

Underwriting – UL, WL and VUL

Underwriting Impairment Guide

Albumin	<p>A component of blood that may be lost into the urine when the kidneys are impaired. It is very worrisome in diabetics and hypertensives. It may indicate underlying myeloma or other cancer. It also may be seen in normal people after exercise. Additional urine samples may be ordered to verify.</p> <p>Best = Standard if exercise related. Worst = Decline in diabetics</p>
Alcoholism	<p>Excessive use of alcohol leading to significant medical, social, and legal problems. History of DUI/DWI/DD or hospitalization or relapses is less favorable. Alcohol questionnaire is required. APS required. MVR and IR required.</p> <p>Best = Mod high substandard if > 2 years, possible standard if > 5 years. Worst = Decline.</p>
Alzheimer's Disease	<p>A progressive neurological disorder characterized by increasing forgetfulness, impaired thinking, memory loss, personality changes, and mood impairment. Decision making ability is affected and may be severe.</p> <p>Refer all cases to your underwriter.</p>
Anemia	<p>Below normal red cell volume, red cell mass, or hemoglobin. Blood loss, decreased production, or increased destruction of red blood cells may cause it. APS required.</p> <p>Best = Standard if cause identified and treated. Worst = Substandard to decline if cause unknown or untreated.</p>

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Aneurysm

Dilation or thinning of an arterial blood vessel, usually the aorta. Severity is determined by degree of dilation, which is reported in diameter of the blood vessel. Some are amenable to surgery; some can be life threatening, due to risk of rupture. For underwriting, reports of testing and surgeries (if performed) are required. Aneurysm is often associated with atherosclerosis, so rating will depend on overall cardiovascular status. APS required.

Best = Standard if operated and cured.

Worst = High substandard to decline if large, inoperable, or in unfavorable position.

Arthritis

Inflammation and deformity of joints. It may be aging, infection, or immune destruction (rheumatoid). Infectious causes must be treated with antibiotics. Rheumatoid often requires treatment with toxic medications like methotrexate, hydroxychloroquine, or steroids. APS required

Best = Standard for osteoarthritis or treated.

Worst = Low to high substandard for rheumatoid.

Asthma

Chronic inflammatory condition of the airways characterized by intermittent wheezing, shortness of breath, and coughing. Use of inhalers only suggests mild disease. Emergency room visits or intermittent steroid use suggests moderate disease. Asthma is made worse by smoking. APS required.

Best = Standard if mild.

Worst = Mod to high substandard.

Blood Pressure (High)

Also called hypertension. It often coexists with other diseases like diabetes, coronary artery disease, obesity, kidney disease and is associated with higher mortality in those settings. Current readings and treatments required. Rating will depend on number of medications and success of treatment. APS required.

Best = Standard if good control.

Worst = Decline if severe and not controlled.

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Bronchitis	<p>Inflammation of the respiratory tract usually caused by infections and made worse by smoking. Acute bronchitis is usually due to infections. Chronic is usually due to smoking with infection secondary. Use of prednisone and need for hospitalization indicate more severe disease. Pulmonary function tests are often performed to assess severity. APS required.</p> <p>Best = Standard if acute, resolved.</p> <p>Worst = Substandard to decline depending on lung function.</p>
CABG (Coronary Artery Bypass Grafting)	<p>Cardiac surgery which improves blood flow to the heart when the original vessels are blocked. If no myocardial infarction has occurred before or just after the surgery, consideration with rating may be given without a 6-month waiting period. APS required.</p> <p>See Coronary Artery Disease for rating.</p>
Cancer (Tumor, Malignancy)	<p>Cancer may involve any part of the body. A history of cancer requires a complete APS with the type, location, stage, grade, and treatment. Cancer ratings will vary greatly depending on the type of tumor, stage, and grade. Some cancers can be underwritten upon completion of treatment, but others must be postponed for 2 – 5 years. Most cancer ratings are temporary, but some cancers require permanent table ratings if there is a risk for a second cancer. Regular follow-up with a physician is helpful. APS required.</p> <p>Best = Standard possible depending on type, treatment, years out.</p> <p>Worst = Decline if recurrent, metastatic, or too soon from time of diagnosis.</p>
Cardiomegaly	<p>Enlargement of the heart. It may be thickening of the walls or enlargement of the chambers. Cardiac ECHO is used to evaluate. Hypertension, valvular disease, or other heart disease may cause it. For underwriting, all reports of cardiac studies are helpful and expected. APS required.</p> <p>Best = Low substandard.</p> <p>Worst = Decline.</p>

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Carotid Bruit A musical sound that is made when blood flow has diminished. It is usually caused by atherosclerotic plaque in the carotid artery. It is often associated with increased risk of stroke. Rating may be high substandard to decline if symptoms of transient ischemic attacks are present. APS required.

Best = Standard possible if flow impairment is minimal.

Worst = Mod to high substandard for significant blockage.

Cerebral Hemorrhage Bleeding within the brain. It is usually the result of aneurysm or a stroke. Blood may need to be drained surgically. Some hemorrhages cause other types of impairments such as cognitive or motor defects or seizures. Some heal completely leaving no impairments. Results of CT scans, in addition to regular follow-up are helpful in the evaluation of risk. APS required.

Best = Standard if fully evaluated and no residual impairments.

Worst = Mod substandard to decline.

Cirrhosis Is significant scarring and damage to the liver. It may be the result of alcohol, toxins, or infections (like hepatitis B, C, or D). When severe, it may lead to total liver failure. Liver function tests are usually abnormal. APS required. MVR and IR required.

Best = High substandard to decline.

Colitis May refer to ulcerative colitis, inflammatory colitis, regional colitis, or Crohn's disease. All involve chronic inflammation of the small and/or large bowel (colon). With ulcerative colitis, there is a risk of subsequent colon cancer if the colon is not totally removed. More severe colitis requires treatment with highly toxic medications. Colitis may also lead to malnutrition. Ulcerative colitis and Crohn's disease are systemic diseases and may affect the joints, skin, kidneys, liver, and eyes. They may also cause anemia if there is continued bleeding with the inflammation. APS required.

Best = Low substandard if mild.

Worst = mod substandard to high substandard, depends on severity.

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Convulsions (seizures) Abnormal electrical discharges in the brain. Some are characterized by involuntary movements of arms and legs and often urinary incontinence. Some cause brief episodes of blank staring and inattention. Seizures may be secondary to tumors, strokes, head trauma, bleeding, lack of oxygen to the brain, low blood sugar, overdoses of medications, alcohol withdrawal, and many other illnesses. Medications may control recurrences. APS required. MVR and IR required.

Best = Standard possible if stable after 3 – 5 years depending on cause.

Worst = mod substandard to postpone if recent, uncontrolled, or not evaluated.

COPD (Chronic Obstructive Pulmonary Disease) See Emphysema.

Coronary Artery Disease (CAD, atherosclerosis) The leading cause of death in men and women. Blocked arteries may cause symptoms like chest discomfort, angina, shortness of breath, abnormal EKG's, abnormal stress tests or heart attacks (myocardial infarctions). Blockages of at least 50% are considered more significant than lesser degrees of blockage. The rating for CAD will depend on the extent of the disease, amount of heart damage, stress test performance, and risk factor profile. Adverse risk factors include smoking, hypertension, high cholesterol, diabetes mellitus and obesity. For best assessment, reports of cardiac catheterization, bypass surgery, angioplasty, stent placement, old EKG's, stress tests, thallium studies, and cardiac ECHO are needed. A 6-month waiting period is not always necessary if there has not been a myocardial infarction either prior to or after the PCTA or CABG. APS required.

Best = Low substandard for one vessel disease with preserved heart function.

Worst = Mod substandard to decline if numerous vessels are diseased or if hear function is abnormal.

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Diabetes Mellitus

A disorder of glucose metabolism either because of lack of insulin (Type I) or resistance to insulin's effect (Type II) type I usually starts in childhood; Type II usually occurs in adults. Keeping glucose in the normal range with weight control, diet, and medications is essential to prevent the complications such as blindness, kidney failure, heart disease, nerve damage, and amputation. A diabetic with significant protein in the urine is considered to be a very high risk, possible uninsurable. Gestational diabetes occurs during pregnancy and is usually not ratable if blood sugar returns to normal after delivery. APS required.

Best = Standard if controlled with diet alone and no complications.

Worst = mod substandard for fair control to decline for severe disease.

Diverticulitis

Caused by distorted anatomy of the colon with small sacks in the colonic wall (diverticuli). These may become inflamed and cause abdominal pain and diarrhea. Diverticulitis may require antibiotics to treat. APS required.

Best = Standard if recovered.

Worst = Low substandard for multiple attacks.

Drug Abuse

Use of illegal substances like marijuana, cocaine, PCP, heroin, etc., or misuse of prescription drugs. Addiction usually requires treatment by hospitalization for rehabilitation. Drug and possibly alcohol questionnaire required. APS required. MVR and IR required.

Refer all cases to your underwriter.

Electrocardiogram (ECG or EKG)

Is a tracing of the electrical activity of the heart. An EKG may reveal an arrhythmia or suggest CAD, left ventricular hypertrophy, old myocardial infarction, or other cardiac disease.

Best = Standard for normal EKG.

Worst = Substandard depends on abnormality.

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Emphysema (Chronic Obstructive Lung Disease)	<p>Long-standing chronic destruction of normal lung tissue. May be caused by smoking, inhalation of toxic substances, or hereditary disease. CXR and pulmonary function tests are useful to assess severity. Use of oxygen or steroids more severe disease. Continued smoking will result in a higher rating. APS required.</p> <p>Best = Low substandard for mild disease. Worst = Mod to high substandard to decline if severe.</p>
Endocarditis	<p>Infection of a heart valve. Sometimes the valve is destroyed from the infection and replacement of the valve is necessary. Extended treatment with antibiotics is essential. After infection, some valvular impairment may persist and cause a murmur. Cardiac ECHO assesses degree of severity. Details of the treatment and post-treatment reports are essential. Valve replacement often performed. Operative reports are essential. APS required.</p> <p>Best = Low substandard for minimal impairment. Worst = High substandard to decline if residual severe.</p>
Epilepsy	See Convulsions
Fibrocystic Breasts	<p>Characterized by prominent cystic tissue in the breasts. The cystic tissue may be detected on physical examination or mammography. The cysts may become infected. Some are biopsied to rule out cancer. APS required.</p> <p>Best = standard possible if evaluated and no evidence of cancer.</p>
Gallbladder Disease (cholecystitis, cholecystectomy)	<p>Inflammation of the gallbladder or bile duct. Gallstones block the normal flow of bile, which leads to the inflammation. Treatment with antibiotics and possible surgery is necessary. APS required.</p> <p>Best = Most cases are standard.</p>
Glycosuria	(sugar in the urine) See Diabetes Mellitus.

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Gout (Chemical Gout, Gouty Arthritis)	<p>Characterized by deposition of uric acid crystals in the joints. Gout can cause severe arthritis or may affect kidney function. Acute attacks may require hospitalization. APS required.</p> <p>Best = Standard for occasional episodes of mild joint disease. Worst = Mod substandard if severe or kidneys involved.</p>
Heart Murmur	<p>The sound created when blood flowing through the heart is turbulent. It may be caused by disease of the heart valves or congenital malformations. Occasionally a murmur may be due to increased flow only rather than any structural abnormality. Murmurs can be heard on physical examinations and may have cardiac ECHO for best evaluation. APS required.</p> <p>Best = Standard if no structural heart disease. Worst = Mod substandard to decline if severe.</p>
Hepatitis	<p>Inflammation of the liver. May be caused by toxins like alcohol, infections, (hepatitis A, B, C, or D viruses), some autoimmune diseases, or medications. It may lead to cirrhosis. Live function studies usually evaluated.</p> <p>Best = Standard for normal LFT's and no infection with hepatitis C or D. Worst = Mod substandard to decline for hepatitis C or D.</p>
High Blood Sugar	<p>Measurement of blood sugar that is above normal level either fasting or after a meal.</p> <p>See Diabetes Mellitus.</p>
Hodgkin's disease	<p>Cancer of the lymph nodes which occurs more commonly in younger adults. Severity is determined by how extensively through the body the cancer has spread. Pathology report, surgical report, radiation therapy, and chemotherapy reports are essential for underwriting. APS required.</p> <p>Best = Low substandard for low stage, and 10 years post treatment. Worst = Mod substandard to decline for advanced stages, less than 5 years.</p>

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Hysterectomy	<p>Surgery to remove the uterus. May be done because of benign or malignant tumors or uncontrolled bleeding. Pathology report is usually required for underwriting. APS required.</p> <p>Best = Standard for no cancer. Worst = mod substandard to decline for malignant.</p>
Jaundice	<p>Caused by elevation of bilirubin in the bloodstream resulting in yellowing of the skin and eyes. Severe cases may be from liver failure. APS required.</p> <p>Best = Standard for Gilbert's Disease. Worst = Decline for liver failure.</p>
Kidney Disorder	<p>Includes a wide variety of diseases, such as nephritis or damage done by other problems like hypertension, diabetes, lupus, etc. Some kidney disorders are transient, while others result in eventual kidney failure and need for dialysis. Serum creatinine and urine analyses are helpful tools to evaluate severity. Sometime, a physician will perform a kidney biopsy to diagnose the exact type of kidney damage. APS required.</p> <p>Best = Standard possible if full evaluation is favorable. Worst = Mod substandard to decline.</p>
Kidney Stone	<p>A composite of calcium, urate, oxalate and other crystals that blocks the normal flow of urine. Passing a stone is painful, and there is relief of the pain upon passing of the stone into the urine. Multiple stones and frequent recurrences suggest more severe disease. If kidney damage has occurred or there is anatomic pathology, higher ratings apply. APS required.</p> <p>Best = Standard for single uncomplicated event. Worst = mod to high substandard.</p>
Leukemia and Lymphoma	<p>Cancer of the blood and/or lymphatic system. Stage, extent, grade, and treatments are necessary. APS required.</p> <p>Refer all cases to your underwriter.</p>

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Liver Disorders	Many diseases can effect the functioning of the liver. Some examples include hepatitis, excess alcohol consumption, cancer, toxic medication, inflammatory bowel disease, and other autoimmune diseases. Severe damage can lead to liver failure. APS required. MVR and IR required.
	See specific diseases.
Liver Enlargement	Increased size of the liver. For underwriting, all reports of testing and evaluation are necessary. APS required.
	See specific diseases.
Mental Illness	Most common disorders are depression, anxiety, and panic attacks. More rare diseases include schizophrenia and personality disorders. Severity is determined by need for hospitalization, use of medications, extent of psychological intervention, level of independence, suicidal thoughts or attempts, alcoholism, and family history. APS required. MVR and IR required.
	Best = Standard for mild, stable cases. Worst = Moderate substandard to decline.
Migraine Headache	A type of headache that is caused by altered blood flow within the brain. Often so intense as to interfere with normal functioning. Certain foods may stimulate an attack. They occur more often in women and may require multiple medications to treat. APS required.
	Best = Usually standard. Worst = Low substandard if frequent and disabling and moderate substandard if associated with a stroke.
Mini Stroke	See Transient Ischemic Attack (TIA)

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Multiple Sclerosis

A neurological disorder of impaired motor neurons. It may impair sight, ability to walk, or bladder/bowel control. The severity may wax and wane or progress rapidly. There is no cure, and medications may not change the course of the disease. APS required.

Best = Low substandard for long-standing disease with minimal impairment.

Worst = High substandard to decline for multiple impairments.

Nephritis

See Kidney Disorder.

Pancreatitis

Inflammation of the pancreas. Causes include alcohol abuse, viral infections, and gallstones. If it is severe, it can lead to internal hemorrhaging, or may result in permanent cysts in the pancreas and dysfunction of the gland. APS required.

Best = Standard for total resolution.

Worst = Mod substandard to decline.

Paralysis

Inability to move the limbs. Usually results from brain or spinal cord injuries. It may effect ability to walk or effect function of bladder and bowels. Paralysis may be the result of a stroke. For underwriting, the client's functional status (ability to walk, control bladder etc.) needs to be assessed. APS required. MVR and IR required.

Best = Standard for paralysis of single extremity.

Worst = Mod substandard to decline for more severe impairment.

Parkinson's Disease

A neurological disease usually of the elderly. Characterized by a resting tremor, slow movements, rigidity, and changed personality. May also effect the ability to think clearly. Medications are used to help control the symptoms. APS required.

Best = Low substandard for mild disease.

Worst = High substandard to decline for severe disease.

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Peripheral Vascular Disease (PVD) Blockage of the arteries other than the coronary arteries and is usually due to atherosclerosis. Examples include carotid arteries, femoral arteries, and renal arteries. Severity is assessed by arteriograms. Surgery may be required. High cholesterol and hypertension may make the disease worse. Continued smoking in combination with PVD is an additional risk and may result in a higher rating. APS required.

Best = Low substandard for mild disease.

Worst = High substandard to decline for severe disease.

Prostate Specific Antigen (PSA) A blood test that measures a protein released by prostate tissue. Release of PSA is increased from enlarged glands, inflamed tissue, and prostate cancer. Higher levels suggest more severe disease. PSA is also helpful to assess outcome in patients who have had surgery for prostate cancer or who have had radiation for prostate cancer. APS required.

Best = Standard for benign causes.

Worst = Mod substandard to postpone for cancer or undetermined cause.

Regional Enteritis See Colitis.

PTCA (Percutaneous Transluminal Coronary Angioplasty) A procedure used to dilate blocked arteries. If no myocardial infarction has occurred either before the procedure or immediately after, we can consider on a substandard basis without a 6-month waiting period. APS required.

See Coronary Artery Disease.

Scoliosis An abnormal curvature of the spine. Most cases cause no significant impairment. Kyphoscoliosis may affect lung function by interfering with expansion of the lungs during breathing. APS required.

Best = usually standard.

Worst = Low to mod substandard if causes other serious limitations.

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Sleep Apnea

Impaired breathing during sleep. May be suspected by nighttime snoring, frequent wakening, daytime sleepiness, and fatigue. A sleep study is necessary to make diagnosis. Only proven effective treatments include nasal continuous positive airway pressure (CPAP) or tracheostomy. Mortality often related to motor vehicle accidents from excessive daytime sleepiness. APS required. MVR and IR required.

Best = Standard for normal sleep study.

Worst = mod substandard to decline for severe and/or untreated.

Stroke

Injuries of the brain tissue due to sudden decrease in blood supply. Causes include atherosclerosis, hemorrhage, and emboli. May result in full recovery of normal brain function or may result in residual difficulty with movement, swallowing, speaking, memory, bladder/bowel control. May be called a cerebrovascular accident (CVA). If it has occurred within 6-months, there may be a waiting period. Rating will depend on cause, residual impairment, and time since event. APS required.

Best = Low substandard for minimal impairment.

Worst = Mod substandard to decline.

Sugar in Urine

(Glycosuria) See Diabetes Mellitus.

Suicide Attempt

Usually occurs in conjunction with mental illness, alcohol or other drug use, or incurable physical illness. Number of attempts, need for previous hospitalization, time since occurrence, and ongoing treatment are important for underwriting. APS required. MVR and IR required.

Best = Standard IF one attempt > 5 years ago w/continued good prognosis.

Worst = Mod substandard to decline.

Syncope

A brief loss of consciousness. A thorough evaluation to rule out brain disorders, cardiac disorders, and seizure disorders are necessary. Rating is based on underlying disease. APS required.

See specific cause.

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Systemic Lupus Erythematosus (SLE, Lupus)	<p>An autoimmune disease with inflammation and destruction of tissues. It may affect kidneys, liver, lung, heart, joints, blood, brain, and blood vessels. Flares are common. Medications usually have side effects. Lupus limited to the skin, referred to as discoid lupus and is usually standard. APS required.</p> <p>Best = Low to mod standard.</p> <p>Worst = High substandard to decline.</p>
Thyroid (goiter)	<p>Enlargement of the thyroid gland, usually the result of benign growth. It requires full evaluation of function, size, onset, and treatment. APS required.</p> <p>Best = Standard.</p> <p>Worst = mod substandard to decline for certain cancers.</p>
Transient Ischemic Attack (TIA, Mini Stroke)	<p>Inadequate blood flow causing temporary (less than 24 hours) neurological deficit. The deficits are transient and not permanent. May be caused by carotid or cerebral artery disease or by emboli from another source. It may be a warning for subsequent stroke. A waiting period of 6-months is often necessary. APS required.</p> <p>Best = Low substandard for 5 years with possible standard thereafter.</p> <p>Worst = Mod substandard to decline if significant untreated carotid artery disease.</p>
Tumor	<p>See Cancer.</p>
Ulcer Peptic	<p>An erosion of the lining of the stomach or early portion of the small intestine (duodenum). Severe bleeding may be life threatening. Ulcers in the stomach need a biopsy to rule out cancer. Some ulcers are caused by infections with a bacterium called <i>Helicobacter pylori</i>. APS required.</p> <p>Best = standard for healed and not recurrent.</p> <p>Worst = Postpone for recent bleeding.</p>