

## NEW Underwriting Guidelines

### **We did not have guidelines for vaping/nicotine-**

Nicotine (vape, e-cigarette, patch-Underwritten as use of tobacco)

Current use..... select

Within 1 year in combination with a comorbid condition...class 1 to D

### **Inspire device for Sleep Apnea – (currently do not have guidelines for this device)**

Present (implanted) 1 or more years ago with no complications electronic downloadable data shows regular use, f/u sleep study acceptable, no supplemental oxygen (O2)...S to IC otherwise D

### **Pericarditis**

Acute, full recovery for three months (underwrite for cause) .....select

Chronic or recurrent.... Decline

### **NEW Uninsurable or Rated Meds**

Aduhelm (Alzheimer's) to list of uninsurable meds

Bupresnorphine -misspelled it should be Buprenorphine

Tylenol #4

Ilaris med

HIV meds

Ketamine (refractory depression, or self-harm ideation)

Lecanemab

### **NEW Auto Decline Medical Conditions**

Physician applicant is self-treating, or applicant's personal physician is a family member.

Tuberous Sclerosis

Congenital Rubella syndrome (CRS)

Focused ultrasound Thalamotomy (treatment of mild essential tremor)

Multiple Chemical Sensitivity and Electromagnetic hypersensitivity

IGA Nephropathy

Berger's Disease,

Cancer Cryotherapy

## CHANGES to Current Underwriting Guidelines

**Atrial Fibrillation**-allow preferred for those who have had a single, remote (> 10 years) episode of atrial fibrillation with subsequent normal echocardiogram

**Brain Tumor**- Regrowth after surgery, or history of more than 1 brain tumor....D

**Fracture:** Traumatic in combination with moderate to severe osteoporosis CORRECTION to score-change T-3.9 to T-3.0 (appears this was done with last release)

**Impaired fasting A1c** =/ < 6 ..... S\* was best case select, now Preferred is possible no dx of diabetes.

### Medical Marijuana

With supporting documentation to show not used more than 1 time a day for mild anxiety or insomnia as documented in medical records....S

### Alpha I Antitrypsin deficiency disease or heterozygous carrier

Never-smoker individuals who have the MZ heterozygous Alpha I Antitrypsin pattern  
...RMD- S  
Alpha I Antitrypsin deficiency ... D

### Prostate Cancer (add)

PCa Active Surveillance:

Age 65 or older, Stage I or II, demonstrated regular urology f/u, PSA <10 for 2 y or more and not rising,  
initial and most recent Gleason < or = to 6, any MRI < or = to PIRADS2 . . . . . Class I

### Carotid Artery Disease

Unoperated, 51% stenosis in combination with other peripheral vascular disease....D  
History of TIA or CVA, with mild valvular heart disease.....Class 1-IC

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History of TIA or CVA, with unoperated moderate to severe valvular heart disease.....D  
History TIA or CVA.....Handle as TIA or Stroke

**Family History**

Family History (biological parents or siblings) of any form of Dementia, including but not limited to Alzheimer's (cognitive disorder, impaired reasoning, memory issues) . . . . . S  
maximum benefit 300K

2 or more relatives (biological parents or siblings) with any type of dementia . . . . .Decline.

**PrEP medications**

Use of pre-exposure prophylaxis with FDA approved PrEP regime:

Documented regular medication use, follow up testing, HIV negative.....S

(state variations will apply)

Irregular medication use, or irregular follow up and/or testing.....RMD

<3 months since PrEP started, planned use or medication discontinued.....Postpone (state variations will apply)