

Single Impairment Guide for HMS Plus

Medical Condition	Typical Underwriting Action
AIDS	Decline
Alcohol Abuse	Decline
ALS (Lou Gehrig's Disease)	Decline
Alzheimer's Disease	Decline
Amputations:	
Accidental - fully recovered, working full time	Usually Acceptable
Associated with diabetes/vascular disease	Decline
Kidney or bladder dysfunction	Decline
Wheelchair bound	Decline
Aneurysm:	
Abdominal or Thoracic - no surgery	Decline
Abdominal or Thoracic - with surgery after 6 months	Does Not Qualify
Angina Pectoris (chest pain)	Decline
Anxiety	Usually Acceptable
Atrial Fibrillation:	Decline
with RF ablation, no re-occurrence after 3 months	Individual Consideration
Arthritis:	
Rheumatoid	Does Not Qualify
Psoriatic mild, working full time	Usually Acceptable
Disabled due to arthritis	Decline
Methotrexate or steroid medications	Does Not Qualify
Asthma:	
Well controlled, seasonal with allergies	Acceptable
Steroid use	Does Not Qualify
Smoking	Individual Consideration
ER visit/hospitalization within last year	Does Not Qualify
Blood Clots:	
Pulmonary Embolism	Decline
Thrombophlebitis	Does Not Qualify
Cancer	Does Not Qualify
Cerebral Palsy	Does Not Qualify
Chronic Obstructive Pulmonary Disease (COPD)	Does Not Qualify
Cirrhosis of the Liver	Decline
Colitis:	
IBS	Acceptable
Ulcerative Colitis	Does Not Qualify
Crohn's Disease	Does Not Qualify
Concussion, after 6 months	Usually Acceptable
Congestive Heart Failure	Decline
Coronary Artery Disease:	
Angioplasty (stent) or bypass	Does Not Qualify
Heart Attack	Does Not Qualify
Recurrent episodes, onset before age 40	Decline
Cystic Fibrosis	Decline

Medical Condition	Typical Underwriting Action
Dementia	Decline
Depression:	
Mild with no hospitalizations within 3 years, no more than 1 medication	Usually Acceptable
Otherwise or with alcohol abuse and/or narcotic pain medications	Decline
Diabetes:	
Type 1 or with insulin - onset under age 60	Does Not Qualify
Onset age 20-30	Does Not Qualify
Onset under age 20	Decline
Type 2, oral medications or diet controlled after 6 months of treatment	Usually Acceptable
Type 2, Onset under age 20	Decline
Driving Record:	Averse driving records will be underwritten on an individual application basis, subject to a motor vehicle report.
DUI/DWI - multiple or last occurred under age 25	Decline
Drug Abuse:	
Marijuana, occasional use/not daily	Usually acceptable with nicotine rate.
Cocaine, Amphetamines, Street Drugs (within 5 years)	Decline
Cocaine, Amphetamines, Street Drugs (over 5 years)	Decline
Prescription Narcotics, abuse or long-term use	Does Not Qualify
Emphysema (see COPD)	
Epilepsy (obtain questionnaire):	
Grand Mal attack within 6 months	Decline
Grand Mal attack over 6 months	Individual Consideration
Petit Mal attack within 6 months	Does Not Qualify
Petit Mal attack over 6 months	Individual Consideration
Fibromyalgia (not disabled, no narcotic pain medications)	Usually Acceptable
Heart Attack (see Coronary Artery Disease)	
Heart Bypass (see Coronary Artery Disease)	
Heart Murmur:	
Aortic Insufficiency	Does Not Qualify
Aortic Stenosis	Does Not Qualify
Mitral Regurgitation	Does Not Qualify
Mitral Valve Prolapse - no medications	Usually Acceptable
Mitral Valve Prolapse - with medications	Does Not Qualify
Mitral Valve Replacement - mitral and aortic	Does Not Qualify
Heart Valve Repair	Does Not Qualify

Underwriting reserves the right to make the final determination based on all factors of the risk.

Medical Condition	Typical Underwriting Action
Heart Transplant	Decline
Hemophilia	Decline
Hepatitis:	
Alcoholic	Decline
Hepatitis A with full recovery	Acceptable
Hepatitis B	Does Not Qualify
Hepatitis C	Does Not Qualify
High Blood Pressure (hypertension):	
Controlled and after 6 months of treatment	Acceptable
Hodgkin's Disease	Does Not Qualify
Hysterectomy:	
No cancer	Acceptable
Cancerous Cause (see cancer)	
Kidney Dialysis	Decline
Kidney Removal (see Nephrectomy)	
Kidney Transplant Recipient	Decline
Kidney Transplant Donor	Usually Acceptable
Leukemia (see cancer)	
Liver Transplant	Decline
Lou Gehrig's disease (see ALS)	
Lung Transplant	Decline
Lupus:	
Discoid	Usually acceptable
Systemic	Does Not Qualify
Melanoma (see cancer)	
Mental Retardation	Decline
Multiple Myeloma	Decline
Multiple Sclerosis:	
Mild, employed full time, no medications	Does Not Qualify
Otherwise	Decline
Myasthenia Gravis, diagnosed over 1 year	Does Not Qualify
Muscular Dystrophy	Decline
Narcotic Pain Medication	Individual Consideration
With antidepressant medication or disabled	Decline

Medical Condition	Typical Underwriting Action
Nephrectomy (kidney removal) (if due to cancer, see cancer section)	Does Not Qualify
Osteoporosis	Usually Acceptable
Pacemaker	Does Not Qualify
Pancreatitis:	
Acute, full recovery over 1 year	Does Not Qualify
Chronic	Decline
Paraplegic	Decline
Parkinson's Disease	Decline
Peripheral Vascular Disease	Decline
Polycystic kidney disease	Decline
Polycystic kidney disease family history	Decline
Psychosis	Decline
Quadriplegic	Decline
Rheumatoid Arthritis (see arthritis)	
Sarcoidosis:	
Current treatment or with residual lung impairment	Decline
Recovered over 1 year, no residuals	Does Not Qualify
Schizophrenia	Decline
Skin Cancer (except melanoma)	Individual Consideration
Sleep Apnea current successful treatment w/CPAP or BIPAP	Usually Acceptable
Stroke:	
No residuals - over 1 year	Does Not Qualify
Multiple Strokes	Decline
TIA (Mini Stroke)	Does Not Qualify
Suicide attempt over 1 year	Does Not Qualify
Thyroid impairments, No Cancer	Usually Acceptable
Tuberculosis:	
Current Disease/Treatment	Decline
Positive Skin Test with treatment completed	Usually Acceptable
Ulcer	Individual Consideration
Ulcerative Colitis	Does Not Qualify

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