

Assurant Health

Medical and Non-Medical Underwriting Guidelines

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Risk Categories:

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

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

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

CSDs are available nationally except in the following states: CA, CT, GA, ID, IN, MN, NH, OR. Where CSDs are available, underwriters will make every effort to offer a CSD instead of a rider. If a rider is preferable to the client, that option is also available. See marketing materials on the agent sales site for more details on the advantages of a CSD for your client. Riders and CSDs will only be placed on individuals ages 19 and over.

Assurant Health does not use or collect genetic information for any UW purpose. Genetic information includes information related to genetic tests, genetic counseling, and any family history of a disease or disorder. Any such information will not be used for underwriting.

Condition	Consideration	Underwriting Action
Abnormal Pap/ Cervical Dysplasia	All abnormal pap smears/tests; follow-up or treatment pending or not completed	CSD/RD 156
	After 2-3 normal pap smears (number of normal paps required depends on the pathology)	S
NOTE: Time until a standard offer depends upon the severity of the abnormal findings, that the required follow-up paps/treatments are completed and that the applicant's pap schedule is up to date.		

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Condition	Consideration	Underwriting Action	
Acne	Treatment with OTC medications	S	
	Treatment with isotretinoin, chemical peels or laser treatment in the past year	CSD/RD 711	
	Treatment with other oral or topical medications	Rx	
Alcohol	Evidence of medical problems due to alcohol, total abstinence < 6 years	D	
	No evidence of medical problems due to alcohol, total abstinence ≥ 6 years	RT (25-50%)	
Allergies	Seasonal allergies	S	
	Year round allergies	Rx	
	Receives allergy shots	CSD/RD 575	
Anorexia Nervosa	Present or ≤ 5 years since recovery	D	
	> 5 years since disease controlled	IC	
Anxiety/Nervous Disorders/Depression	Depending on stability and specific disorder	RT (25-50%)/Rx	
	Unstable or severe disorder	D	
	Children (< 18) with mental illness other than situational anxiety or depression related to a life event or ADHD	D	
	NOTE: Situational is related to a specific event such as a death or divorce and is short term (< 1 year in length). If treatment extends beyond one year, it is no longer considered situational.		
Arthritis	Gouty	Mild to moderate	Rx
		Severe	D
	Osteo	No treatment/symptoms in past 3 years	S
		Treatment/symptoms in past 3 years	CSD/RD 322
	Psoriatic	All Cases	CSD/RD 724
Rheumatoid	All Cases	CSD 388/D	
Asthma	No treatment/symptoms in past 2 years	S	
	Mild asthma, non-tobacco user	Rx	
	Exercise induced, occasional albuterol use only, nonsmoker	Rx	
	Treatment/symptoms in past 2 years	CSD/RD 648	
	Moderate asthma / tobacco user	RD 648	
	Severe	D	
Atrial	Fibrillation	Chronic	D
	Septal Defect	Surgically corrected > 6 months ago	S
		Present with no complications, surgical correction < 6 months ago	CSD/RD 927
		< 10 years old with spontaneous closure	IC
	Present with other heart abnormalities or surgical correction with complications	D	

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Condition	Consideration	Underwriting Action
Attention Deficit/ Hyperactivity Disorder (ADD or ADHD)	Stable	CSD/RD 007
	Unstable	D
Aviation	Commercial, private or student pilot	S
	Ballooning, parachuting, parasailing, paragliding, skydiving	RD 002
	Crop duster or stunt flying	D
Back		
Sprain/Strain	After one year	S
	During first year	CSD/RD 342
Whiplash	After one year	S
	During first year	CSD/RD 342
Disc Disorder	No treatment/symptoms in past 3 years	S
	Treatment/symptoms in past 3 years	CSD/RD 342
	Chronic pain, dorsal column stimulator, narcotic use	D
Chiropractic	No back or other physical condition, last adjustment > 1 year	S
Basal Cell Carcinoma	Low risk lesion removed	S
	High risk lesion removed or recurrence	CSD/RD 715
	Lesion present or metastasis	D
Benign Prostatic Hypertrophy (BPH)	Surgically corrected with complete recovery	S
	Controlled with conservative treatment	CSD/RD 167
	Symptoms not controlled or complications present	CSD/RD 167
Bladder Infections/Cystitis	Children < 10 with history of urinary tract infection and no workup	RD 222
	Children < 10 and males > 10 with history of urinary tract infection and normal workup	S
	Children < 10 with history of urinary tract infection and abnormal workup	IC
	Females > 10 with history of ≤ 3 urinary tract infections	S
	Females > 10 with history of > 3 urinary tract infections	CSD/RD 222
Breast		
Cyst, Nodule or Mass	Removed and benign	S
	Benign, stable, present < 2 years	CSD/RD 157
	Benign, stable, present > 2 years	S
Fibrocystic	Mild to moderate	S
	Severe	CSD/RD 157
Implants	Done for cosmetic purposes only	S
	Complications present and implants due to history of breast cancer	IC
Reduction	2 years after recovery from surgery	S
	Surgery recommended or surgery completed < 2 years ago	RD 149

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Condition	Consideration	Underwriting Action	
Bronchitis	Mild: acute (1-2 episodes per year), no other pulmonary disease	S	
	Moderate: (3-4 episodes per year) < 1 year	RD 610	
	Moderate: (3-4 episodes per year) last episode > 1 year ago	S	
	Recurrent episodes (> 4), last episode less than 4 years	RD 610	
	Recurrent episodes (> 4), last episode less than 4 years	S	
	Chronic (> 4 episodes per year) / COPD	D	
Bulimia	Present or < 5 years since recovery	D	
	≥ 5 years since disease controlled	IC	
Bunions	Both feet surgically corrected with full recovery > 6 months ago	S	
	Present or surgical correction < 6 months ago	CSD/RD 326/Rx	
	Still symptomatic after surgery	D	
Bursitis	One acute attack < 1 year ago	CSD/RD 327	
	Two attacks < 2 years ago	CSD/RD 327	
	> 2 attacks < 4 years ago	CSD/RD 327	
Cancer (other than listed in this guide)	Most cancers < 8-10 years since remission (see decline list)	D	
	Many cancers can be considered after 8 to 10 years in remission (no treatment and disease free) and there is no lymph node involvement or metastasis.	RT (25-50%)	
	NOTE: Information needed to quantify risk includes: Stage, lymph node involvement, metastasis (spread to other organs), treatment received (chemo, radiation, surgery), remission dates and current follow-up.		
Carpal Tunnel	> 2 years since symptoms or treatment	S	
	< 2 years since symptoms or treatment	CSD/RD 324	
Cataracts	Acquired	Present	CSD/RD 596
		Surgically corrected and no complications	S
	Congenital	Present or surgically corrected < 5 years ago	RD 596
		Surgically corrected > 5 years ago	RD 596
Cholecystitis/Gall Bladder Inflammation	One attack, no surgery, < 3 years ago	CSD/RD 443	
	Recurrent attacks, no surgery, < 3 years ago	CSD/RD 443	
	Gall Bladder removed	S	
Cholesterol (High)	No medications and total cholesterol < 240	S	
	Taking medications or total Chol/HDL ratio > 3.5, rating based on cholesterol level, gender and age	S or RT 20%/Rx	
Cleft Palate / Cleft Lip	Present or surgically corrected, < 25 years old	RD 341	
	Surgically corrected, > 25 years old, no residuals	CSD/RD 341	
Crohn's	All cases	D	

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Condition	Consideration	Underwriting Action
C-Section Delivery	History of c-section followed by vaginal delivery, sterilization procedure or menopause	S
	Youngest child \leq 4 years old and c-section not followed by vaginal delivery, sterilization procedure or menopause	CSD/RD 194
Cysts		
Ganglion or Sebaceous	Present	RD 078
	Removed	S
Ovarian (not polycystic)	Present, under current treatment, asymptomatic, no surgery recommended	RD 199
	Present, under current treatment, symptomatic	IC
	Resolved with complete recovery	S
Depression/Anxiety/ Nervous Disorders	Depending on stability and specific disorder	RT (25-50%)/Rx
	Unstable or severe disorder	D
	Children (<18) with mental illness other than situational anxiety or depression related to a life event or ADHD	D
	NOTE: Situational is related to a specific event such as a death or divorce and is short term (< 1 yr in length). If treatment extends beyond one year, it is no longer considered situational.	
Deviated Nasal Septum	Surgically corrected > 1 yr ago and complete recovery	S
	Present, diagnosed > 2 years ago, with no other nasal disorders or symptoms	S
	Present with other nasal disorders	CSD/RD 571
Diabetes		
Gestational	Normal glucose testing postpartum	RT (10%)
	Abnormal glucose test postpartum	D
Mellitus, Type I	All cases	D
Mellitus, Type II	Age 60-64, not using Byetta or insulin	IC
Diverticulitis	Present, or within one year of treatment	CSD/RD 462
	Prompt response to conservative treatment, > 1 year ago	S
	Surgically corrected with complete recovery, < 2 yrs ago	R
Endometriosis	Within 3 years	CSD/RD 158
	Severe	D
	Complete hysterectomy > 3 yrs ago	S
Epilepsy	> 6 months since last febrile seizure	S
	Current symptoms, treatment or medication	CSD/RD 820
	Use of vagus nerve stimulator or surgery recommended	D

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Condition	Consideration	Underwriting Action	
Fractures	Simple fracture (no surgery / hardware required), treatment and casting completed	S	
	Complex fracture (surgery and/or hardware required) may require a 2-5 yr rider depending on the age, type and location of fracture	CSD/RD 334	
	Complications after treatment	D	
	Note: Risk is based on type of fracture and bones affected. Healing time is affected by age, type of fracture as well as smoking status.		
Gall Stones	Present	CSD/RD 443	
	Gall Bladder removed, full recovery	S	
GERD/Acid Reflux	Treated with OTC medications only	S	
	Treated with prescription medication within last year, symptoms controlled	Rx	
	Symptoms uncontrolled, surgery proposed	CSD/RD 455	
Glaucoma	Present	CSD/RD 597	
	Surgically corrected	CSD/RD 597	
Headaches/Migraines	Treated with OTC medications, evaluated by doctor and no history of emergency room visits	S	
	Treated with prescription medications, evaluated by doctor, no emergency room visits in last year	Rx	
	Emergency room visits within the past year, no diagnostic testing done or <6 months since onset	IC	
	Severe, difficult to control despite medications, taking narcotics to control, diagnostic testing advised or abnormal	D	
Heart Impairments (other than listed in this guide)	NOTE: The following information is generally needed for most heart impairments. See ineligible conditions for those that are declines. If not listed, please provide the following information: Name of condition, how was it diagnosed, tests completed/recommended and results, cause, treatment received, symptoms before and after treatment, medications, activity restrictions, next follow-up visit and name/address of cardiologist or treating doctor. APS may be required if an offer is possible.	IC	
Hemorrhoids	Surgically corrected and complete recovery	S	
	Treated with OTC meds only or no treatment	S	
	Treated with prescription medication within last year	CSD/RD 458	
	Surgery pending	CSD/RD 458	
Hepatitis	A	Normal LFT's within 6 months of infection	S
	B, Acute	> 2 years, all liver function and hepatitis tests within normal limits	S
	C or Chronic B	Detectable viral load	D
		> 2 years with undetectable viral load	IC
	D or E	All cases	D

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Condition	Consideration	Underwriting Action
Hernia	Surgically corrected, no residuals	S
	Present with no surgical correction	CSD/RD 457/459
Herpes (genital)	Episodic outbreaks	Rx
	Daily maintenance medications	CSD/RD 132
Hypercholesterolemia	See Cholesterol (high)	
Hypertension	Rating based on degree of control, gender and age	RT (20-50%)/Rx
	< 6 months since diagnosis	IC
	Stage II hypertension with other risk factors	D
Irritable Bowel Syndrome	Work-up complete, symptoms controlled with diet and occasional medications	Rx
	Work-up complete, symptoms controlled with daily medications	CSD/RD 405
	Prolonged or disabling episodes	D
Kidney Stones	No treatment/symptoms in past 2-3 years	S
	Treatment/symptoms in past 2-3 years	CSD/RD 224
	Stone present	CSD/RD 224
Knee Fracture	Currently under treatment, or complete recovery < 2 yrs	RD 337
	Treatment complete – complete recovery > 2 yrs	S
	Residual impairment (includes malunion, malposition or angulation (incorrect healing causing impairment))	RD 337
Knee Injury: Meniscus/Cartilage/ Ligament Damage	Currently under treatment	CSD/RD 330/336
	Treatment complete	IC
	Note: Riders may be temporary depending on age, activity level and time since last symptoms or treatment. Please provide appropriate information.	
Knee Strain	Complete recovery (no cartilage or ligament damage)	S
	Other (continuing symptoms, treatment)	CSD/RD 336
Meniere's Disease	No treatment/symptoms in past 5 years	S
	Treatment/symptoms in past 5 years	RD 540
Menopause	Symptoms controlled with oral hormone replacement	S
	Symptoms not controlled	RD 142 or 199
Migraines/Headaches	Treated with OTC medications, evaluated by doctor and no history of emergency room visits	S
	Treated with prescription medications, evaluated by doctor, no emergency room visits in last year	Rx
	Emergency room visits within the past year, no diagnostic testing done or < 6 months since onset	IC
	Severe, difficult to control despite medications, taking narcotics to control, diagnostic testing advised or abnormal	D
Miscarriage	One occurrence or > 1 occurrence followed by a viable birth or sterilization	S
	Greater than one occurrence not followed by a viable birth	RD 180

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Condition	Consideration	Underwriting Action
Motor Vehicle Sports	Amateur or recreational drivers	RD 001
	Professional motor vehicle racers	D
Osteoporosis/Osteopenia	Preventative treatment only (depends on type of treatment)	IC
	Diagnosed with osteopenia or osteoporosis	CSD/RD 340
	History of fracture associated with osteopenia or osteoporosis	D
Otitis Media	< 3 infections in past year, no hearing loss	S
	≥ 3 infections per year	CSD/RD 532
	Tubes present	CSD/RD 532
Phlebitis/Blood Clot		
Superficial phlebitis	No treatment/symptoms in past 6 months	S
	Treatment/symptoms in past 6 months	CSD 962/RD 999
Deep Vein Thrombosis	No treatment/symptoms in past 3 years	S
	Treatment/symptoms in past 3 years	IC
Plantar Fasciitis	No current treatment, symptoms resolved	S
	Current treatment or surgical correction with poor outcome	CSD/RD 335
	Surgically corrected, good outcome > 3 months ago	S
Pneumonia	Acute with complete recovery	S
	Recurrent	RD 658
	Present – postpone until full recovery	D
Prostate Cancer	Stage III or Stage IV	D
	Stage I or Stage II	IC
Prostatitis	One occurrence with complete recovery or > 2 years since last symptoms/treatment	S
	Present or chronic	CSD/RD 167
Psoriasis	OTC medications only	S
	All other cases	CSD/RD 724
Rodeo Participation		
Amateur or Recreational	Calf roping, team roping, racing barrels	S
	Bull riding, bareback riding, saddle bronc riding, steer wrestling and bull fighting	RD 001
Professional	Calf roping, team roping, racing barrels	RD 001
	Bull riding, bareback riding, saddle bronc riding, steer wrestling and bull fighting	D
Rotator Cuff Injury	Currently under treatment	CSD/RD 338
	Treatment complete – depends on activity level and time since injury stabilized	IC
Scoliosis	Present, < 5 years since last symptoms/treatment	RD 309
	Pulmonary, cardiac or spinal cord involvement	D

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Condition	Consideration	Underwriting Action
Sinusitis	Prompt response to treatment, < 3 episodes per year, no prior surgery or planned surgery	S
	Surgery planned	D
	≥ 3 episodes per year and/or history of prior sinus surgery	CSD/RD 568
Sleep Apnea	Workup complete, successful conservative treatment	CSD/RD 626
	Surgically corrected	CSD/RD 626
	Unresponsive to treatment or planned sleep study or surgery pending	D
Tendonitis	Present, conservative treatment, < 2 years ago	CSD/RD 327
	Surgery completed < 2 years ago	CSD/RD 327
	Surgery completed > 2 years ago	S
Tenosynovitis	Present, conservative treatment, < 1 year ago	CSD/RD 327
	Chronic or recurrent	CSD/RD 327
	Surgery completed < 1 year ago	CSD/RD 327
	Surgery completed > 1 year ago	S
Testicular Cancer	≤ 5 years in remission	D
	> 5 years in remission	IC
Thyroid Disorders	Hypothyroid – controlled and no complications or underlying disorders	S
	Hyperthyroid – > 3 months since remission of symptoms	RD 063
	Hyperthyroid – < 3 months since remission of symptoms	D
Tonsillitis	Four or fewer episodes per year that respond promptly to antibiotics	S
	> 4 episodes year, cryptic or severely enlarged tonsils	CSD/RD 570
Transplants (other than corneal)	Donor	S
	Recipient	D
Transplants, Corneal	< 6 months since transplant	P
	> 6 months since transplant	RD 589
Ulcer	> 3 years since last symptoms or treatment	S
	< 3 years since last symptoms or treatment	CSD/RD 424
	< 1 year since any surgical correction, treated with > 75% gastrectomy or complications present	D
Ulcerative Colitis	Some cases can be considered with medical records if the following criteria are met : colectomy completed with no complications, no medications for ulcerative colitis, good function of the pouch, normal LFT's	IC
	All other cases	D

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Condition	Consideration	Underwriting Action
Underwater Diving Participation	Average depth of dives < 60 feet and no history of decompression sickness or air gas embolism	S
	Average depth of dives 60-130 feet and no history of decompression sickness or air gas embolism	RD 001
	History of decompression sickness, air gas embolism, professional divers, cave divers, average depth 130 feet or greater	D
Uterine Fibroids	Hysterectomy completed or menopausal over 1 year	S
	Other surgical procedures or Lupron, < 5 years ago	CSD/RD 151
	Other surgical procedures or Lupron in the past but no treatment or symptoms for 5 years or more	S
Varicose Veins	Present but no symptoms	S
	Symptomatic or previously treated with surgery or sclerotherapy	CSD/RD 908
	Complications of ulcers, cellulitis or hyperpigmentation	D
Ventricular Septal Defect	Spontaneously closed or surgically closed > 6 months ago	S
	Small VSD with no other heart problems and closure expected or surgically corrected < 6 months ago	CSD/RD 927
	Moderate to large defect or any size defect with other heart problems	D

Assurant Health Medical and Non-Medical Underwriting Guidelines

Build Table - IM Age 16 and Older					
In"	Ft' In"	Preferred Range Males Preferred not available if < 18 yrs old	Preferred Range Females Preferred not available if < 18 yrs old	Max for Standard Males and Females	Max for Rating Males and Females
58	4'10"		90-138	157	190
59	4'11"		92-140	163	197
60	5'0"	98-152	94-143	168	203
61	5'1"	101-155	96-146	174	210
62	5'2"	103-159	98-150	180	217
63	5'3"	105-162	101-153	184	224
64	5'4"	107-166	104-158	188	231
65	5'5"	110-171	107-163	192	239
66	5'6"	112-175	109-168	197	246
67	5'7"	115-181	112-173	204	254
68	5'8"	118-186	115-178	210	261
69	5'9"	121-191	117-185	216	269
70	5'10"	124-197	119-192	222	277
71	5'11"	126-203	122-197	229	285
72	6'0"	129-208	123-202	235	293
73	6'1"	132-215	126-207	242	301
74	6'2"	135-220	130-213	248	310
75	6'3"	139-226	134-219	255	318
76	6'4"	143-232	138-225	262	327
77	6'5"	146-240	141-235	269	336
78	6'6"	147-250	147-241	276	345
79	6'7"	151-256	151-248	283	354
80	6'8"	155-263	155-254	290	363

Assurant Health Medical and Non-Medical Underwriting Guidelines

Build Table - IM From Birth to Age 15 Juvenile Build Chart (Male and Female)		
Age	Height	Weight
Birth	18" - 21" (1'6" - 1'9")	6 - 10 lbs.
1 Month	20" - 24" (1'8" - 2'0")	8 - 13 lbs.
2 Months	21" - 25" (1'9" - 2'1")	9 - 15 lbs.
3 Months	22" - 26" (1'10" - 2'2")	10 - 17 lbs.
4 Months	23" - 27" (1'11" - 2'3")	11 - 19 lbs.
5 Months	24" - 28" (2'0" - 2'4")	13 - 20 lbs.
6 Months	24" - 29" (2'0" - 2'5")	14 - 21 lbs.
7 Months	25" - 29" (2'1" - 2'5")	14 - 23 lbs.
8 Months	25" - 30" (2'1" - 2'6")	15 - 24 lbs.
9 Months	26" - 30" (2'2" - 2'6")	16 - 25 lbs.
10 Months	26" - 31" (2'2" - 2'7")	17 - 26 lbs.
11 Months	27" - 31" (2'3" - 2'7")	17 - 27 lbs.
1 Year	27" - 32" (2'3" - 2'8")	18 - 28 lbs.
2 Years	31" - 40" (2'7" - 3'4")	21 - 38 lbs.
3 Years	34" - 43" (2'10" - 3'8")	26 - 44 lbs.

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Build Table - IM From Birth to Age 15 Juvenile Build Chart (Male and Female)		
Age	Height	Weight
4 Years	37" - 46" (3'1" - 3'10")	28 - 52 lbs.
5 Years	39" - 49" (3'3" - 4'1")	32 - 60 lbs.
6 Years	42" - 52" (3'6" - 4'4")	36 - 68 lbs.
7 Years	44" - 54" (3'8" - 4'6")	40 - 78 lbs.
8 Years	46" - 57" (3'10" - 4'9")	44 - 90 lbs.
9 Years	48" - 59" (4'0" - 4'11")	48 - 106 lbs.
10 Years	50" - 61" (4'2" - 5'1")	54 - 120 lbs.
11 Years	52" - 64" (4'4" - 5'4")	60 - 136 lbs.
12 Years	54" - 67" (4'6" - 5'7")	66 - 148 lbs.
13 Years	56" - 70" (4'8" - 5'10")	74 - 160 lbs.
14 Years	59" - 72" (4'11" - 6'0")	82 - 176 lbs.
15 Years	60" - 73" (5'0" - 6'1")	90 - 186 lbs.

Assurant Health Ineligible Occupations

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

Among the occupations that are NOT eligible are the following:

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

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

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

The following occupations will be considered on an individual basis:

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

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Declinable Conditions

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

A

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

B

- Bipolar Disorders

C

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

D

- Dementia
- Diabetes Mellitus
- Down Syndrome
- Drug Abuse

E

- Esophageal Varices

Assurant Health Declinable Conditions

F

Fabry Disease
Factor VIII or IX Deficiency

G

Gastric Bypass/Stapling
Gilles De La Tourette's Syndrome

H

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

I

Ischemic Heart Disease

J

K

Kidney Transplant

L

Leukemia
Liver Transplant
Lou Gehrig's Disease
Lung Transplant
Lymphoma

M

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

N

Neurofibromatosis

Assurant Health Declinable Conditions

O

P

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

Q

Quadraplegia

R

S

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

Assurant Health Declinable Conditions

T

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

U

V

Valve Replacement
Ventricular Arrhythmias

W, X, Y, Z

Assurant Health Exclusion Rider

* Riders with an asterisk may be eligible for preferred rates after review of entire risk.

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

Assurant Health Exclusion Rider

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

Assurant Health Exclusion Rider

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Code	Exclusion Rider Description
099	(Specific disorder), including any diagnostic procedures, treatment, surgery or any complications thereof
General Riders	
none	
REPRODUCTIVE	
Condition Specific Riders	
103 *	Any diagnostic procedures, treatment or surgery for infertility, including any underlying causes or complications thereof
105 *	Condylomata Accuminata/Human Papilloma Virus(HPV), including but not limited to any diagnostic procedures, treatment, surgery, progression to invasive malignancy or complications thereof
128 *	Menstrual disorders, including but not limited to any underlying causes, diagnostic procedures, treatment, surgery or complications thereof
130 *	Polycystic ovarian syndrome, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
131 *	(Specific disorder), including but not limited to any diagnostic procedures, treatment, surgery, support procedures, anterior vaginal repair, posterior vaginal repair, hysterectomy, underlying causes or complications thereof
132 *	Herpes simplex infections, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
140 *	Bartholin's duct cyst or abscess, including any complications thereof
143 *	Uterine displacement, including any diagnostic procedures, treatment, surgery or any complications thereof
148 *	Any treatment, surgical procedures or replacement of breast implants, including, but not limited to scarring, infections, contractures, reconstructive surgeries or any complications thereof
149 *	Breast reduction, including any surgery, treatment, scarring or complications thereof
151 *	Symptomatic or asymptomatic uterine fibroids, and discomfort or uterine bleeding for which fibroids are partially or wholly contributory, including but not limited to any diagnostic procedures, treatment, surgery, or complications thereof
156 *	Abnormal cervical cytology/tissue, including but not limited to any diagnostic procedures, treatment, surgery, progression to malignancy or complications thereof

Assurant Health Exclusion Rider

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Code	Exclusion Rider Description
157 *	Benign breast conditions including but not limited to fibroadenoma, cyst, hyperplasia, dysplasia, fibrocystic disease, mass, scar, papillomatosis, intraductal papilloma, mastitis, sclerosing adenosis, fat necrosis and any diagnostic procedures, treatment, surgery or complications thereof
158 *	Endometriosis/dysmenorrhea/menstrual disorders/Abdominal and pelvic adhesions, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
159 *	Gynecomastia or macromastia, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
163 *	Phimosis, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
164 *	Hypospadias / epispadias, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
167 *	Benign disorders of the prostate gland including but not limited to benign prostatic hypertrophy, prostatitis, urinary obstruction, any diagnostic procedures, treatment, surgery or complications thereof
169 *	Prostatic intraepithelial neoplasia, including but not limited to any diagnostic procedures, treatment, surgery, progression to invasive malignancy or complications thereof
174 *	Hypogonadism including underlying causes, and including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
177	Erectile dysfunction including any underlying causes, but not limited to any diagnostic procedures, treatment, surgery or complications thereof.
178 *	Peyronie's Disease, including but not limited to any diagnostic procedures, treatment, surgery, penile implant surgery or complications thereof
181 *	Ectopic pregnancy, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
182 *	Spontaneous abortion, spontaneous termination of pregnancy, or miscarriage not resulting in viable birth, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
183 *	Molar pregnancy/hydatidiform mole/gestational trophoblastic disease, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes, progression to malignancy or complications thereof
194 *	Cesarean section delivery or any complications thereof
199 *	(<u>Specific disorder</u>), including any diagnostic procedures, treatment, surgery or any complications thereof OR Any diagnostic procedures, treatment, or surgery for (<u>specific disorder</u>), including any underlying causes or complications thereof

Assurant Health Exclusion Rider

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

Assurant Health Exclusion Rider

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Code	Exclusion Rider Description
226 *	Urethritis including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
227 *	Urethral stricture/obstruction, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
230 *	Renal cyst(s), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
299	(<u>Specific disorder</u>), including any diagnostic procedures, treatment, surgery or any complications thereof OR Any diagnostic procedures, treatment, or surgery for (<u>specific disorder</u>), including any underlying causes or complications thereof
General Riders	
215	Any illness, disease or physical disorder of the urinary tract
248	Any illness, disease or physical disorder of the urinary bladder or ureters, including, but not limited to, (<u>specific disorder</u>)
249	Any illness, disease or physical disorder of the urethra or urinary bladder
287	Any illness, disease or physical disorder of the (<u>right, left or both</u>) kidneys or ureters
288	Any illness, disease or physical disorder of the urinary bladder, ureters or urethra
MUSCULOSKELETAL	
Condition Specific Riders	
304	Curvatures of the spine/scoliosis/lordosis/kyphosis, including but not limited to any diagnostic procedures, treatment, fixation devices, surgery, underlying causes or complications thereof
306	Thoracic outlet syndrome, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
308	Prosthesis or fixation device of the remaining portion of the (amputated limb), including any complications thereof
316	Club foot/Talipes Equinovarus, including but not limited to any diagnostic procedures, treatment, surgery, therapies or complications thereof
322	Arthritis/Rheumatic disorders/Inflammatory, Traumatic or Degenerative Joint Disease, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
323	Craniosynostosis present or repaired, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof

Assurant Health Exclusion Rider

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Code	Exclusion Rider Description
324	Carpal Tunnel Syndrome, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
325	Any diagnostic procedures, treatment or surgery for bone spurs of the (<u>bone involved</u>), including any complications or underlying causes thereof
326	Bunions /bunionettes/tailors bunion/hallux valgus of the feet, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
327	Bursitis/tendonitis/synovitis/tenosynovitis of the (involved joints), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
328	Any diagnostic procedures, surgery or treatment for flat feet
332	Any neuroma or neoplasm of the (<u>left foot, right foot or feet</u>) including, but not limited to Morton's Neuroma
334	Fracture of the (<u> </u>), including but not limited to any diagnostic procedures, treatment, surgery, fixation devices or complications thereof, including (<u>specific condition</u>)
335	Plantar fasciitis including any underlying causes, and including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
336	Non-bone structures of (<u>right, left or both</u>) knee(s) including but not limited to any diagnostic procedures, treatment, surgery, fixation devices or complications thereof. Non-bone structures include all bursae, cartilages, ligaments, tendons, synovium, and joint capsules
337	Fracture of the knee/patella, including but not limited to any diagnostic procedures, treatment, surgery, fixations devices, underlying causes or complications thereof
338	Rotator cuff structures of the (<u>right, left or both</u>) shoulder(s) including ligaments, tendons, muscles, cartilage and acromioclavicular joint, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof including (<u>specific disorder</u>)
339	Fracture of the hip/femur, including but not limited to any diagnostic procedures, treatment, surgery, fixation devices, underlying causes or complications thereof
340	Osteopenia/Osteoporosis, including but not limited to any diagnostic procedures, treatment, surgery, underlying or related fractures, or complications thereof
341	Cleft lip/Cleft palate including associated defects of the skull, jaws, facial bones and soft tissues, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof, including (<u>specific complication</u>)
342	(<u>Specific disorder</u>) of the (<u>select region</u>) spine and its muscles, ligaments, joints, discs, nerves and spinal cord, including but not limited to any diagnostic procedures, treatment, fixation devices, surgery, underlying causes or complications thereof
343	Fracture of the spine, including but not limited to any diagnostic procedures, treatment, surgery, fixation devices, underlying causes or complications thereof

Assurant Health Exclusion Rider

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Code	Exclusion Rider Description
345	(<u>Specific disorder</u>) of the (<u>specific location</u>), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
346	(<u>Right/left/both</u>) Shoulder fracture(s), including but not limited to any diagnostic procedures, treatment, surgery, fixation devices, underlying causes or complications thereof
347	Pronator syndrome of the (<u>right/left/both</u>) upper extremity(ies), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
348	Radial nerve palsy of the (<u>right/left/both</u>) upper extremity(ies), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
350	Any misalignment of the upper and lower teeth and/or improper positioning of how the jaw bone connects to the skull, including, but not limited to the Temporomandibular Joint, its associated tendons, ligaments, musculature or any complications thereof
351	Torticollis, including any diagnostic procedures, surgery or treatment thereof
352	Tarsal tunnel syndrome of the (<u>right/left/both</u>) foot(feet), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
353	Ulnar palsy/cubital tunnel syndrome of the (<u>right/left/both</u>) upper extremity(ies), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
354	(<u>Right/Left/Both</u>) dislocated or separated shoulder(s), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
355	Pectus deformities/pectus excavatum/pectus carinatum, including but not limited to any diagnostic procedures, treatment, surgery, fixation devices or complications thereof
356	Ganglion cyst, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
357	Hammer toes, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
392	Prosthesis of the (<u>involved part</u>) or any complications thereof
393	Surgical pins, screws, plates, implants or any fixation devices of the (<u>involved bone</u>), including removal, replacement or any complications thereof
399	_____, including any diagnostic procedures, treatment, surgery or complications thereof
General Riders	
307	Any injury, illness, disease or physical disorder of the remaining portion of the (<u>amputated limb</u>) or treatment thereof, including, but not limited to, prosthesis

Assurant Health Exclusion Rider

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Code	Exclusion Rider Description
329	Any illness, disease or physical disorder of the (<u>involved portion</u>), including, but not limited to, (<u>specific disorder</u>)
330	Any injury, illness, disease or physical disorder of the (<u>involved portion</u>), including, but not limited to, (<u>specific condition</u>)
358	Any injury, illness, disease, or physical disorder of the (<u>select region</u>) spine and its muscles, ligaments, joints, discs, nerves and spinal cord, including but not limited to any diagnostic procedures, treatment, surgery, fixation devices, underlying causes or complications thereof
360	Any injury, illness, disease, or physical disorder of the spine and its muscles, ligaments, joints, discs, nerves and spinal cord, including but not limited to any diagnostic procedures, treatment, surgery, fixation devices, underlying causes or complications thereof
DIGESTIVE	
Condition Specific Riders	
401 *	Esophageal stricture, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
402 *	Schatzki's Ring/lower esophageal ring, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
404 *	Sprue / intestinal malabsorption, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
405 *	Irritable bowel syndrome/spastic colon, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
408 *	Appendicitis, including any diagnostic procedures, treatment or complications thereof
410 *	Colon or rectal polyps or papilloma, including but not limited to any diagnostic procedures, treatment, surgery, progression to invasive malignancy or complications thereof
423 *	Pancreatitis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
424 *	Ulcer and inflammation of esophagus, stomach, or duodenum; peptic ulcer; Helicobacter pylori infection, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
426 *	Colorectal cancer, metastases, recurrences, or anastomoses, including but not limited to any diagnostic procedures, treatment, surgery, ostomy services and supplies, follow-up management and surveillance or complications thereof
443 *	Bile system disorders and gall stones, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof

Assurant Health Exclusion Rider

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Code	Exclusion Rider Description
445 *	Anal fissure, abscess or fistula, including any diagnostic procedures, treatment, surgery or complications thereof
446 *	Fistula in ano, ischiorectal abscess or anorectal abscess, including any diagnostic procedures, treatment, surgery or complications thereof
455 *	Esophagitis, reflux esophagitis, heartburn, indigestion, gastroesophageal reflux disease, duodenitis or hiatal hernia, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
456 *	Intestinal obstruction or abdominal adhesions, including any diagnostic procedures, treatment, surgery or complications thereof
457 *	Inguinal, femoral, scrotal hernia, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
458 *	Hemorrhoids, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
459 *	Abdominal, incisional, umbilical, ventral hernia, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
462 *	Colon diverticulosis/diverticulitis, including but not limited to any diagnostic procedures, treatment, surgery, ostomy services and supplies, followup management and surveillance or complications thereof
464 *	Meckel's diverticulum, including any diagnostic procedures, treatment, surgery or complications thereof
476 *	Any illness, disease, disorder or complications arising from ulcerative colitis or surgery for ulcerative colitis, including but not limited to ileostomy, continence pouch, pouchitis, spondylitis, iritis, aortitis, sclerosing cholangitis or pyoderma gangrenosum
499	(<u>Specific disorder</u>), including any diagnostic procedures, treatment, surgery or any complications thereof OR Any diagnostic procedures, treatment, or surgery for (<u>specific disorder</u>), including any underlying causes or complications thereof
General Riders	
420	Any illness, disease or physical disorder of the salivary glands, including, but not limited to, (<u>specify the disorder</u>)
425	Any illness, disease, physical disorder, papilloma, or polyp of the (<u>involved area</u>)
430	Any illness, disease or physical disorder of the colon and/or rectum
431	Any illness, disease or physical disorder of the esophagus
432	Any illness, disease or physical disorder of the stomach
433	Any illness, disease or physical disorder of the gastrointestinal tract

Assurant Health Exclusion Rider

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Code	Exclusion Rider Description
444	Any illness, disease or physical disorder of the anus, including, but not limited to, (<u>specific condition</u>)
465	Any illness, disease or physical disorder of the small intestines, including, but not limited to, (<u>specific disorder</u>)
466	Any illness, disease or physical disorder of the esophagus, stomach, or duodenum, including, but not limited to, (<u>specific disorder</u>)
467	Any illness, disease or physical disorder of the stomach or duodenum including, but not limited to, (<u>specific disorder</u>)
472	Any illness, disease or physical disorder of the rectum or the anorectal area
EAR, EYE, NOSE AND THROAT	
Condition Specific Riders	
502 *	Speech, language, communication disorders, including any underlying causes, diagnostic procedures and evaluations, and treatment including any therapy which includes but is not limited to speech, occupational or physical therapy, surgery or complications thereof
525 *	Vertigo, dizziness, labyrinthitis, Meniere's disease, tinnitus, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
532 *	Otitis media including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
534 *	Hearing loss and/or underlying conditions, including but not limited to diagnostic procedures, evaluations, speech therapy, devices, equipment, prosthesis, medical or surgical interventions to assist hearing or auditory perception, or any other treatment
547 *	Ptosis/ blepharoptosis/ blepharochalasis/ dermatochalasis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
548 *	Corneal transplant, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
549 *	Optic nerve atrophy, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
550 *	Retinal degeneration, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
551 *	Retinal hemorrhage, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
552 *	Retinal artery or vein occlusion, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness

Assurant Health Exclusion Rider

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Code	Exclusion Rider Description
553 *	Retinal detachment, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
554 *	Retinitis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
555 *	Retinitis pigmentosa, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
556 *	Retrolental fibroplasia/Retinopathy of prematurity, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
557 *	Retinopathy, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
558 *	Amaurosis/amaurosis fugax, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
559 *	Macular degeneration/maculopathy, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
568 *	Sinusitis/rhinitis/deviated nasal septum/hypertrophic turbinates, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
570 *	Infectious and hypertrophic diseases of the tonsils and adenoids, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
571 *	Deviated nasal septum/nasal obstruction, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
575 *	Allergies/hayfever/allergic rhinitis/allergic conjunctivitis/nasal obstruction, including but not limited to any diagnostic procedures, treatment, immunotherapy, surgery, or complications thereof
578 *	Iritis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
579 *	Pterygium, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
580 *	Keratoconus, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
582 *	Strabismus or surgery to the extraocular muscles, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
583 *	Amblyopia, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof

Assurant Health Exclusion Rider

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

Assurant Health Exclusion Rider

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

Assurant Health Exclusion Rider

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

Assurant Health Exclusion Rider

* Riders with an asterisk may be eligible for preferred rates after review of entire risk.

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

Assurant Health Exclusion Rider

* Riders with an asterisk may be eligible for preferred rates after review of entire risk.

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

Assurant Health Condition Specific Deductibles

* CSD's with an asterisk may be eligible for preferred rates after review of entire risk.

CSD #	CSD Description
007	Hyperactivity/attention deficit disorder/hyperkinetic syndromes
068 *	Klinefelter syndrome
130 *	Polycystic ovarian syndrome
132 *	Herpes simplex infections
151 *	Symptomatic or asymptomatic uterine fibroids, and discomfort or uterine bleeding for which fibroids are partially or wholly contributory
156 *	Abnormal cervical cytology/tissue
157 *	Benign breast conditions including but not limited to fibroadenoma, cyst, hyperplasia, dysplasia, fibrocystic disease, mass, scar, papillomatosis, intraductal papilloma, mastitis, sclerosing adenosis, fat necrosis
158 *	Endometriosis/dysmenorrhea/menstrual disorders/abdominal and pelvic adhesions
159 *	Gynecomastia or macromastia
163 *	Phimosis
164 *	Hypospadias / epispadias
167 *	Benign disorders of the prostate gland including but not limited to benign prostatic hypertrophy, prostatitis, urinary obstruction
178 *	Peyronie's Disease
194 *	Caesarean section delivery
205 *	Vesicoureteral reflux (VUR)
221 *	Ureteropelvic junction obstruction/UPJ obstruction/UPJ block/UPJ stenosis
222 *	Urinary Tract infections/cystitis/urethritis
224 *	Urinary tract stones
226 *	Urethritis
227 *	Urethral stricture/obstruction
316	Club foot/Talipes Equinovarus
322	Arthritis/Rheumatic disorders/Inflammatory, Traumatic or Degenerative Joint disease
324	Carpal Tunnel Syndrome
326	Bunions/bunionettes/tailors bunion/hallux valgus of the feet
327	Bursitis/tendonitis/synovitis/tenosynovitis of the (involved joints)
334	Fracture of the (_____)

Assurant Health Condition Specific Deductibles

* CSD's with an asterisk may be eligible for preferred rates after review of entire risk.

CSD #	CSD Description
335	Plantar fasciitis
336	Non-bone structures of (right, left or both) knee(s)- Non-bone structures include all bursae, cartilages, ligaments, tendons, synovium, and joint capsules
338	Rotator cuff structures of the (right, left or both) shoulder(s) including ligaments, tendons, muscles, cartilage and acromioclavicular joint
340	Osteopenia/Osteoporosis
341	Cleft lip/Cleft palate including associated defects of the skull, jaws, facial bones and soft tissues
342	(Specific disorder) of the (select region) spine and its muscles, ligaments, joints, discs, nerves and spinal cord
354	(Right/Left/Both) dislocated or separated shoulder(s)
355	Pectus deformities/pectus excavatum/pectus carniatum
357	Hammer toes
388	Rheumatoid arthritis
401 *	Esophageal stricture
402 *	Schatzki's Ring/lower esophageal ring
405 *	Irritable bowel syndrome/spastic colon
424 *	Ulcer and inflammation of esophagus, stomach, or duodenum, peptic ulcer, Helicobacter pylori infection
443 *	Bile system disorders and gall stones
455 *	Esophagitis, reflux esophagitis, heartburn, indigestion, gastroesophageal reflux disease, duodenitis or hiatal hernia
457 *	Inguinal, femoral, scrotal hernia
458 *	Hemorrhoids
459 *	Abdominal, incisional, umbilical, ventral hernia
462 *	Colon diverticulosis/diverticulitis
532 *	Otitis media
550 *	Retinal degeneration
553 *	Retinal detachment
559 *	Macular degeneration/maculopathy
568 *	Sinusitis/rhinitis/deviated nasal septum/hypertrophic turbinates
570 *	Infectious and hypertrophic disease of the tonsils and adenoids

Assurant Health Condition Specific Deductibles

* CSD's with an asterisk may be eligible for preferred rates after review of entire risk.

CSD #	CSD Description
571 *	Deviated nasal septum/nasal obstruction
575 *	Allergies/hayfever/allergic rhinitis/allergic conjunctivitis/nasal obstruction
580 *	Keratoconus
582 *	Strabismus or surgery to the extraocular muscles
583 *	Amblyopia
596 *	Cataracts
597 *	Glaucoma/ocular hypertension
626 *	Sleep apnea/snoring/nasal obstruction
648 *	Asthma/reactive airway disease (RAD)/bronchospasm
680 *	Allergies/asthma
682 *	Allergies/sinusitis
684 *	Asthma/sinusitis
686 *	Allergies/asthma/sinusitis
702 *	Contact dermatitis
708 *	Eczema/atopic dermatitis
709 *	Actinic keratosis, any site
711 *	Acne/acne scarring/rosacea
714 *	Urticaria
715 *	Basal cell carcinoma of the skin, any site
721 *	Hydradenitis/hidradenitis suppurativa
722 *	Seborrheic dermatitis
723 *	Lichen simplex chronicus
724 *	Psoriasis/psoriatic arthritis
820	Epilepsy/seizures/convulsions
906 *	Raynaud's disease
908 *	Varicose veins/varicose ulcers/venous insufficiency
910 *	Aortic valve disease
912 *	Cardiac Arrhythmias/Palpitations
927 *	Cardiac Septal Defect
962 *	Phlebitis/thrombophlebitis

Assurant Health

Access Fundamentals

Assistance in Filling out Access Fundamentals Applications

This document has been developed to help you, as an agent, determine the eligibility of your client. This is not meant to be an all inclusive list or to address every situation. If you have any questions, please call your underwriting manager for specific questions before submitting an application.

Application Questions:

Are you, your spouse, or any person to be insured now pregnant, an expectant parent, in the process of adopting a child or undergoing infertility treatment?

For any of the following conditions within the last 5 years, have you or any person to be insured received any abnormal test results or medical or surgical treatment, or consulted a health care professional or taken medication for:

- Heart disorder, excluding Mitral Valve Prolapse (MVP) or surgically corrected or closed Atrial Septal Defect (ASD)/ Ventricular Septal Defect (VSD)
- Stroke
- Peripheral Vascular Disease (PVD), Peripheral Arterial Disease (PAD)
- Crohn's Disease or Ulcerative Colitis
- Liver disorders, excluding fully recovered Hepatitis A
- Kidney disorders, excluding kidney stones
- Emphysema or Chronic Obstructive Pulmonary Disease (COPD)
- Diabetes, excluding Gestational Diabetes
- Basal Cell Carcinoma with recommended surgery that has not been completed
- Cancer or Tumor
- Alcoholism, Alcohol or Chemical Dependency, or Drug or Alcohol Abuse
- Acquired Immune Deficiency Syndrome (AIDS) or tested positive for Human Immunodeficiency Virus (HIV)
- Multiple Sclerosis (MS)
- Tuberculosis (TB)
- Any condition that resulted in Bariatric Surgery
- Autism Spectrum Disorders

This question includes any therapy, medication, management, consultation or care given for treating, controlling or monitoring a medical condition. Examples include but are not limited to:

- MD consults, referrals or office visits
- Home Health Care
- Diagnostic or follow up testing, biopsies
- Medical supplies (i.e., c-pap, prosthetics, and pacemaker)
- Surgery
- Therapies (i.e., physical, psychological, speech, occupational, chiropractic, acupuncture)
- Medication (oral, injections, intravenous, topical, sublingual)
- Outpatient testing, procedures, treatment, radiation and surgery
- Inpatient hospitalization and Emergency room use
- Medical aids (i.e., orthotics, cane, and walker)

If your client is having any follow-ups that include services such as: therapy, medications, consultations, medical care, management, etc. that would not be done for a person without that disease, it is considered "consultation for" and the question should be answered yes.

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Access Fundamentals

Specific Examples:

Breast Cancer History: The applicant is 45 y/o and had breast cancer 7 years ago with treatment (chemotherapy and radiation) completed 6 years ago. She currently has mammograms at her yearly exam. She will need to remain on Tamoxifen for another three years.

Answer: The applicant can answer no to the application question regarding cancer.

Why? This follow-up (annual mammograms) is the currently accepted follow-up for women over 40. U.S. Preventive Services Task Force (USPSTF) recommends screening mammography every 2 years for women 50 and older, however those guidelines are under review at this time and we will continue to use 1 year as our guideline until final decisions are in practice. Note: Tamoxifen is used for those with a cancer diagnosis to PREVENT recurrence, not to treat breast cancer; therefore we, at Assurant Health, do not use hormonal therapy such as tamoxifen, Arimidex or Femara in determining "time since treatment completed" for this underwriting guideline.

If she was having any other type of treatment in this timeframe such as surgery, radiation and/or chemotherapy and diagnostic tests to monitor for recurrence, the application question would then have to be answered YES.

Non-Hodgkin's Lymphoma (NHL) History: A female applicant gives a history of Stage IV NHL cancer 15 years ago, with treatment completed 13 years ago. She is not currently taking any medication but has a bone scan, CT scan or chest x-ray at her yearly check up with her oncologist to monitor for recurrence.

Answer: The applicant would answer yes to the application question regarding cancer.

Why? The diagnosis and last treatment was over 5 years but she is getting annual tests to monitor for recurrence of the cancer. The only reason she is getting the specific scans are because of her history of cancer. These would not be performed in a person her age without a history of cancer.

Prostate Cancer History: A male applicant gives a history of prostate cancer 7 years ago, with treatment completed 5 years ago. He is not currently taking any medication or having any type of scans done. He has a PSA level drawn once a year at his annual checkup and all results have been < 0.2 ng/mL in the last 5 years.

Answer: The applicant would answer no to the application question regarding cancer.

Why? The diagnosis and last treatment was over 5 years and he is getting an annual PSA level to monitor for recurrence of prostate cancer. However, since many men also receive PSA's testing as part of their annual exams, we will consider this. PSA levels post prostate cancer must be < 0.2 ng/mL after the prostate has been removed or < 0.4 ng/mL after radiation. Any other levels are considered abnormal and would require a Yes answer to the application questions. The normal PSA range on a lab report is only applicable for those who have not had treatment for prostate cancer.

If he was having any type of scans being done, the application question would then have to be answered YES.

Assurant Health Access Fundamentals

Coronary Artery Disease (CAD): An applicant has a history of a heart attack 9 years ago treated with an angioplasty and stent. While no surgical procedure cures coronary artery disease, careful control or elimination of independent risk factors such as hypertension, cholesterol, obesity, smoking and other lifestyle changes can help control CAD. Even though he had a surgical intervention over 5 years ago, he still currently has coronary artery disease which is a heart disorder.

Answer: They would answer yes to application question.

Why? The current diagnosis is coronary artery disease. There was a surgical treatment over 5 years, but the disease is still present and a physician is being consulted for his CAD. For some people, lifestyle changes and medications can control CAD without surgery or angioplasty.

Any diagnosis of CAD requires a YES answer to the application question, regardless of treatment dates because CAD, like diabetes, does not disappear but it can become controlled.

Heart Valve Replacement History: The applicant indicates that they had a mitral valve replacement 8 years ago due to mitral insufficiency. They take Coumadin daily and have labs done every 3 months to monitor their blood levels.

Answer: They would need to answer yes on the application regarding Heart Disorders.

Why? They have continued treatment and follow up due to the mitral valve replacement.

If the same applicant indicates that he had an aortic valve replacement 8 years ago for aortic insufficiency, but has a type of heart valve that does not require anticoagulation therapy (such as a porcine valve), and he only sees his primary care doctor yearly for a regular check up (with no EKG, echocardiogram, blood work, etc), he would answer no on the application regarding Heart Disorders because he has not had any treatment or follow-up with in the past 5 years as a direct result of his valve replacement.

As always, if you have any questions about the eligibility of your client, please call your underwriting manager before submitting an application.

<http://www.ahrq.gov> U.S. Preventive Services Task Force (USPSTF)