leukemia/Multiple Sclerosis	Usually Decline
Alkeran	Cancer	Usually Decline
Amantadine	Parkinson's Disease	Usually Decline
Ambrisentan	Pulmonary Arterial Hypertension	Usually Decline
Anexsia	Narcotic	Usually Decline
Antabuse	Alcoholism	Usually Decline
Apokyn	Parkinson's Disease	Usually Decline
Apomorphine	Parkinson's Disease	Usually Decline
Aptivus	HIV	Usually Decline
Aricept	Dementia	Usually Decline
Arimidex	Cancer	Usually Decline
Aripiprazole	Antipsychotic	Usually Decline
Arlidin	Cerebral Artery Disease	Usually Decline
Artane	Parkinson's Disease	Usually Decline
Asenapine	Antipsychotic	Usually Decline
Asparaginase	Leukemia	Usually Decline
Atamet	Parkinson's Disease	Usually Decline
Atazanavir	HIV	Usually Decline
Atepryl	Dementia, Parkinson's Disease	Usually Decline
Atripla	HIV	Usually Decline
Aubagio	Multiple Sclerosis	Usually Decline
Auranofin	Gold Therapy	Usually Decline

Medication	Condition	Action
Avinza	Morphine	Usually Decline
Avonex	Multiple Sclerosis	Usually Decline
Axona	Alzheimer's Disease	Usually Decline
Azathioprine	Multiple Sclerosis	Usually Decline
Azilect	Parkinson's Disease	Usually Decline
Azt	HIV	Usually Decline
Baclofen	Multiple Sclerosis	Usually Decline
Baraclude	Hepatitis B	Usually Decline
Bendopa	Parkinson's Disease	Usually Decline
Benztropine Mesylate	Parkinson's Disease	Usually Decline
Betaseron	Multiple Sclerosis	Usually Decline
Biperiden	Parkinson's Disease	Usually Decline
Blenoxane	Cancer	Usually Decline
Boceprevir	Hepatitis C	Usually Decline
Brexpiprazole	Antipsychotic	Usually Decline
Bromocriptine	Parkinson's Disease	Usually Decline
Bulsufan	Cancer	Usually Decline
Buprenorphine	Narcotic	Usually Decline
Butrans	Narcotic	Usually Decline
Campral	Alcoholism	Usually Decline
Caprylidene	Alzheimer's Disease	Usually Decline
Carbidopa	Parkinson's Disease	Usually Decline
Casodex	Cancer	Usually Decline
Cee Nu	Cancer	Usually Decline
CellCept	Organ transplant (kidney)	Usually Decline
Cerefolin	Memory loss	Usually Decline
Cerespan	Cerebral Artery Disease	Usually Decline
Cerubidine	Cancer	Usually Decline
Chlorambucil	Cancer	Usually Decline
Chlorpromazine	Antipsychotic	Usually Decline
Chlorprothixene	Antipsychotic	Usually Decline
Cisplatin	Cancer	Usually Decline
Cladribine	Leukemia, MS	Usually Decline
Clorazil	Antipsychotic	Usually Decline
Clozapine	Antipsychotic	Usually Decline
Codeine	Narcotic	Usually Decline
Cogentin	Parkinson's Disease	Usually Decline
Cognex	Dementia	Usually Decline
Combivir	HIV	Usually Decline
Comtan	Parkinson's Disease	Usually Decline
Copaxone	Multiple Sclerosis	Usually Decline
Crixivan	HIV	Usually Decline
Cyclophosphamide	Cancer	Usually Decline
Cycloserine	Alzheimer's Disease	Usually Decline
Cyclospasmol	Cerebral Artery Disease	Usually Decline

Medication	Condition	Action
Cyclosporine	Organ transplant (kidney)	Usually Decline
Cytoxan	Cancer	Usually Decline
Dantrium	Multiple Sclerosis	Usually Decline
Dantrolene	Cerebral Palsy, MS	Usually Decline
Darunavir	HIV	Usually Decline
Delavirdine	HIV	Usually Decline
Demerol	Narcotic	Usually Decline
Depade	Alcoholism	Usually Decline
Depo-Provera	Cancer	Usually Decline
Deprenyl	Dementia, Parkinson's Disease, MDD	Usually Decline
Des	Cancer	Usually Decline
Didanosine	HIV	Usually Decline
Diethylstilbestrol	Cancer	Usually Decline
Dilaudid	Narcotic	Usually Decline
Dimethyl fumarate	Multiple Sclerosis	Usually Decline
Disulfiram	Alcoholism	Usually Decline
Docetaxel	Cancer	Usually Decline
Donepezil	Dementia	Usually Decline
Dopar	Parkinson's Disease	Usually Decline
Doxorubicin	Cancer	Usually Decline
Dronabinol	AIDS	Usually Decline
Droxia	Cancer	Usually Decline
Duopa	Parkinson's Disease	Usually Decline
Duragesic	Narcotic	Usually Decline
Edophonium Chloride	Myasthenia Gravis	Usually Decline
Efavirenz	HIV	Usually Decline
Eldepryl	Parkinson's Disease	Usually Decline
Eligard	Cancer	Usually Decline
Emcyt	Cancer	Usually Decline
Emtricitabine	HIV	Usually Decline
Emtriva	HIV	Usually Decline
Enasidenib	Cancer	Usually Decline
Enfuvirtide	HIV	Usually Decline
Entacapone	Parkinson's Disease	Usually Decline
Entecavir	Hepatitis B	Usually Decline
Epclusa	Hepatitis C	Usually Decline
Epivir	Anti - HIV	Usually Decline
Epoetin	Chronic Kidney Failure (anemia)	Usually Decline
Epogen	Chronic Kidney Failure (anemia)	Usually Decline
Epzicom	HIV	Usually Decline
Ergamisol	Cancer	Usually Decline
Ergoloid	Dementia	Usually Decline
Eskalith	Antipsychotic	Usually Decline
Estramustine	Cancer	Usually Decline
Ethatab	Cerebral Artery Disease	Usually Decline

Medication	Condition	Action
Ethopropazine	Parkinson's Disease	Usually Decline
Etopophos	Cancer	Usually Decline
Etoposide	HIV	Usually Decline
Eulexin	Cancer	Usually Decline
Evomela	Cancer	Usually Decline
Evzio	Narcotic	Usually Decline
Exalgo	Narcotic	Usually Decline
Exelon	Dementia	Usually Decline
Fanapt	Antipsychotic	Usually Decline
Fentanyl	Narcotic	Usually Decline
Fingolimod	Multiple Sclerosis	Usually Decline
Fluphenazine	Antipsychotic	Usually Decline
Flurouracil	Cancer	Usually Decline
Flutamide	Cancer	Usually Decline
Fosamprenavir	HIV	Usually Decline
Fudr	Cancer	Usually Decline
Furosemide	Diuretic	Usually Decline
Fuzeon	HIV	Usually Decline
Gablofen	Multiple Sclerosis	Usually Decline
Galantamine	Dementia	Usually Decline
Geodon	Antipsychotic	Usually Decline
Gilenya	Multiple Sclerosis	Usually Decline
Glatiramir Acetate	Multiple Sclerosis	Usually Decline
Glatiramir Acetate	Multiple Sclerosis	Usually Decline
Gleevec	Leukemia	Usually Decline
Gold Compound	Gold Therapy	Usually Decline
Goserelin Acetate	Cancer	Usually Decline
Guanidine	Myasthenia Gravis	Usually Decline
Haldol	Antipsychotic	Usually Decline
Haloperidol	Antipsychotic	Usually Decline
Hemlibra	Hemophilia	Usually Decline
Hepsera	Hepatitis B	Usually Decline
Herceptin	Cancer	Usually Decline
Hexalen	Cancer	Usually Decline
Hivid	HIV	Usually Decline
Humalog	Diabetes	Usually Decline
Humulin	Diabetes	Usually Decline
Hydergine	Dementia	Usually Decline
Hydrea	Cancer	Usually Decline
Hydrocodone	Narcotic	Usually Decline
Hydromorphone	Narcotic	Usually Decline
Hydroxycarbamide	Cancer	Usually Decline
Hydroxyurea	Cancer	Usually Decline
Ibrance	Cancer	Usually Decline
Idhifa	Cancer	Usually Decline

Medication	Condition	Action
Iloperidone	Antipsychotic	Usually Decline
Imatinib	Cancer	Usually Decline
Imuran	Myasthenia Gravis, MS	Usually Decline
Incivek	Hepatitis C	Usually Decline
Indinavir	HIV	Usually Decline
Insulin	Diabetes	Usually Decline
Interferon	Multiple Sclerosis	Usually Decline
Intravenous Immunoglobulin (IVIG)	Autoimmune Diseases	Usually Decline
Intron-A	Cancer	Usually Decline
Invega	Antipsychotic	Usually Decline
Invirase	HIV	Usually Decline
Juluca	HIV	Usually Decline
Kadian	Morphine	Usually Decline
Kaletra	HIV	Usually Decline
Kemadrin	Parkinson's Disease	Usually Decline
Kemstro	Multiple Sclerosis	Usually Decline
Lamivudine	HIV/Hepatitis B	Usually Decline
Lantus	Diabetes	Usually Decline
Lanzac	Antipsychotic	Usually Decline
Laradopa	Parkinson's Disease	Usually Decline
Latuda	Antipsychotic	Usually Decline
L-Dopa	Parkinson's Disease	Usually Decline
Lemtrada	Chronic Lymphocytic Leukemia/MS	Usually Decline
Lenalidomide	Cancer	Usually Decline
Lente	Diabetes	Usually Decline
Letairis	Pulmonary arterial HTN	Usually Decline
Leukeran	Cancer	Usually Decline
Leuprolide	Cancer	Usually Decline
Leuprorelin	Cancer	Usually Decline
Leustatin Solution	Cancer	Usually Decline
Levodopa	Parkinson's Disease	Usually Decline
Lexiva	HIV	Usually Decline
Lioresal	Multiple Sclerosis	Usually Decline
Lispro	Diabetes	Usually Decline
Lithium	Antipsychotic	Usually Decline
Lithobid	Antipsychotic	Usually Decline
L-Methylfolate	Folate/Anemia	Usually Decline
Lomustine	Cancer	Usually Decline
Lopinavir	HIV	Usually Decline
Lorcet	Narcotic	Usually Decline
Lortab	Narcotic	Usually Decline
Loxapine	Antipsychotic	Usually Decline
Loxitane	Antipsychotic	Usually Decline
Lupron	Cancer	Usually Decline

Medication	Condition	Action
Lurasidone	Antipsychotic	Usually Decline
Lysodren	Cancer	Usually Decline
Maraviroc	HIV	Usually Decline
Marinol	Cancer	Usually Decline
Matulane	Cancer	Usually Decline
Mavyret	Hepatitis C	Usually Decline
Megace	Cancer	Usually Decline
Megestrol	Cancer	Usually Decline
Mellaril	Antipsychotic	Usually Decline
Melphalan	Cancer	Usually Decline
Memantine	Alzheimer's Disease	Usually Decline
Memantine	Alzheimer's Disease	Usually Decline
Mentane	Dementia	Usually Decline
Meperidine	Narcotic	Usually Decline
Mercaptopurine	Cancer	Usually Decline
Mesoridazine	Antipsychotic	Usually Decline
Mestinon	Myasthenia Gravis	Usually Decline
Metanx	Peripheral Neuropathy	Usually Decline
Methadone	Narcotic	Usually Decline
Metrofonate	Dementia	Usually Decline
Mirapex	Parkinson's Disease	Usually Decline
Mitoxantrone	Cancer/MS	Usually Decline
Moban	Antipsychotic	Usually Decline
Molindone	Antipsychotic	Usually Decline
Morphine	Narcotic	Usually Decline
MS Contin	Narcotic	Usually Decline
Mycophenolate	Organ transplant (kidney)	Usually Decline
Myleran	Cancer	Usually Decline
Myochrysine	Gold Therapy	Usually Decline
Mytelase	Myasthenia Gravis	Usually Decline
Naloxone	Narcotic	Usually Decline
Naltrexone	Alcoholism	Usually Decline
Namenda	Alzheimer's Disease	Usually Decline
Namzaric	Alheimer's Disease	Usually Decline
Narcan	Narcotic	Usually Decline
Natalizumab	Multiple Sclerosis	Usually Decline
Natrecor	Congestive Heart Failure	Usually Decline
Navane	Antipsychotic	Usually Decline
Navelbine	Cancer	Usually Decline
Nelfinavir	HIV	Usually Decline
Neoral	Organ transplant (kidney)	Usually Decline
Neostigmine	Myasthenia Gravis	Usually Decline
Nesiritide	Congestive Heart Failure	Usually Decline
Neulasta	Cancer/Bone marrow stimulant	Usually Decline
Neupro	Parkinson's Disease	Usually Decline

Medication	Condition	Action
Nevirapine	HIV	Usually Decline
Niloric	Dementia	Usually Decline
Nipent	Cancer	Usually Decline
Nivolumab	Cancer	Usually Decline
Norvir	HIV	Usually Decline
Novantrone	Cancer/Multiple Sclerosis	Usually Decline
Novolin	Diabetes	Usually Decline
Novolog	Diabetes	Usually Decline
Novorapid	Diabetes	Usually Decline
nPEP	HIV	Usually Decline
Nubain	Narcotic	Usually Decline
Nucynta	Narcotic	Usually Decline
Olanzapine	Antipsychotic	Usually Decline
Olysio	Hepatitis C	Usually Decline
Oncovin	Cancer	Usually Decline
Opdivo	Cancer	Usually Decline
Orap	Antipsychotic	Usually Decline
Oxycodone	Narcotic	Usually Decline
Oxycontin	Narcotic	Usually Decline
Palbociclib	Cancer	Usually Decline
Paliperidone	Antipsychotic	Usually Decline
Papaverine	Cerebral Artery Disease	Usually Decline
Paracetamol	Narcotic	Usually Decline
Paraplatin	Cancer	Usually Decline
Parlodel	Parkinson's Disease	Usually Decline
Parsidol	Parkinson's Disease	Usually Decline
Pavabid	Cerebral Artery Disease	Usually Decline
Pegasys	Hepatitis B or C	Usually Decline
Pegfilgrastim	Cancer/Bone marrow stimulant	Usually Decline
Peg-Intron	Hepatitis C	Usually Decline
Pegvisomant	Growth Hormone Blocker	Usually Decline
Percocet	Narcotic	Usually Decline
Percodan	Narcotic	Usually Decline
Pergolide	Parkinson's Disease	Usually Decline
Permax	Parkinson's Disease	Usually Decline
Permitil	Antipsychotic	Usually Decline
Perphenazine	Antipsychotic	Usually Decline
Pimozide	Antipsychotic	Usually Decline
Platinol	Cancer	Usually Decline
Plegridy	Multiple Sclerosis	Usually Decline
Pletal	Claudication	Usually Decline
Pramipexole	Parkinson's Disease	Usually Decline
Prezista	HIV	Usually Decline
Procarbazine	Cancer	Usually Decline
Procrit	Chronic Kidney Disease	Usually Decline

Medication	Condition	Action
Procyclidine	Parkinson's Disease	Usually Decline
Profenamine	Parkinson's Disease	Usually Decline
Prolixin	Antipsychotic	Usually Decline
Promem	Alzheimer's Disease	Usually Decline
Prostigmin	Myasthenia Gravis	Usually Decline
Purinethol	Cancer	Usually Decline
Pyridostigmine	Myasthenia Gravis	Usually Decline
Quetiapine	Antipsychotic	Usually Decline
Raltegravir	HIV	Usually Decline
Rasagiline	Parkinson's Disease	Usually Decline
Razadyne	Alzheimer's Disease	Usually Decline
Rebetol	Hepatitis C	Usually Decline
Rebetron	Hepatitis C	Usually Decline
Rebif	Multiple Sclerosis	Usually Decline
Regonal	Myasthenia Gravis	Usually Decline
Reminyl	Dementia	Usually Decline
Remodulin	Pulmonary arterial HTN	Usually Decline
Requip	Parkinson's Disease	Usually Decline
Rescriptor	HIV	Usually Decline
Respiradol	Antipsychotic	Usually Decline
Retrovir	HIV	Usually Decline
Revia	Alcoholism	Usually Decline
Revlimid	Cancer	Usually Decline
Rexulti	Antipsychotic	Usually Decline
Reyataz	HIV	Usually Decline
Reyataz	HIV	Usually Decline
Ribavirin	HIV	Usually Decline
Ridura	Gold Therapy	Usually Decline
Rilutek	ALS	Usually Decline
Riluzole	ALS	Usually Decline
Risperdal	Antipsychotic	Usually Decline
Risperidone	Antipsychotic	Usually Decline
Ritonavir	HIV	Usually Decline
Rituxin	Cancer	Usually Decline
Rivastigmine	Dementia	Usually Decline
Roferon-A	Cancer	Usually Decline
Ropinirole	Parkinson's Disease	Usually Decline
Rotigotine	Parkinson's Disease	Usually Decline
Roxicet	Narcotic	Usually Decline
Rytary	Parkinson's Disease	Usually Decline
Sandimmune	Organ Transplant (kidney)	Usually Decline
Saphris	Antipsychotic	Usually Decline
Saquinavir	HIV	Usually Decline
Selegiline	Dementia, Parkinson's Disease	Usually Decline
Selzentry	HIV	Usually Decline

Medication	Condition	Action
Serentil	Antipsychotic	Usually Decline
Serlect	Antipsychotic	Usually Decline
Seroquel	Antipsychotic	Usually Decline
Sertindole	Antipsychotic	Usually Decline
Sinemet	Parkinson's Disease	Usually Decline
Sofosbuvir	Hepatitis C	Usually Decline
Solganol	Gold Therapy	Usually Decline
Somovert	Growth Hormone Blocker	Usually Decline
Sparine	Antipsychotic	Usually Decline
Stalevo	Parkinson's Disease	Usually Decline
Stavudine (d4T)	HIV	Usually Decline
Stelazine	Antipsychotic	Usually Decline
Stilphostrol	Cancer	Usually Decline
Streptozocin	Cancer	Usually Decline
Suboxone	Narcotic	Usually Decline
Sustiva	HIV	Usually Decline
Sycrest	Antipsychotic	Usually Decline
Sycrest	Antipsychotic	Usually Decline
Symmetrel	Parkinson's Disease	Usually Decline
Synapton	Dementia	Usually Decline
Tacrine	Dementia	Usually Decline
Tapentadol	Narcotic	Usually Decline
Taractan	Antipsychotic	Usually Decline
Tasmar	Parkinson's Disease	Usually Decline
Taxol	Cancer	Usually Decline
Taxotere	Cancer	Usually Decline
Tecfidera	Multiple Sclerosis	Usually Decline
Telaprevir	Hepatitis C	Usually Decline
Telbivudine	Hepatitis B	Usually Decline
Tenofovir	HIV	Usually Decline
Tensilon	Myasthenia Gravis	Usually Decline
Teriflunomide	Multiple Sclerosis	Usually Decline
Teslac	Cancer	Usually Decline
Testolactone	Cancer	Usually Decline
THA/Tacrine	Alzheimer's Disease	Usually Decline
Thioguanine	Cancer	Usually Decline
Thiordiazine	Antipsychotic	Usually Decline
Thiotepa	Cancer	Usually Decline
Thiothixene	Antipsychotic	Usually Decline
Thorazine	Antipsychotic	Usually Decline
Tindal	Antipsychotic	Usually Decline
Tipranavir	HIV	Usually Decline
Tolcapone	Parkinson's Disease	Usually Decline
Toposar	Cancer	Usually Decline
Tramadol	Narcotic	Usually Decline

Medication	Condition	Action
Trastuzumab	Cancer	Usually Decline
Trelstar-LA	Cancer	Usually Decline
Treprostinil	Pulmonary arterial HTN	Usually Decline
Trichlorfon	Dementia	Usually Decline
Trifluoperazine	Antipsychotic	Usually Decline
Trihexy	Parkinson's Disease	Usually Decline
Trihexyphenidyl	Parkinson's Disease	Usually Decline
Trilafon	Antipsychotic	Usually Decline
Triptorelin	Cancer	Usually Decline
Trizivir	HIV	Usually Decline
Truxal	Antipsychotic	Usually Decline
Tylenol #3	Severe Pain	Usually Decline
Tysabri	Multiple Sclerosis	Usually Decline
Tyzeka	Hepatitis B	Usually Decline
Ultram	Narcotic	Usually Decline
Urso	Cirrhosis	Usually Decline
Ursodiol	Cirrhosis	Usually Decline
Valcrine Meletate	Alzheimer's Disease	Usually Decline
Valganciclovir	Cytomegalovirus infection/AIDS	Usually Decline
Valycte	Cytomegalovirus infection/AIDS	Usually Decline
Vasodilan	Cerebral Artery Disease	Usually Decline
Velban	Cancer	Usually Decline
Velpatasvir	Hepatitis C	Usually Decline
Vepesid	Cancer	Usually Decline
Vercyte	Cancer	Usually Decline
Vicodin	Narcotic	Usually Decline
Victrelis	Hepatitis C	Usually Decline
Videx	HIV	Usually Decline
Vinblastine	Cancer	Usually Decline
Vincristine	Cancer	Usually Decline
Viracept	HIV	Usually Decline
Viramune	HIV	Usually Decline
Viread	HIV/Hepatitis B	Usually Decline
Vivitrol	Narcotic	Usually Decline
Vosevi	Hepatitis C	Usually Decline
Vraylar	Antipsychotic	Usually Decline
Zalcitabine	HIV	Usually Decline
Zanosar	Cancer	Usually Decline
Zelapar	Parkinson's Disease	Usually Decline
Zeldox	Antipsychotic	Usually Decline
Zerit	HIV	Usually Decline
Ziagen	HIV	Usually Decline
Zidovudine	HIV	Usually Decline
Ziprasidone	Antipsychotic	Usually Decline
Zohydro	Narcotic	Usually Decline

Medication	Condition	Action
Zoladex Implant	Cancer	Usually Decline
Zyprexa	Antipsychotic	Usually Decline

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