

Underwriting Flash Sheet

L = Life A = Accident H = Health D = Disability X=Auto Decline

CANCER (Any Form of Cancer at Any Age is an Auto Decline for Cancer Policy)	L	A	H	D
Cancer – Internal (Breast, Colon, Uterine, etc.) treated within the past 2 years; EXCEPTION – See Lung and Pancreatic Cancers below	X		X	X
Cancer (Metastatic) – Spread to lymph nodes or other parts of the body, treated within the past 10 years	X		X	X
Acute Leukemia diagnosed within 5 years – Chronic untreated Leukemia less than 2 years from diagnosis	X		X	X
Lung Cancer – Last treatment within 5 years or Currently Smokes	X		X	X
Lymphoma (Hodgkin's) treated within the last 2 years	X		X	X
Lymphoma (Non-Hodgkin's) treated within the last 2 years	X		X	X
Pancreatic Cancer – Last treatment within 5 years	X		X	X
DIABETES & RELATED DISORDERS	L	A	H	D
Any Diabetes and Overweight T6 and up	X	X	X	X
Diabetes and Kidney Disease	X		X	X
Insulin Diabetes (Decline for Accident/Health/Disability, can consider LIFE app)		X	X	X
Insulin Diabetes with Cerebral Vascular Disease (Stroke/TIA), Heart Disease, Peripheral Arterial Disease, not seen a doctor within 2 years, or Overweight T6 and up	X	X	X	X
HABITS/MISC DRUGS/ALCOHOL/ARREST (Auto Decline if in Jail while Application Being Underwritten)	L	A	H	D
Alcohol Treatment (Voluntary) and still drinks, or dry less than 1 year	X	X	X	X
Alcohol Treatment (Voluntary) with any history of hard drug use, clean & dry from both less than 5 years	X	X	X	X
Arrest – Drug Arrest or any Felony Arrest starting Probation/Parole within the past 5 years	X	X	X	X
Arrests (Multiple) – 2 or more Arrests and the last one within 5 years of application	X	X	X	X
Combination of Opiate and Benzodiazepine medications	X	X	X	X
Drug Use or Drug-Related Arrest within 2 years (other than Marijuana)	X	X	X	X
DWI's (Multiple) 2 DWI's within last 5 years and the last within 2 years / 3 or more DWI's & drinking alcohol within past 1 year	X	X	X	X
Immigrant not legally residing in the country of application if does not meet Residency Addendum Guidelines	X	X	X	X
Marijuana – Current Use with any past history of Voluntary Alcohol Treatment, Hard Drug Use, Drug Arrest or Felony Arrest	X	X	X	X
Misdemeanor Arrest with Probation within 1 year	X	X	X	X
HEART/CIRCULATORY/BLOOD DISORDERS	L	A	H	D
Angioplasty, Coronary Bypass, Heart Attack or Diagnosis of Angina within the last 6 months or occurring under age 40	X		X	X
Any combination of Coronary Artery Disease, Cerebral Vascular Disease (TIA/Stroke) or Peripheral Artery Disease	X	X	X	X
Congestive Heart Failure within 1 year	X		X	X
Coronary Artery Disease and Heart Valve Replacement	X		X	X
Coronary Artery Bypass – Multiple Heart Surgeries	X		X	X
Defibrillator Implant	X	X	X	X
Heart Attacks (Multiple) – 2 Heart Attacks and Smokes, or more than 2 Heart Attacks	X	X	X	X
High Blood Pressure with Hospitalization for High Blood Pressure within 1 year	X	X	X	X
Peripheral Vascular Disease with Surgery	X	X	X	X
Stroke less than 6 months or Multiple Strokes	X	X	X	X
Sickle Cell Anemia at less than age 22	X	X	X	X
MISC MEDICAL DISORDERS (Auto Decline if Hospitalized while Application Being Underwritten)	L	A	H	D
ADD/ADHD (Attention-Deficit Disorder/Attention-Deficit Hyperactivity Disorder) at less than age 9	X	X	X	X
Alzheimer's Disease	X	X	X	X
Asthma – Hospitalized in Intensive Care within the past 5 years	X		X	X
Asthma – Juvenile – At less than age 3, diagnosed within 1 year, or daily moderate/severe symptoms	X		X	X
Autism at less than age 9	X	X	X	X
Cirrhosis of the Liver – Any type diagnosed within 5 years	X	X	X	X
Crohn's Disease or Ulcerative Colitis if Disabling	X		X	X
Cystic Fibrosis	X		X	X
Depression/Mental Disorder – Hospitalized within 6 months or unable to work/Currently Disabled	X	X	X	X
Down's Syndrome at greater than age 40 or more than mild degree of mental retardation	X	X	X	X
Emphysema/COPD or Chronic Lung Disease/COLD using Home Oxygen	X		X	X
Hepatitis that is currently under treatment or Auto Immune Hepatitis	X		X	X
HIV/AIDS – Including positive test for Antibodies for AIDS virus	X	X	X	X
Hydrocephalus at less than age 19 or if diagnosed within last 6 months	X	X	X	X
Kidney Dialysis	X		X	X
Kidney Transplant within 1 year or in combination with Diabetes, Heart Disease or Peripheral Artery Disease	X	X	X	X
Lupus or SLE (Systemic Lupus Erythematosus) – Juvenile – With current symptoms, completion of treatment within 2 years, Kidney or Cerebral Involvement	X		X	X
MS (Multiple Sclerosis) with extreme disability	X	X	X	X
Overweight exceeding Build Chart (see back for Build Chart)	X	X	X	X
Rheumatoid Arthritis – Severe and/or Disabling (Decline for Accident/Health/Disability, can consider LIFE app)		X	X	X
Scleroderma – CREST syndrome	X	X	X	X
Seizure – Newly Diagnosed within last 6 months	X	X	X	X
Suicide Attempt – Within 2 years or with Drug and/or Alcohol Abuse	X	X	X	X
Transplant Recipient – Both Pancreas and Kidney within 1 year, Pancreas within 2 years, Kidney – see above, All Others, and at less than age 16	X		X	X
Weight Loss Surgery – Gastric Banding procedure within last 3 months or Gastric Bypass Surgery within 6 months	X		X	X

Build Charts

Males and Females (Ages 16 and Over)										
Height		Avg. Weight	Overweight Chart with Probable Table Ratings							
Ft. In.	Inches	Pounds	T-2	T-3	T-4	T-5	T-6	T-8	T-10	T-12
4' 8"	56	87-140	172	179	186	190	195	203	208	212
4' 9"	57	91-145	178	185	192	197	202	211	215	220
4' 10"	58	94-150	185	192	199	204	209	218	223	228
4' 11"	59	97-155	191	199	206	211	216	226	231	236
5' 0"	60	100-161	198	205	213	218	223	233	239	244
5' 1"	61	104-166	204	212	220	225	231	241	247	252
5' 2"	62	107-172	211	219	227	233	238	249	255	260
5' 3"	63	111-177	218	226	235	240	246	257	263	269
5' 4"	64	114-183	225	234	242	248	254	266	271	277
5' 5"	65	118-189	232	241	250	256	262	274	280	286
5' 6"	66	121-195	239	248	258	264	270	282	289	295
5' 7"	67	125-201	246	256	265	272	278	291	297	304
5' 8"	68	129-207	254	264	273	280	287	300	306	313
5' 9"	69	133-213	261	271	282	288	295	309	315	322
5' 10"	70	136-219	269	279	290	297	304	318	325	332
5' 11"	71	140-225	277	287	298	305	312	327	334	341
6' 0"	72	144-232	284	295	306	314	321	336	343	351
6' 1"	73	148-238	292	304	315	323	330	345	353	361
6' 2"	74	152-245	300	312	324	332	339	355	363	370
6' 3"	75	157-252	309	321	333	341	349	365	373	381
6' 4"	76	161-258	317	329	341	350	358	374	383	391
6' 5"	77	165-265	325	338	350	359	367	384	393	401
6' 6"	78	169-272	334	347	360	368	377	394	403	412
6' 7"	79	174-279	342	356	369	378	387	404	413	422
6' 8"	80	178-286	351	365	378	387	396	415	424	433
6' 9"	81	182-293	360	374	388	397	406	425	434	444

Standard Juveniles (Ages 0-15)			
Note: If 4' 8" (56") or above, may use Males and Females (Ages 16 and Over) chart			
Age	Months	Inches	Pounds
0		17-22	6-11
1		18-25	6-12
2		18-27	8-14
3		19-28	8-16
4		19-29	9-18
5		20-30	10-20
6		21-31	11-22
7		21-32	11-24
8		22-32	12-25
9		22-33	12-28
10		23-33	13-28
11		23-34	15-28
12		24-34	15-29
13		24-35	16-30
14		25-35	16-30
15		25-36	17-31
16		26-36	17-32
17		26-37	18-32
18		26-37	18-33
19		27-38	19-33
20		27-38	19-34
21		27-38	19-34
22		28-39	20-34
23		28-39	20-35
Age	Years	Inches	Pounds
2		29-42	21-40
3		30-46	24-47
4		32-48	27-54
5		34-51	30-61
6		36-55	34-68
7		38-57	38-75
8		40-60	42-82
9		42-63	47-98
10		44-65	52-112
11		46-67	58-127
12		48-70	65-141
13		50-72	73-155
14		52-75	81-166
15		54-78	87-179

Remember to Check Your Flash Sheet for Multiple Impairments

Examples:

- Overweight & High Blood Pressure
- Overweight & Diabetes
- Overweight & Coronary Artery Disease
- Or any combinations of above

Cash Guidelines

Do not collect C.W.A. on:

1. Face amounts of \$500,000 and up not including ADB
2. Face amounts of \$100,000 and up for any Juveniles under age 18

An Oral Specimen is Needed for:

1. All ages on Non-Tobacco plans up to \$249,999
2. Ages 18-50 for face amounts from \$100,000 to \$249,999
3. Any Age with no dependents (spouse, fiancé, children) for face amount \$25,000 and up

