

Medical and Non-Medical Underwriting Guidelines – KeyMedSM

Risk Categories:

MBE = Modified Benefit Endorsement
Rate = Rating
S = Standard
D = Decline

This is a partial list of common medical conditions and the probable underwriting action for the KeyMed product. 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.

Treatment is defined as any therapy, medication, management, consultation or care given for controlling or monitoring a medical condition.

A modified benefit endorsement (MBE) and/or rating is generally permanent. However, some medical conditions may improve over time and be eligible to have the MBE and/or rating considered for removal. To be eligible for consideration for removal, the policy must be in force for a year or longer and there have been no signs, symptoms, or treatment for the condition during a specified timeframe. The condition guidelines below may indicate the timeframe which has to have elapsed with no signs, symptoms or treatment. If the medical condition meets these guidelines, contact our Policyholder Services department to request a supplemental application/enrollment form which should be completed and returned to us to determine if the MBE and/or rating can be removed.

The following questions are overall eligibility requirements that the applicant must respond “no” to in order to proceed with a formal application:

- Are you currently confined to a hospital, convalescent center, nursing facility or are you bedridden?
- Have you been hospitalized three or more times in the past two years?
- Do you use supplemental oxygen?
- Do you use a wheelchair or walker?

Assurant Health Medical and Non-Medical Underwriting Guidelines – KeyMedSM

Reference Guide - (alphabetical listing of conditions)

Condition	Body System (section location for this guide)	Questionnaire (to be selected in EASE)
A		
Acid Reflux/GERD	Digestive	Digestive-Gastrointestinal
Acromegaly	Endocrine	Endocrine
Addison's Disease	Endocrine	Endocrine
Adrenal Disorders	Endocrine	Endocrine
AIDS, HIV+	Infectious Disease	Infectious Disease
Alcoholism	Substance Abuse	Mental Nervous
Allergies	Eye, Ear, Nose, Throat	Other
Alzheimer's Disease	Central Nervous System	Central Nervous System
Amputation, as a result of disease process	Musculoskeletal	Musculoskeletal
Amputation, as a result of trauma	Musculoskeletal	Musculoskeletal
Amyotrophic Lateral Sclerosis (ALS)/Lou Gehring's Disease	Central Nervous System	Central Nervous System
Aneurysm	Circulatory-Hypertension	Circulatory-Hypertension
Angina Pectoris/ Coronary Artery Disease	Circulatory-Hypertension	Circulatory-Hypertension
Angioplasty with or without stents	Circulatory-Hypertension	Circulatory-Hypertension
Anklyosing Spondylitis	Musculoskeletal	Musculoskeletal
Anorexia	Mental Nervous	Mental Nervous
Anxiety Disorders	Mental Nervous	Mental Nervous
Aplastic Anemia	Blood	Blood
Arthritis, Osteo	Musculoskeletal	Musculoskeletal
Arteriosclerosis Obliterans	Circulatory-Hypertension	Circulatory-Hypertension
Arteriosclerosis, Atherosclerosis	Circulatory-Hypertension	Circulatory-Hypertension
Arteriosclerotic Heart Disease/Coronary Artery Disease	Circulatory-Hypertension	Circulatory-Hypertension
Arthritis, Rheumatoid	Musculoskeletal	Musculoskeletal
Asthma	Respiratory	Respiratory
Autism	Mental Nervous	Mental Nervous
Avascular Necrosis	Circulatory-Hypertension	Circulatory-Hypertension
B		
Back/Neck Injuries or Disorders: Cervical Sprain/Strain/Whiplash	Musculoskeletal	Musculoskeletal
Back/Neck Injuries or Disorders: Degenerative Disorders or Spine	Musculoskeletal	Musculoskeletal

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Condition	Body System (section location for this guide)	Questionnaire (to be selected in EASE)
Back/Neck Injuries or Disorders: Low Back Sprain or Strain	Musculoskeletal	Musculoskeletal
Bechet's Syndrome	Circulatory-Hypertension	Circulatory-Hypertension
Bell's Palsy, present	Central Nervous System	Central Nervous System
Bipolar Disorders	Mental Nervous	Mental Nervous
Blindness	Eye, Ear, Nose, Throat	Other
Blood Pressure, High/Hypertension	Circulatory-Hypertension	Circulatory-Hypertension
Brace or Prosthesis, Any Location	Musculoskeletal	Musculoskeletal
Brain Tumor, malignant	Cancer/Tumors	Cancer
Brain Tumor, non-malignant	Cancer/Tumors	Cancer
Breast conditions benign, present	Cancer/Tumors	Other
Bronchitis, Chronic	Respiratory	Respiratory
Buerger's Disease	Circulatory-Hypertension	Circulatory-Hypertension
Bulimia	Mental Nervous	Mental Nervous
Bunions	Musculoskeletal	Musculoskeletal
Burns, Second or Third Degree	Skin	Other
Bursitis/Tendonitis/Synovitis/Tenosynovitis	Musculoskeletal	Musculoskeletal
C		
Cancer, other than skin, leukemia, hodgkin's, non-hodgkin's, lymphoma or carcinoma in situ	Cancer/Tumors	Cancer
Carcinoma in Situ, Breast	Cancer/Tumors	Cancer
Carcinoma in Situ, other than breast	Cancer/Tumors	Cancer
Cardiac Arrhythmia/Palpitations	Circulatory-Hypertension	Circulatory-Hypertension
Cardiac Disease with renal involvement	Circulatory-Hypertension	Circulatory-Hypertension
Cardiomyopathy	Circulatory-Hypertension	Circulatory-Hypertension
Carotid Endarterectomy	Circulatory-Hypertension	Circulatory-Hypertension
Carotid Stenosis	Circulatory-Hypertension	Circulatory-Hypertension
Carpal Tunnel Syndrome	Musculoskeletal	Other
Cataract	Eye, Ear, Nose, Throat	Other
Cerebral Palsy	Central Nervous System	Central Nervous System
Cerebrovascular Disease	Circulatory-Hypertension	Circulatory-Hypertension
Cervical Polyps	Reproductive	Reproductive
Cervicitis	Reproductive	Reproductive
Cesarean Section	Reproductive	Reproductive

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Charcot-Marie-Tooth Disease	Central Nervous System	Central Nervous System
Chiropractic Manipulation	Musculoskeletal	Musculoskeletal
Cholesterol, Elevated/Hyperlipidemia	Circulatory-Hypertension	Circulatory-Hypertension
Chondromalacia	Musculoskeletal	Musculoskeletal
Chronic Fatigue Syndrome	Infectious Disease	Infectious Disease
Chronic Obstructive Pulmonary Disease (COPD)	Respiratory	Respiratory
Cirrhosis of the Liver	Digestive	Digestive-Gastrointestinal
Cleft Lip/Palate	Musculoskeletal	Musculoskeletal
Club Foot	Musculoskeletal	Musculoskeletal
Collagen Disease	Musculoskeletal	Musculoskeletal
Colostomy/Ileostomy	Digestive	Digestive-Gastrointestinal
Congestive Heart Failure	Circulatory-Hypertension	Circulatory-Hypertension
Connective Tissue Disease	Musculoskeletal	Musculoskeletal
Corneal Transplant	Eye, Ear, Nose, Throat	Other
Coronary Artery Disease	Circulatory-Hypertension	Circulatory-Hypertension
Costochondritis	Musculoskeletal	Musculoskeletal
Crohn's Disease/Idiopathic Inflammatory Bowel Disease	Digestive	Digestive-Gastrointestinal
Curvature of the Spine	Musculoskeletal	Musculoskeletal
Cushing's Disease/Syndrome	Endocrine	Endocrine
Cystic Fibrosis	Respiratory	Respiratory
Cystitis	Urinary	Urinary
Cystocele	Urinary	Urinary
D		
Deafness/Hearing Loss	Eye, Ear, Nose, Throat	Other
Dementia	Mental Nervous	Mental Nervous
Depression, major	Mental Nervous	Mental Nervous
Depression, minor	Mental Nervous	Mental Nervous
Detached Retina	Eye, Ear, Nose, Throat	Other
Deviated Nasal Septum/Nasal Obstruction	Eye, Ear, Nose, Throat	Other
Diabetes, Adult Onset	Endocrine	Diabetes
Diabetes, Cardiovascular Complications (myocardial infarction/heart attack or stroke)	Endocrine	Diabetes
Diabetes, Juvenile Onset / Type 1 Diabetes	Endocrine	Diabetes

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Condition	Body System (section location for this guide)	Questionnaire (to be selected in EASE)
Diabetic Nephropathy (kidney damage due to diabetes)	Endocrine	Diabetes
Diabetic Neuropathy (nerve damage due to diabetes)	Endocrine	Diabetes
Diabetic Retinopathy (eye damage due to diabetes)	Endocrine	Diabetes
Diverticulitis/Diverticulosis	Digestive	Digestive-Gastrointestinal
Down's Syndrome	Mental Nervous	Mental Nervous
Drug Abuse	Substance Abuse	Mental Nervous
Dupuytren's Contracture	Musculoskeletal	Musculoskeletal
DWI/DUI	Substance Abuse	Mental Nervous
E		
Eczema	Skin	Other
Emphysema	Respiratory	Respiratory
Encephalitis	Central Nervous System	Central Nervous System
Endocarditis	Circulatory-Hypertension	Circulatory-Hypertension
Endometriosis, endometritis	Reproductive	Reproductive
Enlarged Liver	Digestive	Digestive-Gastrointestinal
Epididymitis	Reproductive	Reproductive
Epilepsy/Convulsions	Central Nervous System	Central Nervous System
Esophageal Stricture	Digestive	Digestive-Gastrointestinal
Esophagitis	Digestive	Digestive-Gastrointestinal
F		
Fibromyalgia	Musculoskeletal	Musculoskeletal
Fracture of the Hip/Femur	Musculoskeletal	Musculoskeletal
Fracture of the Knee	Musculoskeletal	Musculoskeletal
Fracture of the Skull	Musculoskeletal	Musculoskeletal
Fracture of the Spine	Musculoskeletal	Musculoskeletal
Fracture, other than listed	Musculoskeletal	Musculoskeletal
G		
Gall Bladder Disease, Gall Stones	Digestive	Digestive-Gastrointestinal
Ganglion Cyst	Musculoskeletal	Musculoskeletal
Gastric Bypass Surgery/Bariatric Surgery	Digestive	Digestive-Gastrointestinal
Genital Herpes	Reproductive	Reproductive

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Glaucoma	Eye, Ear, Nose, Throat	Other
Goiter	Endocrine	Endocrine
Gonorrhea	Reproductive	Reproductive
Gout, Gouty Arthritis	Musculoskeletal	Musculoskeletal
Graves Disease	Endocrine	Endocrine
Guillian Barre Syndrome	Central Nervous System	Central Nervous System
H		
Headaches/Migraines	Central Nervous System	Central Nervous System
Heart Attack/Myocardial Infarction	Circulatory-Hypertension	Circulatory-Hypertension
Heart Pacemaker	Circulatory-Hypertension	Circulatory-Hypertension
Heart Valve Replacement	Circulatory-Hypertension	Circulatory-Hypertension
Heart/Cardiovascular Surgery	Circulatory-Hypertension	Circulatory-Hypertension
Heel Spur	Musculoskeletal	Musculoskeletal
Hemangioma, present	Skin	Other
Hemochromotois	Blood	Blood
Hemophilia	Blood	Blood
Hemorrhoids	Digestive	Digestive-Gastrointestinal
Hepatitis B	Digestive	Digestive-Gastrointestinal
Hepatitis C	Digestive	Digestive-Gastrointestinal
Hepatitis, Chronic	Digestive	Digestive-Gastrointestinal
Hernia	Digestive	Digestive-Gastrointestinal
Hip Replacement	Musculoskeletal	Musculoskeletal
Histoplasmosis	Respiratory	Respiratory
Hodgkin's Disease	Cancer/Tumors	Cancer
Huntington's Disease	Central Nervous System	Central Nervous System
Hydrocephalus	Central Nervous System	Central Nervous System
Hydronephrosis	Urinary	Urinary
Hypertension	Circulatory-Hypertension	Circulatory-Hypertension
Hypoglycemia	Endocrine	Diabetes
I		
Idiopathic Thrombocytopenia Purpura	Blood	Blood
Ileitis	Digestive	Digestive-Gastrointestinal
Insomnia	Mental Nervous	Mental Nervous

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Intestinal Obstruction	Digestive	Digestive-Gastrointestinal
Iritis	Eye, Ear, Nose, Throat	Other
Irritable Bowel Syndrome	Digestive	Digestive-Gastrointestinal
K		
Knee Injury	Musculoskeletal	Musculoskeletal
Knee Replacement	Musculoskeletal	Musculoskeletal
Kidney Failure, insufficiency	Urinary	Urinary
Kidney Stones/Urinary Tract Stones	Urinary	Urinary
Kidney Infection	Urinary	Urinary
L		
Labyrinthitis	Eye, Ear, Nose, Throat	Other
Leukemia	Cancer/Tumors	Cancer
Lung Disease, anthracosis, silicosis	Respiratory	Respiratory
Lupus, Discoid	Musculoskeletal	Musculoskeletal
Lyme Disease	Infectious Disease	Infectious Disease
Lymphoma, non-Hodgkin's	Cancer/Tumors	Cancer
M		
Macular Degeneration	Eye, Ear, Nose, Throat	Other
Malabsorption Syndrome	Digestive	Digestive-Gastrointestinal
Manic Depression	Mental Nervous	Mental Nervous
Mastoiditis	Eye, Ear, Nose, Throat	Other
Meniere's Disease	Eye, Ear, Nose, Throat	Other
Meningitis	Central Nervous System	Central Nervous System
Menstrual Disorders	Reproductive	Reproductive
Mental Retardation	Mental Nervous	Mental Nervous
Migraine/Headache	Central Nervous System	Central Nervous System
Mitral Valve Prolapse	Circulatory-Hypertension	Circulatory-Hypertension
Multiple Myeloma	Cancer/Tumors	Cancer
Multiple Sclerosis	Central Nervous System	Central Nervous System
Muscular Dystrophy or Atrophy	Musculoskeletal	Musculoskeletal
Myasthenia Gravis	Musculoskeletal	Musculoskeletal
Myocardial Infarction/Heart Attack	Circulatory-Hypertension	Circulatory-Hypertension
Myocarditis	Circulatory-Hypertension	Circulatory-Hypertension

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Myositis	Musculoskeletal	Musculoskeletal
N		
Narcolepsy	Central Nervous System	Central Nervous System
Nasal Polyps	Eye, Ear, Nose, Throat	Other
Nephrectomy	Urinary	Urinary
Nephritis, Nephrosis	Urinary	Urinary
Neuritis, Neuralgia	Central Nervous System	Central Nervous System
O		
Obsessive Compulsive Disorders	Mental Nervous	Mental Nervous
Osteochondritis	Musculoskeletal	Musculoskeletal
Osteomyelitis	Musculoskeletal	Musculoskeletal
Osteopenia/Osteoporosis	Musculoskeletal	Musculoskeletal
Otitis Media	Eye, Ear, Nose, Throat	Other
P		
Paget's Disease	Musculoskeletal	Musculoskeletal
Pancreatitis	Digestive	Digestive-Gastrointestinal
Paraplegia	Musculoskeletal	Musculoskeletal
Parkinson's Disease	Central Nervous System	Central Nervous System
Pelvic Inflammatory Disease	Reproductive	Reproductive
Pericarditis	Circulatory-Hypertension	Circulatory-Hypertension
Peripheral Neuropathy	Circulatory-Hypertension	Circulatory-Hypertension
Peripheral Vascular Disease	Circulatory-Hypertension	Circulatory-Hypertension
Pernicious Anemia	Blood	Blood
Phimosi	Reproductive	Reproductive
Pituitary Disorders	Endocrine	Endocrine
Pleurisy	Respiratory	Respiratory
Pneumonia	Respiratory	Respiratory
Pneumothorax	Respiratory	Respiratory
Poliomyelitis/Post Polio Syndrome	Musculoskeletal	Musculoskeletal
Polycystic Kidney Disease	Urinary	Urinary
Polycystic Ovarian Disease/Syndrome	Reproductive	Reproductive
Polymyalgia Rheumatica	Musculoskeletal	Musculoskeletal
Polyneuritis	Central Nervous System	Central Nervous System

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Polyp (other than cervical, nasal, colon or rectal)	Digestive	Digestive-Gastrointestinal
Post Traumatic Stress Disorder	Mental Nervous	Mental Nervous
Poylarthrititis	Musculoskeletal	Musculoskeletal
Prostate Disorder, Benign	Reproductive	Reproductive
Psoriasis/Psoriatic Arthritis	Skin	Other
Psychosis	Mental Nervous	Mental Nervous
Pterygium	Eye, Ear, Nose, Throat	Other
Pulmonary Edema	Respiratory	Respiratory
Pulmonary Embolism	Respiratory	Respiratory
Pulmonary Fibrosis	Respiratory	Respiratory
Pulmonary Tuberculosis	Respiratory	Respiratory
Pulmonary Valvular Stenosis	Respiratory	Respiratory
Pyelonephritis	Urinary	Urinary
Pyloric Stenosis	Digestive	Digestive-Gastrointestinal
Q		
Quadriplegia	Musculoskeletal	Musculoskeletal
R		
Radiculitis	Musculoskeletal	Musculoskeletal
Raynaud's Disease	Circulatory-Hypertension	Circulatory-Hypertension
Raynaud's Phenomenon	Circulatory-Hypertension	Circulatory-Hypertension
Rectal Abscess	Digestive	Digestive-Gastrointestinal
Reflex Sympathetic Dystrophy	Musculoskeletal	Musculoskeletal
Restless Leg Syndrome	Central Nervous System	Central Nervous System
Retinitis Pigmentosa	Eye, Ear, Nose, Throat	Other
S		
Sarcoidosis	Respiratory	Respiratory
Schizophrenia	Mental Nervous	Mental Nervous
Sciatica	Musculoskeletal	Musculoskeletal
Scleroderma	Musculoskeletal	Musculoskeletal
Shingles	Skin	Other
Shoulder Injury	Musculoskeletal	Musculoskeletal
Sickle Cell Anemia	Blood	Blood
Sinusitis	Eye, Ear, Nose, Throat	Other

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Condition	Body System (section location for this guide)	Questionnaire (to be selected in EASE)
Sjogren's Syndrome	Musculoskeletal	Musculoskeletal
Skin Cancer, basal cell carcinoma	Cancer/Tumors	Cancer
Skin Cancer, melanoma	Cancer/Tumors	Cancer
Skin Cancer, squamous cell carcinoma	Cancer/Tumors	Cancer
Sleep Apnea	Respiratory	Respiratory
Spina Bifida	Musculoskeletal	Musculoskeletal
Spinal Stenosis	Musculoskeletal	Musculoskeletal
Spondylitis	Musculoskeletal	Musculoskeletal
Sprue	Digestive	Digestive-Gastrointestinal
Stroke/TIA (Transient Ischemic Attack)	Central Nervous System	Central Nervous System
Suicide Attempts	Mental Nervous	Mental Nervous
Syphilis	Reproductive	Reproductive
Systemic Lupus Erythematosus (SLE or Disseminated Lupus)	Musculoskeletal	Musculoskeletal
T		
Tachycardia/Cardiac Arrhythmia/Palpitations		
Temporomandibular Joint Syndrome (TMJ)	Musculoskeletal	Musculoskeletal
Thrombngitis Obliterans	Circulatory-Hypertension	Circulatory-Hypertension
Thrombephelebitis/Phlebitis	Circulatory-Hypertension	Circulatory-Hypertension
Thrombocytopenia	Blood	Blood
Thrombocytosis	Blood	Blood
Thromboendarterectomy	Circulatory-Hypertension	Circulatory-Hypertension
TIA (Transient Ischemic Attack)	Central Nervous System	Central Nervous System
Tic Douloureux	Central Nervous System	Central Nervous System
Tonsillitis and Adenoids	Eye, Ear, Nose, Throat	Other
Tourette's Syndrome	Central Nervous System	Central Nervous System
Tremor, Benign Essential	Musculoskeletal	Musculoskeletal
Trigeminal Neuralgia	Central Nervous System	Central Nervous System
Tuberculosis	Infectious Disease	Infectious Disease
U		
Ulcer: Stomach, peptic and/or duodenal	Digestive	Digestive-Gastrointestinal
Ulcerative Colitis	Digestive	Digestive-Gastrointestinal
Uremia	Urinary	Urinary
Urethral Stricture	Urinary	Urinary

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Condition	Body System (section location for this guide)	Questionnaire (to be selected in EASE)
Urethritis	Urinary	Urinary
Urethrocele	Urinary	Urinary
Urticaria	Skin	Other
Uterine Fibroid	Reproductive	Reproductive
Uterine Prolapse	Reproductive	Reproductive
V		
Varicose Veins/Varicose Ulcers	Circulatory-Hypertension	Circulatory-Hypertension
Vertigo	Eye, Ear, Nose, Throat	Other
W		
WPW/Cardiac Arrhythmia/Palpitations	Circulatory-Hypertension	Circulatory-Hypertension

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Guidelines (listed by Body System)

Condition	Consideration	Underwriting Action
Blood Disorders (Rate 50%-85%)		
Aplastic Anemia	All Cases	D
Hemochromotosis	All Cases	D
Idiopathic Thrombocytopenia Purpura	All Cases	D
Polycythemia Vera	All Cases	D
Sickle Cell Anemia	All Cases	D
Thrombocytopenia	All Cases	D
Thrombocytosis	All Cases	D
Hemophilia	All Cases	MBE + Rate
Pernicious Anemia	All Cases	MBE + Rate
Cancer/ Tumors (Rate 20%-80%)		
Brain Tumor, malignant	All Cases	D
Brain Tumor, non-malignant	All Cases	D
Multiple Myeloma	All Cases	D
Breast conditions benign, present	All Cases	MBE + Rate
Carcinoma in Situ, Breast	≤ 1 year since treatment > 1 year since treatment	D MBE + Rate
Carcinoma in Situ, Other than breast	≤ 1 year since treatment > 1 year since treatment	D MBE + Rate
Cancer (other than skin, leukemia, hodgkin's, non-hodgkin's, lymphoma or carcinoma in situ)	≤ 1 year since treatment > 1 year since treatment	D MBE + Rate
Hodgkin's Disease	≤ 1 year since treatment > 1 year since treatment	D MBE + Rate
Leukemia	≤ 1 year since treatment > 1 year since treatment	D MBE + Rate
Lymphoma, non-Hodgkin's	≤ 1 year since treatment > 1 year since treatment	D MBE + Rate
Skin Cancer -- Basal Cell Carcinoma	≤ 1 year since treatment > 1 year since treatment	D MBE + Rate
Skin Cancer -- Melanoma	≤ 1 year since treatment > 1 year since treatment	D MBE + Rate

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Condition	Consideration	Underwriting Action
Skin Cancer -- Squamous Cell Carcinoma	≤ 1 year since treatment	D
	> 1 year since treatment	MBE + Rate
Circulatory-Hypertension (Rate 20%-50%)		
Angioplasty with or without stents	All Cases	D
Arteriosclerosis Obliterans	All Cases	D
Avasular Necrosis	All Cases	D
Bechet's Syndrome	All Cases	D
Buerger's Disease	All Cases	D
Cardiomyopathy	All Cases	D
Cardiac Disease with renal involvement	All Cases	D
Carotid Endarterectomy	All Cases	D
Carotid Stenosis	All Cases	D
Heart/Cardiovascular Surgery (for example) -- stent, shunt, bypass (CABG), balloon surgery (angioplasty)	All Cases	D
Heart Pacemaker	All Cases	D
Heart Valve Replacement	All Cases	D
Myocarditis	All Cases	D
Peripheral Vascular Disease, Peripheral Neuropathy	All Cases	D
Thrombngitis Obliterans	All Cases	D
Thromboendarterectomy	All Cases	D
Aneurysm	Unoperated	D
	≤ 5 years since surgery and no residual complications	MBE + Rate
	> 5 years since surgery and no residual complications	Standard
	Surgery completed with residual complications	D
Angina Pectoris/Coronary Artery Disease	No angina (chest pain) in last two years	MBE + Rate
	Angina (chest pain) in last two years	MBE + Rate
Arteriosclerosis, Atherosclerosis	All Cases	MBE + Rate
Arteriosclerotic Heart Disease/Coronary Artery Disease	No angina (chest pain) in last two years	MBE + Rate
	Angina (chest pain) in last two years	MBE + Rate

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Condition	Consideration	Underwriting Action
Blood Pressure, High/Hypertension	High blood pressure (or related condition) resulting in hospitalization in the last 12 months	MBE + Rate
	All Other Cases	MBE only (no additional rating)
Cardiac Arrhythmia/Palpitations	≤ 2 years since ablation	MBE + Rate
	> 2 years since ablation and no further arrhythmias or palpitations	S
	> 2 years since ablation and still has arrhythmia or palpitation	MBE + Rate
	No ablation done	MBE + Rate
Cerebrovascular Disease	All Cases	MBE + Rate
Congestive Heart Failure	All Cases	MBE + Rate
Coronary Artery Disease	No angina (chest pain) in last two years	MBE + Rate
	Angina (chest pain) in last two years	MBE + Rate
Cholesterol, Elevated/Hyperlipidemia	Uncontrolled readings (280 and above)	MBE + Rate
	Controlled readings (below 280-with or without medication)	S
Endocarditis	Present or residual complications	MBE + Rate
	Full recovery and no residual complications	S
Myocardial Infarction/Heart Attack	All Cases	MBE + Rate
Mitral Valve Prolapse	Asymptomatic, no medications	S
	Symptomatic, with or without medications	MBE + Rate
Pericarditis	Present or ≤ 2 years since full recovery	MBE + Rate
	> 2 years since full recovery	S
Raynaud's Disease	All Cases	S
Raynaud's Phenomenon	All Cases	D
Stroke/TIA (Transient Ischemic Attack)	All Cases	MBE + Rate
Tachycardia/Cardiac Arrhythmia/Palpitations	≤ 2 years since ablation	MBE + Rate
	> 2 years since ablation and no further arrhythmias or palpitations	S
	> 2 years since ablation and still has arrhythmia or palpitation	MBE + Rate
	No ablation done	MBE + Rate
Thrombophlebitis/Phlebitis	Present or ≤ 2 years since treatment	MBE + Rate
	> 2 years since treatment, full recovery	S
Varicose Veins/Varicose Ulcers	≤ 2 years since treatment or symptoms	MBE + Rate
	> 2 years since treatment or symptoms	S

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Condition	Consideration	Underwriting Action
WPW/Cardiac Arrhythmia/Palpitations	≤ 2 years since ablation	MBE + Rate
	> 2 years since ablation and no further arrhythmias or palpitations	S
	> 2 years since ablation and still has arrhythmia or palpitation	MBE + Rate
	No ablation done	MBE + Rate
Central Nervous System (20%-125%)		
Alzheimer's Disease	All Cases	D
Amyotrophic Lateral Sclerosis (ALS)/Lou Gehrig's Disease	All Cases	D
Cerebral Palsy	All Cases	D
Charcot-Marie-Tooth Disease	All Cases	D
Guillian Barre Syndrome	All Cases	D
Huntington's Disease	All Cases	D
Hydrocephalus	All Cases	D
Multiple Sclerosis	All Cases	D
Polyneuritis	All Cases	D
Bell's Palsy, present	All Cases	MBE + Rate
Encephalitis	Present or residual complications	MBE + Rate
	Full recovery and no residual complications	S
Epilepsy/Convulsions	All Cases	MBE + Rate
Headaches/Migraines	All Cases	S
Meningitis	Full recovery, no residual problems	S
	Recovered with residual problems (paralysis, seizures, mental retardation, learning disabilities, hearing impairment, hydrocephalus)	MBE + Rate
Narcolepsy	All Cases	MBE + Rate
Neuritis, Neuralgia	All Cases	MBE + Rate
Parkinson's Disease	Disabling (use of cane, crutches, walker, wheelchair or assistive devices for eating or grooming)	D
	All Other Cases	MBE + Rate
Restless Leg Syndrome	All Cases	S
Tic Douloureux/Trigeminal Neuralgia	Present	MBE + Rate
	Surgery completed, full recovery	S
Tourette's Syndrome	Under good control -- no tics	S
	Uncontrolled	MBE + Rate

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Guidelines (listed by Body System)

Condition	Consideration	Underwriting Action
Digestive (20%-80%)		
Cirrhosis of the Liver	All Cases	D
Colostomy/Ileostomy (present)	Due to Ulcerative Colitis	MBE + Rate
	All Other Cases	D
Enlarged Liver	All Cases	D
Hepatitis C or Chronic Hepatitis	All Cases	D
Acid Reflux/GERD	All Cases	S
Crohn's Disease/I idiopathic Inflammatory Bowel Disease	With Colostomy	D
	All Other Cases	MBE + Rate
Diverticulitis/Diverticulosis	With Colostomy	D
	All Other Cases	MBE + Rate
Esophageal Stricture	All Cases	MBE + Rate
Esophagitis	All Cases	S
Gall Bladder Disease, Gall Stones	Present or surgery recommended	MBE + Rate
	Surgery completed, full recovery	S
Gastric Bypass Surgery/Bariatric Surgery	No malabsorption	S
	With malabsorption	MBE + Rate
Hemorrhoids	Present, surgery pending or treating with prescription medications	MBE + Rate
	Present and treated with OTC medications or surgery complete with full recovery	S
Hepatitis B	Not Chronic	MBE + Rate
	Chronic	D
Hernia (unoperated)	Inguinal, femoral or scrotal	MBE + Rate
	Abdominal, incisional, umbilical or ventral	MBE + Rate
Ileitis	All Cases	MBE + Rate
Intestinal Obstruction	All Cases	MBE + Rate
Irritable Bowel Syndrome	All Cases	S
Malabsorption Syndrome	All Cases	MBE + Rate
Pancreatitis	Single Episode	MBE + Rate
	Alcohol related or multiple episodes	D
Polyp (other than cervical, nasal, colon or rectal)	All Cases	MBE + Rate
Pyloric Stenosis	Present	MBE + Rate
	Surgery completed, full recovery	S

Assurant Health Medical and Non-Medical Underwriting Guidelines – KeyMedSM

Guidelines (listed by Body System)

Condition	Consideration	Underwriting Action
Rectal Abscess	Present Full recovery	MBE + Rate S
Sprue	All Cases	S
Ulcer: Stomach, Peptic and/or Duodenal	Present Treatment completed, full recovery	MBE + Rate S
Ulcerative Colitis	All Cases	MBE + Rate
Eye, Ear, Nose and Throat (Rate 20%-50%)		
Allergies	All Cases	S
Blindness	Surgery possible or recommended	MBE + Rate
Cataract	Present Both eyes surgically corrected	MBE + Rate S
Corneal Transplant	All Cases	MBE + Rate
Deafness/Hearing Loss	All Cases	S
Detached Retina	All Cases	MBE + Rate
Deviated Nasal Septum/Nasal Obstruction	Present or surgically corrected with residuals Surgically corrected no residuals	MBE + Rate S
Glaucoma	All Cases	MBE + Rate
Iritis	All Cases	MBE + Rate
Labyrinthitis	All Cases	S
Macular Degeneration	All Cases	MBE + Rate
Mastoiditis	All Cases	MBE + Rate
Meniere's Disease	All Cases	MBE + Rate
Nasal Polyps	All Cases	MBE + Rate
Otitis Media	All Cases	S
Pterygium	Present Surgery completed, full recovery	MBE + Rate S
Retinitis Pigmentosa	All Cases	MBE + Rate
Sinusitis	Chronic (3 or more episodes per year or history of sinus surgery) All Other Cases	MBE + Rate S
Tonsillitis and Adenoids	All Cases	MBE + Rate
Vertigo	All Cases	MBE + Rate
Endocrine (Rate 20%-125%)		
Acromegaly	All Cases	D

Assurant Health Medical and Non-Medical Underwriting Guidelines – KeyMedSM

Guidelines (listed by Body System)

Condition	Consideration	Underwriting Action
Addison's Disease	All Cases	D
Adrenal Disorders	All Cases	D
Cushing's Disease/Syndrome	All Cases	D
Diabetes, Cardiovascular Complications (myocardial infarction/heart attack or stroke)	All Cases	D
Diabetes, Juvenile Onset / Type 1 Diabetes	All Cases	D
Diabetic Nephropathy	All Cases	D
Diabetic Neuropathy	All Cases	D
Diabetic Retinopathy	All Cases	D
Pituitary Disorders	All Cases	D
Diabetes, Adult Onset	All Cases	MBE + Rate
Goiter	Present, or surgery recommended or \leq 1 year since resolved	MBE + Rate
	Surgery completed, full recovery and $>$ 1 year since resolved	S
Graves Disease	All Cases	MBE + Rate
Hypoglycemia	All Cases	S
Infectious Disease (Rate 20%-50%)		
AIDS, HIV+	All Cases	D
Chronic Fatigue Syndrome	All Cases	D
Lyme Disease	All Cases	MBE + Rate
Tuberculosis	All Cases	MBE + Rate
Mental Nervous (Rate 50%)		
Anorexia	All Cases	D
Autism	All Cases	D
Bipolar Disorders	All Cases	D
Bulimia	All Cases	D
Dementia	All Cases	D
Down's Syndrome	All Cases	D
Manic Depressive	All Cases	D
Mental Retardation	All Cases	D

Assurant Health Medical and Non-Medical Underwriting Guidelines – KeyMedSM

Guidelines (listed by Body System)

Condition	Consideration	Underwriting Action
Obsessive Compulsive Disorders	All Cases	D
Psychosis	All Cases	D
Schizophrenia	All Cases	D
Suicide Attempts	All Cases	D
Depression, major	All Cases	D
Anxiety Disorders	If hospitalized, institutionalized or disabled in the last 3 years All Other Cases	D S
Depression, minor	If hospitalized, institutionalized or disabled in the last 3 years All Other Cases	D S
Insomnia	All Cases	S
Post Traumatic Stress Disorder (PTSD)	If hospitalized, institutionalized or disabled in the last 3 years All Other Cases	D S
Musculoskeletal (Rate 20%-80%)		
Amputation, as a result of disease process	All Cases	D
Collagen Disease	All Cases	D
Connective Tissue Disease	All Cases	D
Muscular Dystrophy of Atrophy	All Cases	D
Myasthenia Gravis	All Cases	D
Paget's Disease	All Cases	D
Paraplegia	All Cases	D
Polyarthritis	All Cases	D
Polymyalgia Rheumatica	All Cases	D
Quadriplegia	All Cases	D
Reflex Sympathetic Dystrophy	All Cases	D
Scleroderma	All Cases	D
Spina Bifida	All Cases	D
Systemic Lupus Erythematosus (SLE or Disseminated Lupus)	All Cases	D
Amputation, as a result of trauma	All Cases	MBE + Rate
Ankylosing Spondylitis	All Cases	MBE + Rate

Assurant Health Medical and Non-Medical Underwriting Guidelines – KeyMedSM

Guidelines (listed by Body System)

Condition	Consideration	Underwriting Action
Arthritis, Osteo	Non-disabled Disabled	MBE + Rate D
Arthritis, Rheumatoid	Non-disabled Disabled	MBE + Rate D
Back/Neck Injuries or Disorders: Low Back Sprain or Strain	≤ 2 years since treatment or present with conservative treatment	MBE + Rate
Back/Neck Injuries or Disorders: Cervical Sprain/Strain/Whiplash	≤ 2 years since treatment	MBE + Rate
Back/Neck Injuries or Disorders: Degenerative Disorders of Spine	All Cases	MBE + Rate
Brace or Prosthesis, Any Location	One location: Present, due to Trauma One location: Present, due to Disease > 1 location: Present, due to Trauma < 1 location: Present, due to Disease	MBE + Rate D MBE + Rate D
Bunions	All Cases	S
Bursitis/Tendonitis/Synovitis/Tenosynovitis	All Cases	MBE + Rate
Carpal Tunnel Syndrome	All Cases	MBE + Rate
Chiropractic Manipulation	All Cases	S
Chondromalacia	All Cases	MBE + Rate
Cleft Lip/Palate	All surgical procedures/staging completed Surgical procedures/staging not completed	S MBE + Rate
Club Foot	Unoperated	MBE + Rate
Costochondritis	All Cases	MBE + Rate
Curvature of the Spine	All Cases	MBE + Rate
Dupuytren's Contracture	Present	MBE + Rate
Fibromyalgia	Mild: Non disabling Moderate/Severe: Disabling	MBE + Rate D
Fracture of the Knee	With pins, screws, fixation devices	MBE + Rate
Fracture of the Hip/Femur	With pins, screws, fixation devices	MBE + Rate
Fracture of the Skull	All Cases	MBE + Rate
Fracture of the Spine	With pins, screws, fixation devices	MBE + Rate
Fracture, other than listed above	With pins, screws, fixation devices	MBE + Rate

Assurant Health Medical and Non-Medical Underwriting Guidelines – KeyMedSM

Guidelines (listed by Body System)

Condition	Consideration	Underwriting Action
Fracture, other than listed above	Without pins, screws, fixation devices	S
Ganglion Cyst	Present	MBE + Rate
	Surgery completed, full recovery	S
Gout, Gouty Arthritis	All Cases	MBE + Rate
Heel Spur	Present	MBE + Rate
	Surgery completed, full recovery	S
Hip Replacement	All Cases	MBE + Rate
Knee Injury	Present or \leq 2 years since recovery	MBE + Rate
	> 2 years and full recovery	S
Knee Replacement	All Cases	MBE + Rate
Lupus, Discoid	All Cases	MBE + Rate
Myositis	Present	MBE + Rate
	Full recovery	S
Osteochondritis	All Cases	MBE + Rate
Osteomyelitis	All Cases	MBE + Rate
Osteopenia/Osteoporosis	All Cases	MBE + Rate
Poliomyelitis/Post Polio Syndrome	All Cases	MBE + Rate
Psoriasis/Psoriatic Arthritis	All Cases	MBE + Rate
Radiculitis	Present or \leq 2 years since recovery	MBE + Rate
	> 2 years and full recovery	S
Sciatica	Present or \leq 2 years since recovery	MBE + Rate
	> 2 years and full recovery	S
Shoulder Injury	Present or \leq 2 years since recovery	MBE + Rate
	> 2 years and full recovery	S
Sjogren's Syndrome	All Cases	MBE + Rate
Spinal Stenosis	All Cases	MBE + Rate
Spondylitis	All Cases	MBE + Rate
Temporomandibular Joint Syndrome (TMJ)	All Cases	S
Tremor, Benign Essential	All Cases	S
Reproductive (Rate20%-50%)		
Gonorrhea	All Cases	D
Polycystic Ovarian Disease/Syndrome	All Cases	MBE + Rate

Assurant Health Medical and Non-Medical Underwriting Guidelines – KeyMedSM

Guidelines (listed by Body System)

Condition	Consideration	Underwriting Action
Syphilis	All Cases	D
Venereal Disease	All Cases	D
Cervical Polyps	All Cases	MBE + Rate
Cervicitis	All Cases	S
Cesarean Section	All Cases	MBE + Rate
Endometriosis, Endometritis	Total hysterectomy > 3 years ago and full recovery All Other Cases	S MBE + Rate
Epididymitis	Present Full recovery	MBE + Rate S
Genital Herpes	All Cases	S
Menstrual Disorders	All Cases	MBE + Rate
Pelvic Inflammatory Disease	Present Full recovery	MBE + Rate S
Phimosis	All Cases	MBE + Rate
Prostate Disorder, Benign	All Cases	MBE + Rate
Uterine Fibroid	Total hysterectomy, full recovery All Other Cases	S MBE + Rate
Uterine Prolapse	Present Surgery completed, full recovery	MBE + Rate S
Respiratory (Rate 20%-50%)		
Cystic Fibrosis	All Cases	D
Asthma	Mild or Moderate Severe (decreased lung function, continuous or prolonged use of steroid or Xolair, >1 hospital or emergency room visit in last 3 years)	S MBE + Rate
Bronchitis, Chronic	All Cases	MBE + Rate
Chronic Obstructive Pulmonary Disease (COPD)	All Cases	MBE + Rate
Emphysema	All Cases	MBE + Rate
Histoplasmosis	All Cases	MBE + Rate
Lung Disease, anthracosis, silicosis	All Cases	MBE + Rate
Pleurisy	All Cases	MBE + Rate
Pneumonia	Present Full recovery	MBE + Rate S

Assurant Health Medical and Non-Medical Underwriting Guidelines – KeyMedSM

Guidelines (listed by Body System)

Condition	Consideration	Underwriting Action
Pneumothorax	Present Full recovery	MBE + Rate S
Pulmonary Edema	All Cases	MBE + Rate
Pulmonary Embolism	All Cases	MBE + Rate
Pulmonary Fibrosis	All Cases	MBE + Rate
Pulmonary Valvular Stenosis	All Cases	MBE + Rate
Pulmonary Tuberculosis	All Cases	MBE + Rate
Sarcoidosis	All Cases	MBE + Rate
Sleep Apnea	All Cases	S
Skin (Rate 20%-50%)		
Burns, Second or Third Degree	≤ 1 year since burn	D
	> 1 year since burn	MBE + Rate
Eczema	All Cases	S
Hemangioma, Present	Superficial, strawberry, capillary, port wine stain, not interfering with function	MBE + Rate
	Cavernous hemangioma, cystic hygroma, cavernous lymphangioma or lymphangioma	D
Psoriasis/Psoriatic Arthritis	All Cases	MBE + Rate
Shingles	All Cases	S
Urticaria	All Cases	S
Substance Abuse (Rate 50-60%)		
Alcoholism	< 5 years with total abstinence	D
	≥ 5 years total abstinence and no medical conditions associated with alcoholism	Rate
Drug Abuse	All Cases	D
DWI / DUI	1 DWI / DUI	S
	Drug related DWI / DUI	D
	2 or more DWI / DUI ≤ 5 years ago	D
	2 or more DWI / DUI > 5 years ago	Rate
Urinary (Rate 20%-80%)		
Kidney Failure, Insufficiency	All Cases	D
Polycystic Kidney Disease	All Cases	D
Uremia	All Cases	D
Cystitis	All Cases	MBE + Rate

Assurant Health Medical and Non-Medical Underwriting Guidelines – KeyMedSM

Guidelines (listed by Body System)

Condition	Consideration	Underwriting Action
Cystocele	Present Surgery completed	MBE + Rate S
Hydronephrosis	All Cases	MBE + Rate
Kidney Infection	All Cases	MBE + Rate
Kidney Stones/Urinary Tract Stones	Present or \leq 2 years since complete recovery > 2 years since complete recovery	MBE + Rate S
Nephrectomy	Due to disease or disorder with or without complications Kidney donor with no complications	Underwrite cause S
Nephritis, Nephrosis	All Cases	MBE + Rate
Pyelonephritis	All Cases	MBE + Rate
Urethral Stricture	All Cases	MBE + Rate
Urethritis	All Cases	MBE + Rate
Urethrocele	All Cases	MBE + Rate

Assurant Health Medical and Non-Medical Underwriting Guidelines – KeyMedSM

For child applicants (younger than age 16), build will not be addressed in the quoting process. Assessment of child build will be done during the underwriting process.

ADULT BUILD TABLE AGE 16 AND OLDER					
In"	Ft' In"	Standard	Rating Category 1	Rating Category 2	Decline
58	4'10"	90-176	177-190	191-209	210+
59	4'11"	92-182	183-197	198-216	217+
60	5'0"	94-188	189-203	204-224	225+
61	5'1"	96-194	195-210	211-231	232+
62	5'2"	98-201	202-217	218-239	240+
63	5'3"	101-207	208-224	225-247	248+
64	5'4"	104-214	215-231	232-255	256+
65	5'5"	107-221	222-239	240-263	264+
66	5'6"	109-228	229-246	247-271	272+
67	5'7"	112-235	236-254	255-279	280+
68	5'8"	115-242	243-261	262-288	289+
69	5'9"	117-249	250-269	270-296	297+
70	5'10"	119-256	257-277	278-305	306+
71	5'11"	122-264	265-285	286-314	315+
72	6'0"	123-271	272-293	294-323	324+
73	6'1"	126-279	280-301	302-332	333+
74	6'2"	130-286	287-310	311-341	342+
75	6'3"	134-294	295-318	319-350	351+
76	6'4"	143-303	304-327	328-360	361+
77	6'5"	146-311	312-336	337-370	371+
78	6'6"	147-319	320-345	346-380	381+
79	6'7"	151-328	329-354	355-390	391+
80	6'8"	155-336	337-363	364-400	401+

Assurant Health Ineligible Occupations

Most persons will qualify 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