COMBINED®
A Chubb Company



GENERATIONAL LIFE

Generational Life Insurance Underwriting Guide

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GENERATIONAL LIFE UNDERWRITING GUIDE

Product Overview

Combined's Generational Life is a Final Expense Whole Life product with three level benefit rating classes and a graded benefit whole life insurance plan. Generational Life has an all-digital, simple application with instantaneous underwriting decisions and binding. Premiums will be collected in monthly installments and can be paid by ACH or credit and debit card. Combined's Self-Service portal enable insureds to view policy documents, make policy changes, and file claims online 24/7 and it's contact center is available to support customers during business hours.

	GENERATIONAL LIFE LEVEL BENEFIT	GENERATIONAL LIFE GRADED BENEFIT
Product Type	Rating Classes 1-3 are level premium whole life insurance plans.	Rating Class 4 is a graded death benefit whole life insurance plan, for which, refund of premium with 3.75% interest is payable during the first two years and full benefit becomes payable after the first two years.
Premium Paying Period	Life of policy	Life of policy
Rating Classes	Three rating classes: • Preferred • Standard • Non-standard	Graded Benefit
Issue Ages	0 - 80	0 - 80
Benefit Period	121 years old	121 years old
Face Amounts	Preferred & Standard: • $5,000 - $50,000 Substandard • $5,000 - $25,000	$5,000 - $25,000
Maximum Limits	Cannot exceed $250k across all Life policies issued by a Chubb underwriting company	Cannot exceed $250k across all Life policies issued by a Chubb underwriting company
Death Benefit	100% of Face Amount	• <2 years: Return of Premium + 3.75% • >2 years: 100% of Face Amount • Full benefit if accident & <2 years
Policy Loans	7.4% in advance per year	7.4% in advance per year
Available Riders	Accelerated Death Benefit Child Term Life Rider	Accelerated Death Benefit Child Term Life Rider
Premium Modes	Monthly	Monthly
Payment Options	• ACH • Credit Card (including Direct Express)	• ACH • Credit Card (including Direct Express)
Policy Fee	$50	$50
Underwriting Approach	• Abbreviated application • MIB, and Pharmaceutical and Labs check	• Abbreviated application • MIB, and Pharmaceutical and Labs check
Underwriting Company	Combined Insurance Company of America (x-NY)	Combined Insurance Company of America (x-NY)

Medications

The Medications beginning on the following page is to be used for the Generational Life product.

Note: This list is not exhaustive, and some medications may not be included.

SITUATION	EXAMPLE	ACTION
If the medication is in RED and the Applicant is being treated for a medical condition that is in RED.	The Applicant takes Activase for a Heart Attack. The medication is in RED and the medical condition is in RED.	Graded Benefit
If the medication is in RED and the Applicant is being treated for a medical condition that is not listed.		Graded Benefit
If the medication is in **BLACK** and the Applicant is being treated for a medical condition that is in RED.	The Applicant takes Captopril for Angina. The medical condition is in RED.	Graded Benefit
If the medication is in **BLACK** and the Applicant is treated for a medical condition that is in **BLACK**.	The Applicant takes Toprol for high blood pressure. Both the medication and the medical condition are in **BLACK**.	All rating classes

Medication	Medical Condition	Action
Abacavir	HIV	Graded Benefit
Abarelix	Cancer	Graded Benefit
Abciximab	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve	Graded Benefit
Abilify	Depression, Schizophrenia	All rating classes
Acarbose	Diabetes Mellitus	All rating classes
Accupril	High Blood Pressure, Arrhythmia, Angina	All rating classes
Accuretic	High Blood Pressure, Angina, Congestive Heart Failure	All rating classes
Acebutolol	High Blood Pressure	All rating classes
Aceon	High Blood Pressure	All rating classes
Aceta	Back, Hip, Joint Disorders, Arthritis	All rating classes
Acetaminophen	Back, Hip, Joint Disorders, Arthritis	All rating classes
Acetazolamide	Glaucoma, Epilepsy	All rating classes
Acetocot	Arthritis, Asthma	All rating classes
Acetohexamide	Diabetes Mellitus	All rating classes
Aciphex	Gastroesophageal Reflux (GERD)	All rating classes
Acridine	Chronic Organic Brain Disorder, Dementia, Alzheimer's Disease, Memory Loss	Graded Benefit
Actigall	Gallstones	All rating classes
Actiq	Back, Hip, Joint Disorders, Arthritis	All rating classes
Activase	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Actonel	Osteoporosis	All rating classes
Actos	Diabetes Mellitus	All rating classes
Actron	Back, Hip, Joint Disorders, Arthritis	All rating classes
Acular	Cataracts	All rating classes
Acyclovir	Sexually transmitted Disease	All rating classes
Adalat	High Blood Pressure, Migraine Headache, Congestive Heart Failure	All rating classes
Adalat CC	High Blood Pressure, Angina	All rating classes
Adalimumab	Rheumatoid Arthritis	All rating classes
Adapin	Depression	All rating classes
Adderall XR	Attention Deficit Hyperactivity Disorder	All rating classes
Adrucil	Cancer	Graded Benefit
Adsorbocarpine	Glaucoma	All rating classes
Advair	Asthma	All rating classes
Advicor	High Cholesterol	All rating classes
Aerobid	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Aerolate	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Aggrastat	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Aggrenox	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Agrylin	Thrombocytopenia	Graded Benefit
Airet	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Akineton	Parkinson's Disease	Graded Benefit
Albuterol	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Aldactazide	High Blood Pressure, Angina	All rating classes
Aldactone	High Blood Pressure, Angina	All rating classes
Aldoclor	High Blood Pressure, Angina	All rating classes
Aldomet	High Blood Pressure, Angina	All rating classes
Aldoril	High Blood Pressure, Angina	All rating classes
Alefacept	Psoriasis	All rating classes
Alendronate	Osteoporosis	All rating classes
Alfuzosin	Benign Prostatic Hyperplasia (BPH)	All rating classes
Allopurinol	Gout	All rating classes
Almotriptan	Migraine Headache	All rating classes
Alosetron	Irritable Bowel Syndrome	All rating classes
Alphagan	Glaucoma	All rating classes
Alprazolam	Anxiety	All rating classes
Alprenolol	High Blood Pressure, Angina	All rating classes
Altace	High Blood Pressure, Arrhythmia, Angina	All rating classes
Altoprev	High Cholesterol	All rating classes
Altretamine	Cancer	Graded Benefit
Alupent	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Amantadine	Parkinson's Disease	Graded Benefit
Amaryl	Diabetes Mellitus	All rating classes
Ambien	Depression, Anxiety	All rating classes
Amerge	Migraine Headache	All rating classes
Amidrine	Headaches	Review medical conditions
Amigesic	Rheumatoid Arthritis, Back pain, Joint Pain	Review medical conditions
Amiloride	High Blood Pressure, Angina	All rating classes
Aminoguanidine	Diabetes Mellitus	All rating classes
Aminophylline	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Amiodarone	Arrhythmia	All rating classes
Amitriptyline	Depression	All rating classes
Amlodipine	High Blood Pressure, Angina, Congestive Heart Failure	All rating classes
Amoxapine	Depression	All rating classes
Amplex	Chronic Organic Brain Disorder,Dementia, Alzheimer's Disease, Memory Loss	Graded Benefit
Anafranil	Anxiety	All rating classes

Medication	Medical Condition	Action
Anagrelide	Thrombocytopenia	Graded Benefit
Anakinra	Rheumatoid Arthritis	Graded Benefit
Ancrod	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Anexsia	Back, Hip, Joint Disorders, Arthritis	Review medical conditions
Antispas	Irritable Bowel Syndrome	All rating classes
Antivert	Vertigo	All rating classes
Anturane	Gout	All rating classes
Apokyn	Parkinson's Disease	Graded Benefit
Apomorphine	Parkinson's Disease	Graded Benefit
Apresazide	High Blood Pressure, Angina	All rating classes
Apresoline	High Blood Pressure, Angina	All rating classes
Aquatensen	High Blood Pressure, Angina	All rating classes
Aralen	Arthritis	All rating classes
Arava	Rheumatoid Arthritis	All rating classes
Ardeparin	Deep Vein Thrombosis	Graded Benefit
Aredia	Paget's Disease, Cancer	All rating classes
Arfonad	High Blood Pressure, Angina	All rating classes
Aricept	Chronic Organic Brain Disorder, Dementia, Alzheimer's Disease, Memory Loss	Graded Benefit
Arimidex	Breast Cancer, Cancer	Graded Benefit
Aripiprazole	Schizophrenia	Graded Benefit
Arixtra	Deep Vein Thrombosis	Graded Benefit
Arlidin	High Blood Pressure, Angina	All rating classes
Armour Thyroid	Thyroid Disorder	All rating classes
Aromasin	Cancer	Graded Benefit
Artane	Parkinson's Disease	Graded Benefit
Arthrotec	Osteoarthritis, Rheumatoid Arthritis	All rating classes
Asacol	Ulcerative Colitis	Áll rating classes possible
Asendin	Depression	All rating classes
Asmalix	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Asparaginase	Leukemia	Graded Benefit
Asthmahaler	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Asthmanefrin	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Atacand	High Blood Pressure	All rating classes
Atamet	Parkinson's Disease	Graded Benefit
Atarax	Anxiety	All rating classes
Atenolol	High Blood Pressure, Angina	All rating classes
Ativan	Anxiety	All rating classes
Atorvastatin	High Cholesterol	All rating classes
Atretol	Epilepsy, Seizure	All rating classes
Atromid	High Cholesterol	All rating classes
Atrovent	Emphysema, COPD	Graded Benefit
Auranofin	Rheumatoid Arthritis	Graded Benefit
Aurothioglucose	Rheumatoid Arthritis	Graded Benefit
Aurothiomalate	Rheumatoid Arthritis	Graded Benefit
Avandamet	Diabetes Mellitus	All rating classes
Avandia	Diabetes Mellitus	All rating classes
Avapro	High Blood Pressure, Angina	All rating classes
Avastin	Cancer	Graded Benefit
Aventyl	Depression	All rating classes
Avinza	Back, Hip, Joint Disorders, Arthritis	All rating classes
Avodart	Prostate Enlargement	All rating classes
Avonex	Multiple Sclerosis	Graded Benefit
Axert	Migraine Headache	All rating classes
Axid	Gastroesophageal Reflux (GERD)	All rating classes
Azathioprine	Chronic Active Hepatitis, Regional Enteritis, Ulcerative Colitis	All rating classes
Azmacort	Asthma, Bronchitis, Emphysema, COPD	All rating classes
AZT	HIV	Graded Benefit
Azulfidine	Regional Enteritis, Ulcerative Colitis	All rating classes
Baclofen	Back, Hip, Joint Disorders, Arthritis	All rating classes
Barbiturates	Anxiety	All rating classes
Baycol	High Cholesterol	All rating classes
Becaplermin	Diabetic Ulcers	All rating classes
Beclomethasone	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Beclovent	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Beconase	Asthma	All rating classes
Benazepril	High Blood Pressure, Angina, Congestive Heart Failure	All rating classes
Bendroflumethiazide	High Blood Pressure, Angina	All rating classes
Benemid	Gout	All rating classes
Benicar	High Blood Pressure	All rating classes
Bentyl	Colitis, Peptic Ulcer	All rating classes
Benzodiazepine	Anxiety	All rating classes
Benzonatate	Bronchitis, Lung Infections	All rating classes
Benzthiazide	High Blood Pressure, Angina	All rating classes
Benztropine	Parkinson's Tremor	All rating classes

Medication	Medical Condition	Action
Bepridil	Angina	Graded Benefit
Betamethasone	Oral / Injectable Steroid	All rating classes
Betapace	Arrhythmia	Graded Benefit
Betaseron	Multiple Sclerosis	Graded Benefit
Betimol	Glaucoma	All rating classes
Bevacizumab	Cancer	Graded Benefit
Bextra	Back, Hip, Joint Disorders, Arthritis	All rating classes
Bicalutamide	Cancer	Graded Benefit
Bisoprolol	High Blood Pressure	All rating classes
Bitolterol	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Blocadren	High Blood Pressure, Arrhythmia, Angina	All rating classes
Bonine	Vertigo	All rating classes
Brethaire	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Brethine	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Bretylium	Arrhythmia	Graded Benefit
Bretylol	Arrhythmia	Graded Benefit
Bricanyl	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Bromocriptine	Parkinson's Disease	Graded Benefit
Bromocriptine Mesylate	Parkinson's Disease, Pituitary Tumor	Graded Benefit
Bronkometer	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Bronkosol	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Buclizine	Vertigo	All rating classes
Bufferin	Back, Hip, Joint Disorders, Arthritis	All rating classes
Bumetanide	High Blood Pressure, Angina	All rating classes
Bumex	High Blood Pressure, Angina	All rating classes
Bupropion	Depression, Smoking Cessation	All rating classes
Buspar	Anxiety	All rating classes
Buspirone	Anxiety	All rating classes
Butalbital	Headaches	All rating classes
Byetta	Diabetes Mellitus	Graded Benefit
Cafergot	Headaches	All rating classes
Calan	High Blood Pressure, Arrhythmia, Angina	All rating classes
Calcimar	Osteoporosis	All rating classes
Calcitonin-Salmon	Osteoporosis	All rating classes
Cama	Back, Hip, Joint Disorders, Arthritis	All rating classes
Campral	Alcohol Abuse	Graded Benefit
Canasa	Chron's Disease	All rating classes
Candesartan	High Blood Pressure	All rating classes
Capecitabine	Cancer	Graded Benefit
Capoten	High Blood Pressure, Arrhythmia, Angina	All rating classes
Capozide	High Blood Pressure, Angina	All rating classes
Captopril	High Blood Pressure, Angina	All rating classes
Captopril- Hydrochlorothiazide	High Blood Pressure, Angina, Congestive Heart Failure	All rating classes
Carafate	Gastritis, Gastroesophageal Reflux, Peptic Ulcer	All rating classes
Carbamate	Anxiety	All rating classes
Carbamazepine	Epilepsy, Seizure	All rating classes
Carbatrol	Seizure, Epilepsy	All rating classes
Carbex	Parkinson's Disease	Graded Benefit
Carbidopa	Parkinson's Disease	Graded Benefit
Carbidopa-Levodopa	Restless Leg Syndrome, Disease	All rating classes
Cardene	High Blood Pressure, Angina	All rating classes
Cardilate	High Blood Pressure, Angina	All rating classes
Cardioquin	High Blood Pressure, Arrhythmia, Angina	All rating classes
Cardizem	High Blood Pressure, Angina	All rating classes
Cardura	High Blood Pressure, Angina	All rating classes
Carisoprodol	Back, Hip, Joint Disorders, Arthritis	All rating classes
Carteolol	High Blood Pressure	All rating classes
Cartia XT	High Blood Pressure, Angina	All rating classes
Cartrol	High Blood Pressure	All rating classes
Carvedilol	High Blood Pressure, Angina	All rating classes
Cataflam	Back, Hip, Joint Disorders, Arthritis	All rating classes
Catapres	High Blood Pressure, Angina	All rating classes
Cedilanid-D	Congestive Heart Failure	Graded Benefit
Cefzil	Bronchitis	All rating classes
Celebrex	Back, Hip, Joint Disorders, Arthritis	All rating classes
Celecoxib	Arthritis	All rating classes
Celestone	Oral / Injectable Steroid	Graded Benefit
Celexa	Depression	All rating classes
CellCept	Immunosuppressant, Anti-Rejection due to organ transplant	Graded Benefit
Celontin	Epilepsy, Seizure	All rating classes
Centrax	Anxiety	All rating classes
Cerebyx	Seizure, Epilepsy	All rating classes
Ceredase	Gaucher's Disease	Graded Benefit
Cerespan	High Blood Pressure, Angina	All rating classes

Medication	Medical Condition	Action
Cerezyme	Gaucher's Disease	Graded Benefit
Cerivastatin	High Cholesterol	All rating classes
Cevimeline	Sjogren's Syndrome	All rating classes
Chenodeoxycholic Acid	Gallstones	All rating classes
Chenodiol	Gallstones	All rating classes
Chlordiazepoxide	Anxiety	All rating classes
Chloroquine	Arthritis	All rating classes
Chlorothiazide	High Blood Pressure, Angina	All rating classes
Chlorphenesin	Back, Hip, Joint Disorders, Arthritis	All rating classes
Chlorpromazine	Psychotic Disorders	Graded Benefit
Chlorpropamide	Diabetes Mellitus	All rating classes
Chlorprothixene	Psychosis	Graded Benefit
Chlorthalidone	High Blood Pressure, Angina	All rating classes
Chlorzoxazone	Back, Hip, Joint Disorders, Arthritis	All rating classes
Choledyl	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Cholestyramine	High Cholesterol	All rating classes
Choloxin	High Cholesterol	All rating classes
Cilostazol	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve	Graded Benefit
Cimetidine	Gastritis, Gastroesophageal Reflux, Peptic Ulcer	All rating classes
Cinacalcet	Hyperparathyroidism	Graded Benefit
Cinalone	Oral Steroid	All rating classes
Cipro	Urinary Tract Infection	All rating classes
Ciprofloxacin	Urinary Tract Infection	All rating classes
Cisapride	Gastroesophageal Reflux (GERD)	All rating classes
Citalopram	Depression	All rating classes
Cladribine	Cancer	Graded Benefit
Clindex	Ulcers, Irritable Bowel Syndrome	All rating classes
Clofibrate	Cholesterol	All rating classes
Clomipramine	Anxiety, Obsessive-Compulsive Disorder	All rating classes
Clonazepam	Epilepsy, Seizure	All rating classes
Clonidine	High Blood Pressure, Angina	All rating classes
Clonopin	Epilepsy, Seizure	All rating classes
Clopidogrel	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve	Graded Benefit
Clorazepate	Anxiety	All rating classes
Clozapine	Psychotic Disorders	Graded Benefit
Clozaril	Psychotic Disorders	Graded Benefit
Codeine	Back, Hip, Joint Disorders, Arthritis	All rating classes
Cogentin	Psychotic Disorders	Graded Benefit
Cognex	Chronic Organic Brain Disorder, Dementia, Alzheimer's Disease, Memory Loss	Graded Benefit
Colbenemid	Gout	All rating classes
Colchicine	Scleroderma, Gout	All rating classes
Colestid	High Cholesterol	All rating classes
Colestipol	High Cholesterol	All rating classes
Collagen-Alginate Topical	Diabetic Ulcers	Graded Benefit
Col-Probenecid	Gout	All rating classes
Combid	Colitis, Peptic Ulcer	All rating classes
Combipres	High Blood Pressure, Angina	All rating classes
Combivent	Asthma, Bronchitis, Emphysema, COPD	Graded Benefit
Combivir	HIV	Sub Standard, Graded Benefit
Compazine	Psychosis	Graded Benefit
Comvax	Parkinson's Disease	Graded Benefit
Concerta	Attention Deficit Hyperactivity Disorder	All rating classes
Copaxone	Multiple Sclerosis	Sub Standard, Graded Benefit
Cordarone	Arrhythmia	Graded Benefit
Coreg	High Blood Pressure, Arrhythmia, Angina	All rating classes
Corgard	High Blood Pressure, Angina	All rating classes
Cortisone	Oral / Injectable Steroid	All rating classes
Cortone Acetate	Oral / Injectable Steroid	All rating classes
Corzide	High Blood Pressure, Angina	All rating classes
Cosopt	Glaucoma	All rating classes
Cotazym	Pancreatic Insufficiency	Graded Benefit
Coumadin	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Covera	High Blood Pressure, Angina	All rating classes
Covera-HS	High Blood Pressure, Angina	All rating classes
Cozaar	High Blood Pressure, Angina	All rating classes
Crestor	High Cholesterol	All rating classes
Cromolyn Sodium	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Crystodigin	Arrhythmia, Congestive Heart Failure, Heart Condition	Graded Benefit
Cuprimine	Rheumatoid Arthritis, Kidney Stones, Wilson's Disease	Graded Benefit
Cyclandelate	TIA, Memory Loss, Dementia	Graded Benefit
Cyclobenzaprine	Back, Hip, Joint Disorders, Arthritis	All rating classes
Cyclophosphamide	Chronic Active Hepatitis, Regional Enteritis, Ulcerative Colitis, Cancer, Kidney Failure	Graded Benefit
Cyclospasmol	High Blood Pressure, Angina	All rating classes
Cyclosporine	Lupus, Scleroderma, Cancer, Organ Transplant	Graded Benefit

Medication	Medical Condition	Action
Cyclothiazide	High Blood Pressure, Angina	All rating classes
Cylert	Attention Deficit Hyperactivity Disorder	All rating classes
Cytotec	Peptic Ulcer Disease	All rating classes
Cytoxan	Chronic Active Hepatitis, Regional Enteritis, Ulcerative Colitis, Cancer, Kidney Failure, Lupus, Scleroderma	Graded Benefit
Dalalone	Injectable Steroid	Graded Benefit
Dalteparin	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Danaparoid	Deep Vein Thrombosis	Graded Benefit
Dantrolene	Back, Hip, Joint Disorders, Arthritis	All rating classes
Daypro	Back, Hip, Joint Disorders, Arthritis	All rating classes
Decadron	Oral / Injectable Steroid	All rating classes
Decadron Respihaler	Asthma, Bronchitis, Emphysema, COPD	Review medical conditions
Deferoxamine	Hemochromatosis	Graded Benefit
Deltasone	Oral Steroid	All rating classes
Demadex	High Blood Pressure, Angina	All rating classes
Demerol	Back, Hip, Joint Disorders, Arthritis	All rating classes
Demi-Regroton	High Blood Pressure, Angina	All rating classes
Depacon	Seizure, Epilepsy	All rating classes
Depakene	Epilepsy, Seizure	All rating classes
Depakote	Epilepsy, Seizure	All rating classes
Depen	Rheumatoid Arthritis, Kidney Stones, Wilson's Disease	Graded Benefit
Depo-Medrol	Injectable Steroid	Graded Benefit
Deponit NT	Angina	All rating classes
Depo-Provera	Endometriosis, Menstruation	All rating classes
Deprynel	Parkinson's Disease	Graded Benefit
Deserpidine	High Blood Pressure	All rating classes
Desferal	Hemochromatosis	Graded Benefit
Desipramine	Depression	All rating classes
Destinex	Parkinson's Disease	Graded Benefit
Desyrel	Depression	All rating classes
Detrol	Urinary Incontinence	All rating classes
Dexamethasone	Oral / Injectable Steroid	Graded Benefit
Dexasone	Oral / Injectable Steroid	Graded Benefit
Dextrostat	Attention Deficit Hyperactivity Disorder	All rating classes
Dextrothyroxine	High Cholesterol	All rating classes
Diabeta	Diabetes Mellitus	All rating classes
Diabinese	Diabetes Mellitus	All rating classes
Dia-Gesic	Back, Hip, Joint Disorders, Arthritis	All rating classes
Dialume	Peptic Ulcer Disease	All rating classes
Diamox	High Blood Pressure, Angina	All rating classes
Diazepam	Anxiety	All rating classes
Dibenzyline	High Blood Pressure, Angina	All rating classes
Diclofenac	Back, Hip, Joint Disorders, Arthritis	All rating classes
Dicyclomine	Colitis, Peptic Ulcer	All rating classes
Didronel	Paget's Disease, Bone Density	All rating classes
Diflunisal	Back, Hip, Joint Disorders, Arthritis	All rating classes
Digitek	Arrhythmia	All rating classes
Digoxin	Arrhythmia, Congestive Heart Failure, Heart Condition	Graded Benefit
Dihydroergotamine	Headaches	All rating classes
Dilacor	High Blood Pressure, Angina	All rating classes
Dilantin	Epilepsy, Seizure	All rating classes
Dilatrate-SR	High Blood Pressure, Angina	All rating classes
Dilaudid	Back, Hip, Joint Disorders, Arthritis	All rating classes
Dilor	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Diltiazem	High Blood Pressure, Angina	All rating classes
Diovan	High Blood Pressure, Angina	All rating classes
Dipentum	Ulcerative Colitis	All rating classes
Diphenoxylate	Regional Enteritis, Ulcerative Colitis	All rating classes
Diphenylhydantoin	Epilepsy, Seizure	All rating classes
Dipyridamole	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Disalcid	Back, Hip, Joint Disorders, Arthritis	All rating classes
Disopyramide	Arrhythmia	All rating classes
Diucardin	High Blood Pressure, Angina	All rating classes
Diulo	High Blood Pressure, Angina	All rating classes
Diupress	High Blood Pressure, Angina	All rating classes
Diuril	High Blood Pressure, Angina	All rating classes
Diutensen	High Blood Pressure, Angina	All rating classes
Diutensen-R	High Blood Pressure, Angina	All rating classes
Divalproex	Seizure, Epilepsy	All rating classes
Dolobid	Back, Hip, Joint Disorders, Arthritis	All rating classes
Donepezil	Chronic Organic Brain Disorder, Dementia, Alzheimer's Disease, Memory Loss	Graded Benefit
Donnatal	Colitis, Peptic Ulcer	All rating classes
Doriden	Anxiety	All rating classes
Dovonex	Psoriasis	All rating classes
Doxazosin	High Blood Pressure, Urinary Obstruction Symptoms of BPH	All rating classes

Medication	Medical Condition	Action
Doxepin	Depression	All rating classes
D-Penicillamine	Scleroderma, Lupus	Graded Benefit
Duracet	Back, Hip, Joint Disorders, Arthritis	All rating classes
Duragesic	Back, Hip, Joint Disorders, Arthritis	All rating classes
Duraquin	Arrhythmia	All rating classes
Dyazide	High Blood Pressure, Angina	All rating classes
Dynacirc	High Blood Pressure, Angina	All rating classes
Dyphylline	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Dyrenium	High Blood Pressure, Angina	All rating classes
Easprin	Back, Hip, Joint Disorders, Arthritis	All rating classes
Ec-Naprosyn	Back, Hip, Joint Disorders, Arthritis	All rating classes
Ecotrin	Back, Hip, Joint Disorders, Arthritis	All rating classes
Edecin	High Blood Pressure, Angina, Congestive Heart Failure	All rating classes
Edecrin	High Blood Pressure, Angina	All rating classes
Effexor	Depression	All rating classes
Elavil	Depression	All rating classes
Eldepryl	Psychotic Disorders	Graded Benefit
Elixicon	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Elixophyllin	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Emcyt	Prostate Cancer, Cancer	Graded Benefit
Empirin	Back, Hip, Joint Disorders, Arthritis	All rating classes
Empirin with Codeine	Back, Hip, Joint Disorders, Arthritis	All rating classes
Enalapril	High Blood Pressure, Angina, Congestive Heart Failure	All rating classes
Enalapril-Felodipine	High Blood Pressure	All rating classes
Enbrel	Rheumatoid Arthritis	Graded Benefit
Endep	Depression	All rating classes
Enduron	High Blood Pressure, Angina	All rating classes
Enduronyl	High Blood Pressure, Angina	All rating classes
Enoxaparin	Prevention Of Deep Vein Thrombosis	Graded Benefit
Entacapone	Parkinson's Disease	Graded Benefit
Ephed II	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Epogen	Severe Anemia	Graded Benefit
Eptifibatide	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Equanil	Anxiety	All rating classes
Ergoloid	Chronic Organic Brain Disorder, Dementia, Alzheimer's Disease, Memory Loss	Graded Benefit
Ergomar	Migraine Headache	All rating classes
Ergostat	Headaches	All rating classes
Ergotamine Tartrate	Headaches	All rating classes
Erythrityl	Angina	Graded Benefit
Erythropoietin	Severe Anemia	Graded Benefit
Esidrix	High Blood Pressure, Angina	All rating classes
Esimil	High Blood Pressure, Angina	All rating classes
Eskalith	Bipolar Disorder	Graded Benefit
Etanercept	Rheumatoid Arthritis, Back pain, Joint Pain	Graded Benefit
Ethatab	High Blood Pressure, Angina	All rating classes
Ethchlorvynol	Anxiety	All rating classes
Ethmozine	Arrhythmia	Graded Benefit
Ethopropazine	Parkinson's Disease	Graded Benefit
Ethosuximide	Epilepsy, Seizure	All rating classes
Ethotoin	Seizure, Epilepsy	All rating classes
Etidronate	Osteoporosis	All rating classes
Etodolac	Back, Hip, Joint Disorders, Arthritis	All rating classes
Etrafon	Depression	All rating classes
Eutonyl	High Blood Pressure, Angina	All rating classes
Evista	Osteoporosis	All rating classes
Excedrin	Back, Hip, Joint Disorders, Arthritis	All rating classes
Exelon	Chronic Organic Brain Disorder, Dementia, Alzheimer's Disease, Memory Loss	Graded Benefit
Exna	High Blood Pressure, Angina	All rating classes
Famciclovir	Sexually Transmitted Disease	All rating classes
Famotidine	Gastroesophageal Reflux, Peptic Ulcer	All rating classes
Famvir	Sexually Transmitted Disease	All rating classes
Fareston	Breast Cancer, Cancer	Graded Benefit
Faslodex	Cancer	Graded Benefit
Felbamate	Epilepsy, Seizure	All rating classes
Felbatol	Epilepsy, Seizure	All rating classes
Feldene	Back, Hip, Joint Disorders	All rating classes
Felodipine	High Blood Pressure	All rating classes
Femara	Breast Cancer, Cancer	Graded Benefit
Fenoprofen	Back,Joint Disorders, Arthritis	All rating classes
Fibracol	Diabetic Ulcers	Graded Benefit
Finasteride	Benign Prostatic Hyperplasia (BPH)	All rating classes
Fioricet	Back, Hip, Joint Disorders, Arthritis	All rating classes
Fiorinal	Back, Hip, Joint Disorders, Arthritis	All rating classes
Flagyl	Regional Enteritis	All rating classes

Medication	Medical Condition	Action
Flecainide	Arrhythmia	Graded Benefit
Flexeril	Back, Hip, Joint Disorders, Arthritis	All rating classes
Flolan	High Blood Pressure, Angina	All rating classes
Flomax	Benign Prostatic Hyperplasia (BPH)	All rating classes
Flonase	Asthma	All rating classes
Florinef	Addison's Disease	Graded Benefit
Flosequinan	Congestive Heart Failure	Graded Benefit
Flovent	Asthma, Bronchitis, COPD	All rating classes
Fludrocortisone	Addison's Disease, Diabetes	Graded Benefit
Flunisolide	Asthma, Emphysema, COPD	All rating classes
Fluoxetine	Depression, Bulimia Nervosa	All rating classes
Fluphenazine	Psychotic Disorders	Graded Benefit
Fluticasone	Bronchitis, Emphysema, COPD	All rating classes
Fluvastatin	High Cholesterol	All rating classes
Fluvoxamine	Anxiety, OCD	All rating classes
Folex (Methotrexate)	Immunosuppressant, Rheumatoid Arthritis, Psoriasis	Graded Benefit
Fosamax	Osteoporosis	All rating classes
Fosinopril	High Blood Pressure, Angina, Congestive Heart Failure	All rating classes
Fosphenytoin	Seizure, Epilepsy	All rating classes
Fragmin	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Frova	Migraine Headache	All rating classes
Furosemide (80mg or more/day)	All Conditions	Graded Benefit
Furosemide (less than 80 mg/day)	High Blood Pressure, Angina, Congestive Heart Failure	All rating classes
Gabapentin	Epilepsy, Seizure	All rating classes
Gabitril	Epilepsy	All rating classes
Gemfibrozil	High Cholesterol	All rating classes
Glatiramer	Multiple Sclerosis	Graded Benefit
Glaucon	Glaucoma	All rating classes
Glibenclamide	Diabetes Mellitus	All rating classes
Glimepiride	Diabetes Mellitus	All rating classes
Glipizide	Diabetes Mellitus	All rating classes
Glucophage	Diabetes Mellitus	All rating classes
Glucotrol	Diabetes Mellitus	All rating classes
Glucovance	Diabetes Mellitus	All rating classes
Glutethimide	Anxiety	All rating classes
Glyburide	Diabetes Mellitus	All rating classes
Glyburide-Metformin	Diabetes Mellitus	All rating classes
Glynase	Diabetes Mellitus	All rating classes
Glyset	Diabetes Mellitus	All rating classes
Gold	Arthritis	Graded Benefit
Gold Sodium Thiomalate	Rheumatoid Arthritis	Graded Benefit
Guanabenz	High Blood Pressure, Angina	All rating classes
Guanadrel	High Blood Pressure, Angina	All rating classes
Guanethidine	High Blood Pressure, Angina	All rating classes
Halazepam	Anxiety	All rating classes
Halcion	Depression, Anxiety	All rating classes
Haldol	Psychotic Disorders	Graded Benefit
Halfprin	Rheumatoid Arthritis, Back pain, Joint Pain	All rating classes
Haloperidol	Psychotic Disorders	Graded Benefit
Harmonyl	High Blood Pressure, Angina	All rating classes
HCTZ	High Blood Pressure	All rating classes
Helidac	Ulcers	All rating classes
Heparin	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Hexadrol	Oral / Injectable Steroid	Graded Benefit
Humalog	Insulin Dependent Diabetes Mellitus	Graded Benefit
Humira	Rheumatoid Arthritis	Graded Benefit
Humulin	Insulin Dependent Diabetes Mellitus	Graded Benefit
Hydeltra	Injectable Steroid	Graded Benefit
Hydeltrasol	Injectable Steroid	Graded Benefit
Hydergine	Chronic Organic Brain Disorder, Dementia, Alzheimer's Disease, Memory Loss	Graded Benefit
Hydralazine	High Blood Pressure, Angina	All rating classes
Hydra-Zide	High Blood Pressure, Angina	All rating classes
Hydrea	Cancer, Sickle Cell Anemia	Graded Benefit
Hydrochlorothiazide (HCTZ)	High Blood Pressure, Edema, Angina, Congestive Heart Failure	All rating classes
Hydrocodone	Back, Hip, Joint Disorders, Arthritis	All rating classes
Hydrocodone/Acetaminophen	Back, Hip, Joint Disorders, Arthritis	All rating classes
Hydrocortisone	Oral / Injectable Steroid	All rating classes
Hydrocortone	Injectable Steroid	Graded Benefit
Hydrodiuril	High Blood Pressure, Angina	All rating classes
Hydroflumethiazide	High Blood Pressure, Angina	All rating classes
Hydromox	High Blood Pressure, Angina	All rating classes
Hydropres	High Blood Pressure, Angina	All rating classes
Hydroxychloroquine	Rheumatoid Arthritis, Liver Disease, Lupus, Scleroderma	All rating classes
Hygroton	High Blood Pressure, Angina	All rating classes

Medication	Medical Condition	Action
Hylorel	High Blood Pressure, Angina	All rating classes
Hyoscyamine	Peptic Ulcer Disease, Irritable Bowel, Pancreatitis	All rating classes
Hyperstat	High Blood Pressure, Angina	All rating classes
Hytrin	High Blood Pressure, Angina	All rating classes
Hyzaar	High Blood Pressure, Angina	All rating classes
Ibu Tablets	Back, Hip, Joint Disorders, Arthritis	All rating classes
Ibuprofen	Back, Hip, Joint Disorders, Arthritis	All rating classes
Iletin II NPH Pork	Insulin Dependent Diabetes Mellitus	Graded Benefit
Iletin II Regular Pork	Insulin Dependent Diabetes Mellitus	Graded Benefit
Iletin Lente	Insulin Dependent Diabetes Mellitus	Graded Benefit
Iletin NPH	Insulin Dependent Diabetes Mellitus	Graded Benefit
Iletin Regular	Insulin Dependent Diabetes Mellitus	Graded Benefit
Ilopan Choline	Insulin Dependent Diabetes Mellitus	Graded Benefit
Imdur	High Blood Pressure, Angina	All rating classes
Imferon	Anemia	Graded Benefit
Imiglucerase Injection	Gaucher's Disease	Graded Benefit
Imipramine	Depression	All rating classes
Imitrex	Headaches	All rating classes
Imuran	Chronic Active Hepatitis, Regional Enteritis, Ulcerative Colitis	Graded Benefit
Indapamide	High Blood Pressure, Angina	All rating classes
Inderal	High Blood Pressure, Arrhythmia, Angina	All rating classes
Inderal LA	High Blood Pressure, Angina	All rating classes
Inderide	High Blood Pressure, Angina	All rating classes
Indomethacin	Back, Hip, Joint Disorders, Arthritis	All rating classes
INH	Tuberculosis (TB)	Graded Benefit
Inocor	High Blood Pressure, Angina	All rating classes
Insulin	Insulin Dependent Diabetes Mellitus	Graded Benefit
Insulin Lispro	Insulin Dependent Diabetes Mellitus	Graded Benefit
Intal	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Integrilin	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Interferon	Cancer, Hepatitis, AIDS	Graded Benefit
Inversine	High Blood Pressure	All rating classes
Ipratropium	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Irbesartan	High Blood Pressure	All rating classes
Iron Dextran	Anemia	All rating classes
Ismelin	High Blood Pressure, Angina	All rating classes
Ismo	High Blood Pressure, Angina	All rating classes
Iso-Bid	High Blood Pressure, Angina	All rating classes
Isocarboxazid	Depression	All rating classes
Isochron	High Blood Pressure, Angina	All rating classes
Isoetharine	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Isoniazid	Tuberculosis (TB)	Graded Benefit
Isoproterenol	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Isoptin	High Blood Pressure, Arrhythmia, Angina	All rating classes
Isordil	Angina, Congestive Heart Failure	Graded Benefit
Isosorbide Dinitrate	Angina, Congestive Heart Failure	Graded Benefit
Isuprel	Asthma, Bronchitis, Emphysema, COPD	All rating classes
I-Thyroxine	Thyroid Disorder	All rating classes
Kemadrin	Parkinson's Disease	Graded Benefit
Kenalog	Injectable Steroid	Graded Benefit
Kerlone	High Blood Pressure, Angina	All rating classes
Ketoprofen	Back, Hip, Joint Disorders, Arthritis	All rating classes
Kineret	Rheumatoid Arthritis	Graded Benefit
Klonopin	Epilepsy, Seizure	All rating classes
Labetalol	High Blood Pressure, Angina	All rating classes
Labid	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Lamictal	Epilepsy, Seizure	All rating classes
Lamotrigine	Epilepsy, Seizure	All rating classes
Lanoxicaps	Arrhythmia, Congestive Heart Failure, Heart Condition	Graded Benefit
Lanoxin	Arrhythmia, Congestive Heart Failure, Heart Condition	Graded Benefit
Lantus	Insulin Dependent Diabetes Mellitus	Graded Benefit
Larodopa	Parkinson's Disease, Tremor	All rating classes
Lasix (80mg or more/day)	Arrhythmia, Congestive Heart Failure, Heart Condition	Graded Benefit
Lasix (less than 80mg/day)	High Blood Pressure, Edema, Angina, Congestive Heart Failure	All rating classes
L-Dopa	Parkinson's Disease	Graded Benefit
Lente Insulin	Insulin Dependent Diabetes Mellitus	Graded Benefit
Lescol	High Cholesterol	All rating classes
Letrozole	Breast Cancer, Cancer	Graded Benefit
Leucovorin	Cancer	Graded Benefit
Leukeran	Immunosuppressant, Cancer	Graded Benefit
Levalbuterol	Asthma	All rating classes
Levetiracetam	Seizure, Epilepsy	All rating classes
Levodopa	Parkinson's Disease	Graded benefit
Levophed	Arrhythmia	All rating classes

Medication	Medical Condition	Action
Levothroid	Thyroid Disorder	All rating classes
Levothyroxine	Thyroid Disorder	All rating classes
Levoxyl	Thyroid Disorder	All rating classes
Levsin	Peptic Ulcer Disease, Irritable Bowel, Pancreatitis	All rating classes
Lexapro	Depression	All rating classes
Lexxel	High Blood Pressure, Angina	All rating classes
Lialda	Ulcerative Colitis	All rating classes
Librax	Colitis, Peptic Ulcer	All rating classes
Librium	Anxiety	All rating classes
Limbitrol	Depression	All rating classes
Lioresal	Multiple Sclerosis	Graded Benefit
Lipitor	High Cholesterol	All rating classes
Lipo-Nicin	High Blood Pressure, Angina	All rating classes
Liquid Pred	Oral Steroid	Graded Benefit
Lisinopril	High Blood Pressure, Angina, Congestive Heart Failure	All rating classes
Lithane	Bipolar Disorder	Graded Benefit
Lithium	Bipolar Disorder	Graded Benefit
Lithium Carbonate	Bipolar Disorder	Graded Benefit
Lithobid	Bipolar Disorder	Graded Benefit
Lithonate	Bipolar Disorder	Graded Benefit
Lithotabs	Bipolar Disorder	Graded Benefit
Lodine	Back, Hip, Joint Disorders, Arthritis	All rating classes
Lodrane	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Loniten	High Blood Pressure, Angina	All rating classes
Lopid	High Cholesterol	All rating classes
Lopressor	High Blood Pressure, Arrhythmia, Angina	All rating classes
Lopurin	Immunosuppressant, Cancer	Graded Benefit
Lorazepam	Anxiety	All rating classes
Lorelco	High Cholesterol	All rating classes
Lortab	Back, Hip, Joint Disorders, Arthritis	All rating classes
Losartan	High Blood Pressure	All rating classes
Lotensin	High Blood Pressure, Angina	All rating classes
Lotrel	High Blood Pressure, Angina	All rating classes
Lovastatin	High Cholesterol	All rating classes
Lovenox	Prevention of Deep Vein Thrombosis	Graded Benefit
Loxapine	Psychotic Disorders	Graded Benefit
Loxitane	Psychotic Disorders	Graded Benefit
Lozol	High Blood Pressure, Angina	All rating classes
Ludiomil	Depression	All rating classes
Lufyllin	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Lunesta	Depression, Anxiety	All rating classes
Lupron	Prostate Cancer, Cancer	Graded Benefit
Luvox	Anxiety, Obsessive-Compulsive Disorder	All rating classes
Lyrica	Fibromyalgia, shingles	All rating classes
Macrobid	Urinary Tract Infection	All rating classes
Macrodantin	Urinary Tract Infection	All rating classes
Magan	Back, Hip, Joint Disorders, Arthritis	All rating classes
Magnesium Salicylate	Back, Hip, Joint Disorders, Arthritis	All rating classes
Manoplax	Congestive Heart Failure	Graded Benefit
MAO Inhibitor	Depression	All rating classes
Maprotiline	Depression	All rating classes
Marax	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Marplan	Depression	All rating classes
Mavik	High Blood Pressure, Arrhythmia, Angina	All rating classes
Maxair	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Maxalt	Migraine Headache	All rating classes
Maxzide	High Blood Pressure, Angina	All rating classes
Mebaral	Epilepsy, Seizure	All rating classes
Meclicot	Vertigo	All rating classes
Meclizine	Vertigo	All rating classes
Meclofenamate	Back, Hip, Joint Disorders, Arthritis	All rating classes
Meclomen	Back, Hip, Joint Disorders, Arthritis	All rating classes
Medihaler	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Medihaler Ergotamine	Headaches	All rating classes
Medipren	Back, Hip, Joint Disorders, Arthritis	All rating classes
Medivert	Vertigo	All rating classes
Medrol	Oral Steroid	All rating classes
Mefenamic Acid	Back, Hip, Joint Disorders, Arthritis	All rating classes
Mellaril	Psychotic Disorders	Graded Benefit
Meperidine	Back, Hip, Joint Disorders, Arthritis	All rating classes
Mephobarbital	Epilepsy, Seizure	All rating classes
Meprobamate	Anxiety	All rating classes
Mesalamine	Ulcerative Colitis	All rating classes
Mesantoin	Seizure, Epilepsy	All rating classes

Medication	Medical Condition	Action
Mesoridazine	Psychotic Disorders	Graded Benefit
Mestinon	Myasthenia Gravis	Graded Benefit
Metahydrin	High Blood Pressure, Angina	All rating classes
Metaprel	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Metaproterenol	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Metatensin	High Blood Pressure, Angina	All rating classes
Metformin	Diabetes Mellitus	All rating classes
Methadone	Back, Hip, Joint Disorders, Arthritis	All rating classes
Methaqualone	Anxiety	All rating classes
Methazolamide	Seizure, Epilepsy	All rating classes
Methenamine	Urinary Tract Infection	All rating classes
Methimazole	Thyroid Disorder	All rating classes
Methocarbamol	Back, Hip, Joint Disorders, Arthritis	All rating classes
Methotrexate (15mg or more/week)	All Conditions	Graded Benefit
Methotrexate (less than 15 Mg/week)	Immunosuppressant, Cancer	All rating classes
Methsuximide	Seizure, Epilepsy	All rating classes
Methyclothiazide	High Blood Pressure, Angina	All rating classes
Methyldopa	High Blood Pressure, Angina	All rating classes
Methylphenidate	Depression	All rating classes
Methylprednisolone	Oral / Injectable Steroid	All rating classes
Methysergide Maleate	Headaches	All rating classes
Metoclopramide	Gastroesophageal Reflux (GERD)	All rating classes
Metolazone	High Blood Pressure, Angina	All rating classes
Metoprolol	High Blood Pressure	All rating classes
Metronidazole	Regional Enteritis	All rating classes
Metroprolol	High Blood Pressure, Angina	All rating classes
Metyrosine	High Blood Pressure	All rating classes
Mevacor	High Cholesterol	All rating classes
Mexiletine	Arrhythmia	All rating classes
Mexitil	Arrhythmia	All rating classes
Miacalcin	Osteoporosis	All rating classes
Micardis	High Blood Pressure, Angina, Congestive Heart Failure	All rating classes
Micronase	Diabetes Mellitus	All rating classes
Microzide	High Blood Pressure, Angina	All rating classes
Midamor	High Blood Pressure, Angina	All rating classes
Midrin	Headaches	All rating classes
Miglitol	Diabetes Mellitus	All rating classes
Migratine	Migraine Headache	All rating classes
Miltown	Anxiety	All rating classes
Minipress	High Blood Pressure, Angina	All rating classes
Minitran	High Blood Pressure, Angina	All rating classes
Minizide	High Blood Pressure, Angina	All rating classes
Minoxidil	High Blood Pressure, Angina	All rating classes
Mirapex	Parkinson's Disease	Graded Benefit
Mirtazepine	Depression	All rating classes
Mithramycin	Paget's Disease	Graded Benefit
Moban	Psychotic Disorders	Graded Benefit
Mobic	Osteoarthritis	All rating classes
Mobidin	Arthritis	All rating classes
Modafinil	Narcolepsy	Graded Benefit
Moderil	High Blood Pressure, Angina	All rating classes
Moduretic	High Blood Pressure, Angina	All rating classes
Molindone	Psychotic Disorders	Graded Benefit
Mono-Gesic	Back, Hip, Joint Disorders, Arthritis	All rating classes
Monoket	High Blood Pressure, Angina	All rating classes
Monopril	High Blood Pressure, Arrhythmia, Angina	All rating classes
Moricizine	Arrhythmia	All rating classes
Morphine	Back, Hip, Joint Disorders, Arthritis	All rating classes
Morphine Sulfate	Back, Hip, Joint Disorders, Arthritis	All rating classes
Motrin	Back, Hip, Joint Disorders, Arthritis	All rating classes
Mudrane	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Mykrox	High Blood Pressure, Angina	All rating classes
Myochrysine	Arthritis	All rating classes
Myolin	Parkinson's Disease	Graded Benefit
Myotrophin	ALS, Lou Gehrig's Disease	Graded Benefit
Mysoline	Epilepsy, Seizure	All rating classes
Nabumetone	Rheumatoid Arthritis, Back pain, Joint Pain	All rating classes
Nadolol	High Blood Pressure, Angina	All rating classes
Naldecon	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Nalfon	Back, Hip, Joint Disorders, Arthritis	All rating classes
Namenda	Chronic Organic Brain Disorder, Dementia, Alzheimer's Disease, Memory Loss	Graded Benefit
Naprelan	Back, Hip, Joint Disorders, Arthritis	All rating classes
Naprosyn	Back, Hip, Joint Disorders, Arthritis	All rating classes
Naproxen	Back, Hip, Joint Disorders, Arthritis	All rating classes

Medication	Medical Condition	Action
Naqua	High Blood Pressure, Angina	All rating classes
Naquival	High Blood Pressure, Angina	All rating classes
Nardil	Depression	All rating classes
Naturetin	High Blood Pressure, Angina	All rating classes
Navane	Psychotic Disorders	Graded Benefit
Nedocromil	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Nefazodone	Depression	All rating classes
Neomycin	High Cholesterol	All rating classes
Neosar	Immunosuppressant, Cancer	Graded Benefit
Neostigmine	Myasthenia Gravis	Graded Benefit
Neptazane	Epilepsy, Seizure	All rating classes
Nervine	Rheumatoid Arthritis	All rating classes
Nesiritide	Congestive Heart Failure	Graded Benefit
Neurontin	Epilepsy, Seizure, Neuropathy, Back Pain, Joint Pain	All rating classes
Nexium	Gastroesophageal Reflux (GERD)	All rating classes
Niacin	High Cholesterol	All rating classes
Niacin-Lovastatin	High Cholesterol	All rating classes
Niacor	High Cholesterol	All rating classes
Niaspan	High Cholesterol	All rating classes
Nicolar	High Cholesterol	All rating classes
Nicotinic Acid	High Cholesterol	All rating classes
Nifedipine	High Blood Pressure, Angina	All rating classes
Nilandron	Prostate Cancer	Graded Benefit
Niloric	Chronic Organic Brain Disorder, Dementia, Alzheimer's Disease, Memory Loss	Graded Benefit
Nilutamide	Prostate Cancer	Graded Benefit
Nipride	Angina	Graded Benefit
Nitro Td Patch-A	Angina	Graded Benefit
Nitrobid	Angina	Graded Benefit
Nitro-Bid	Angina	Graded Benefit
Nitrodisc	Angina	Graded Benefit
Nitro-Dur	Angina	Graded Benefit
Nitrodur/	Angina	Graded Benefit
Nitrogard	Angina	Graded Benefit
Nitroglycerin	Angina	Graded Benefit
Nitroglycerine	Angina	Graded Benefit
Nitroglyn	Angina	Graded Benefit
Nitroglyn E-R	Angina	Graded Benefit
Nitrol	Angina	Graded Benefit
Nitrolingual	Angina	Graded Benefit
Nitropress	Angina	Graded Benefit
Nitrospan	Angina	Graded Benefit
Nitrostat	Angina	Graded Benefit
Nolvadex	Cancer	Graded Benefit
Norgesic	Back, Hip, Joint Disorders, Arthritis	All rating classes
Norisodrine Aerotrol	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Normodyne	High Blood Pressure, Angina	All rating classes
Norpace	Arrhythmia	All rating classes
Norpramin	Depression	All rating classes
Nortriptyline	Depression	All rating classes
Norvasc	High Blood Pressure, Angina	All rating classes
Novolin 70/30	Insulin Dependent Diabetes Mellitus	Graded Benefit
Novophenytoin	Arrhythmia	All rating classes
NTG	Angina	Graded Benefit
Nuprin	Back, Hip, Joint Disorders, Arthritis	All rating classes
Ogen	Hormone Replacement Therapy (HRT)	All rating classes
Olanzapine	Psychotic Disorders	Graded Benefit
Omeprazole	Gastroesophageal Reflux (GERD)	All rating classes
Orap	Tourette's Syndrome	Graded Benefit
Oretic	High Blood Pressure, Angina	All rating classes
Oreticyl	High Blood Pressure, Angina	All rating classes
Orinase	Diabetes Mellitus	All rating classes
Orudis	Back, Hip, Joint Disorders, Arthritis	All rating classes
Oruvail	Back, Hip, Joint Disorders, Arthritis	All rating classes
Oxazepam	Anxiety	All rating classes
Oxcarbazepine	Epilepsy, Seizure	All rating classes
Oxtriphylline	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Oxycodone	Back, Hip, Joint Disorders, Arthritis	All rating classes
Oxycontin	Back, Hip, Joint Disorders, Arthritis	All rating classes
Pacerone	Ventricular Arrhythmia	Graded Benefit
Pamelor	Depression	All rating classes
Pancrease	Pancreatic Insufficiency	Graded Benefit
Pancreatin	Pancreatic Insufficiency	Graded Benefit
Pancrelipase	Pancreatic Insufficiency	Graded Benefit
Papaverine	High Blood Pressure, Angina	All rating classes

Medication	Medical Condition	Action
Paramethadione	Convulsions, Epilepsy	All rating classes
Paramethasone	Oral Steroid	All rating classes
Parlodel	Parkinson's Disease	Graded Benefit
Parnate	Depression	All rating classes
Paroxetine	Depression, Anxiety	All rating classes
Parsidol	Parkinson's Disease	Graded Benefit
Pavabid	High Blood Pressure, Angina	All rating classes
Pavacot	High Blood Pressure, Angina	All rating classes
Pavagen	High Blood Pressure, Angina	All rating classes
Paxil	Depression	All rating classes
Pediapred	Oral Steroid	All rating classes
Penicillamine	Arthritis	All rating classes
Pentaerythritol Tetranitrate	Angina	Graded Benefit
Pentasa	Ulcerative Colitis	All rating classes
Pentazocine	Back, Hip, Joint Disorders, Arthritis	All rating classes
Pentoxifylline	High Blood Pressure, Angina	All rating classes
Pentritol	High Blood Pressure, Angina	All rating classes
Pepcid	Peptic Ulcer Disease	All rating classes
Peptic Ulcer Disease	Irritable Bowel Syndrome	All rating classes
Perbuterol	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Percocet	Back, Hip, Joint Disorders, Arthritis	All rating classes
Percodan	Back, Hip, Joint Disorders, Arthritis	All rating classes
Pergolide	Parkinson's Disease	Graded Benefit
Pergolide Mesylate	Parkinson's Disease	Graded Benefit
Peritrate	High Blood Pressure, Angina	All rating classes
Permax	Parkinson's Disease	Graded Benefit
Permitil	Psychotic Disorders	Graded Benefit
Perphenazine	Psychotic Disorders	Graded Benefit
Persantine	High Blood Pressure, Arrhythmia, Angina, TIA, Valve Replacement	All rating classes
Pertofrane	Depression	All rating classes
Phenazopyridine	Urinary Tract Infection	All rating classes
Phenelzine	Depression	All rating classes
Phenobarbital	Epilepsy, Seizure	All rating classes
Phenothiazine	Psychotic Disorders	Graded Benefit
Phenytoin	Epilepsy, Seizure	All rating classes
Phyllocontin	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Pilostat	Glaucoma	All rating classes
Pimozide	Schizophrenia	Graded Benefit
Pindolol	High Blood Pressure, Angina	All rating classes
Piperacetazine	Psychotic Disorders	Graded Benefit
Pirbuterol	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Piroxicam	Back, Hip, Joint Disorders, Arthritis	All rating classes
Placidyl	Anxiety	All rating classes
Plaquenil	Scleroderma, Rheumatoid Arthritis	All rating classes
Plavix	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Plendil	High Blood Pressure, Angina	All rating classes
Pletal	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Polythiazide	High Blood Pressure, Angina	All rating classes
Ponstel	Back, Hip, Joint Disorders, Arthritis	All rating classes
Posicor	High Blood Pressure, Angina	All rating classes
Pramipexole	Parkinson's Disease	Graded Benefit
Pramlintide	Insulin Dependent Diabetes Mellitus	Graded Benefit
Prandin	Diabetes Mellitus	All rating classes
Pravachol	High Cholesterol	All rating classes
Pravastatin	High Cholesterol	All rating classes
Prazepam	Anxiety	All rating classes
Prazosin	High Blood Pressure, Angina	All rating classes
Precose	Diabetes Mellitus	All rating classes
Prednicen	Oral Steroid	All rating classes
Prednisolone	Oral / Injectable Steroid	All rating classes
Prednisone (10mg or less/day)	Oral Steroid	All rating classes
Prednisone (more than 10mg/day)	Oral Steroid	Graded Benefit
Prelone	Oral Steroid	All rating classes
Premarin	Hormone Replacement Therapy (HRT)	All rating classes
Prempro	Menopause	All rating classes
Prevacid	Gastroesophageal Reflux (GERD)	All rating classes
Prilosec	Gastroesophageal Reflux (GERD)	All rating classes
Primacor	High Blood Pressure, Angina	All rating classes
Primadone	Seizure, Epilepsy	All rating classes
Primidone	Epilepsy, Seizure	All rating classes
Prinivil	High Blood Pressure, Arrhythmia, Angina	All rating classes
Prinzide	High Blood Pressure, Angina	All rating classes
Priscoline	High Blood Pressure, Angina	All rating classes
Pro-Banthine	Colitis, Peptic Ulcer	All rating classes

Medication	Medical Condition	Action
Probenecid	Gout	All rating classes
Probucol	High Cholesterol	All rating classes
Procainamide	Arrhythmia	Graded Benefit
Procan	Arrhythmia	Graded Benefit
Procardia	High Blood Pressure, Angina	All rating classes
Prochlorperazine	Psychotic Disorders	Graded Benefit
Procrit	Kidney Failure	Graded Benefit
Procyclidine	Parkinson's Disease	Graded Benefit
Proketazine	Psychotic Disorders	Graded Benefit
Prolixin	Psychotic Disorders	Graded Benefit
Promazine	Psychosis	Graded Benefit
Pronestyl	Arrhythmia	Graded Benefit
Propacet 100	Back, Hip, Joint Disorders, Arthritis	Graded Benefit
Propafenone	Arrhythmia	All rating classes
Propantheline	Colitis, Peptic Ulcer	All rating classes
Propoxyphene	Back, Hip, Joint Disorders, Arthritis	All rating classes
Propranolol	High Blood Pressure, Arrhythmia, Angina	All rating classes
Proscar	Benign Prostatic Hyperplasia (BPH)	All rating classes
Prostigmin	Myasthenia Gravis	Graded Benefit
Protonix	Gastroesophageal Reflux (GERD)	All rating classes
Protriptyline	Depression	All rating classes
Proventil	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Prozac	Depression	All rating classes
Pulmicort	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Pyridostigmine	Myasthenia Gravis	Graded Benefit
Quaalude	Anxiety	All rating classes
Quazepam	Anxiety	All rating classes
Questran	High Cholesterol	All rating classes
Quetiapine Fumarate	Psychotic Disorders	Graded Benefit
Quibron-T/SR	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Quinaglute Dura	Arrhythmia	All rating classes
Quinapril	High Blood Pressure	All rating classes
Quinethazone	High Blood Pressure, Angina	All rating classes
Quinidex	Arrhythmia	Graded Benefit
Quinidine	Arrhythmia	Graded Benefit
Quinora	Arrhythmia	Graded Benefit
Rabeprazole	Gastroesophageal Reflux (GERD)	All rating classes
Raloxifene	Osteoporosis	All rating classes
Ramipril	High Blood Pressure	All rating classes
Ranitidine	Gastritis, Gastroesophageal Reflux, Peptic Ulcer	All rating classes
Raudixin	High Blood Pressure, Angina	All rating classes
Rauzide	High Blood Pressure, Angina	All rating classes
Regitine	High Blood Pressure, Angina	All rating classes
Reglan	Gastroesophageal Reflux (GERD)	All rating classes
Regranex	Diabetic Ulcers	Graded Benefit
Regroton	High Blood Pressure, Angina	All rating classes
Relafen	Back, Hip, Joint Disorders, Arthritis	All rating classes
Remeron	Depression	All rating classes
Remicade	Rheumatoid Arthritis	Graded Benefit
Reminyl	Chronic Organic Brain Disorder, Dementia, Alzheimer's Disease, Memory Loss	Graded Benefit
Renese	High Blood Pressure, Angina	All rating classes
Repaglinide	Diabetes Mellitus	All rating classes
Repoise	Psychotic Disorders	Graded Benefit
Requip	Parkinson's Disease	Graded Benefit
Reserpine	High Blood Pressure, Angina	All rating classes
Respbid	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Rezulin	Diabetes Mellitus	Graded Benefit
Rheopro	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Rheumatrex	Lupus, Scleroderma, Leukemia, Lymphoma, Rheumatoid Arthritis	Graded Benefit
Rhinocort	Asthma	All rating classes
Ridaura	Rheumatoid Arthritis	Graded Benefit
Riluzole	ALS, Lou Gehrig's Disease	Graded Benefit
Risperdal	Psychotic Disorders	Graded Benefit
Risperidone	Psychotic Disorders	Graded Benefit
Ritalin	Depression	All rating classes
Rituxan	Non-Hodgkin's Lymphoma	Graded Benefit
Rituximab	Recurrent Non-Hodgkin's Disease	Graded Benefit
Ropinerole	Parkinson's Disease	Graded Benefit
Rowasa	Ulcerative Colitis	All rating classes
Rufin	Back, Hip, Joint Disorders, Arthritis	All rating classes
Rythmol	Arrhythmia	All rating classes
Sabril	Seizure, Epilepsy	All rating classes
Salbutamol	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Salflex	Back, Hip, Joint Disorders, Arthritis	All rating classes

Medication	Medical Condition	Action
Salicylsalicylic Acid(ASA)	Back, Hip, Joint Disorders, Arthritis	All rating classes
Salmeterol	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Salmon Calcitonin	Osteoporosis	All rating classes
Salsalate	Back, Hip, Joint Disorders, Arthritis	All rating classes
Saluron	High Blood Pressure, Angina	All rating classes
Salutensin	High Blood Pressure, Angina	All rating classes
Sandimmune	Lupus, Scleroderma, Cancer, Organ Transplant	Graded Benefit
Sansert	Headaches	All rating classes
Sarafem	Depression, Obsessive-Compulsive Disorder	All rating classes
Sectral	Arrhythmia	All rating classes
Selegiline	Parkinson's Disease	Graded Benefit
Ser-Ap-Es	High Blood Pressure, Angina	All rating classes
Serax	Anxiety	All rating classes
Serentil	Psychotic Disorders	Graded Benefit
Serevent	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Serlect	Schizophrenia	Graded Benefit
Seroquel	Psychotic Disorders	Graded Benefit
Serpasil	High Blood Pressure, Angina	All rating classes
Sertindole	Schizophrenia	Graded Benefit
Sertraline	Depression, Anxiety, Obsessive-Compulsive Disorders	All rating classes
Serzone	Depression	All rating classes
Simvastatin	High Cholesterol	All rating classes
Sinemet	Restless Leg Syndrome, Parkinson's Disease	All rating classes
Sinequan	Depression	All rating classes
Skelaxin	Back, Hip, Joint Disorders, Arthritis	All rating classes
Slo-Bid	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Slo-Phyllin	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Slow Fe	Anemia	All rating classes
Sodium Salicylate	Back, Hip, Joint Disorders, Arthritis	All rating classes
Solganal	Rheumatoid Arthritis	Graded Benefit
Solu-Cortef	Injectable Steroid	Graded Benefit
Solu-Medrol	Injectable Steroid	Graded Benefit
Soma	Back, Hip, Joint Disorders, Arthritis	All rating classes
Somophyllin	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Sorbitrate	High Blood Pressure, Angina	All rating classes
Sparine	Psychosis	Graded Benefit
Spironolactone	High Blood Pressure, Angina	All rating classes
Stalevo	Parkinson's Disease	Graded Benefit
Stelazine	Psychotic Disorders	Graded Benefit
Sucralfate	Gastritis, Gastroesophageal Reflux, Peptic Ulcer	All rating classes
Sular	High Blood Pressure, Angina	All rating classes
Sulfasalazine	Regional Enteritis, Ulcerative Colitis	All rating classes
Sulfinpyrazone	Gout	All rating classes
Sumatriptan	Headaches	All rating classes
Suprofen	Back, Hip, Joint Disorders, Arthritis	All rating classes
Surmontil	Depression	All rating classes
Sustaire	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Symbyax	Psychotic Disorders	Graded Benefit
Symmetrel	Parkinson's Disease	Graded Benefit
Synophylate	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Syn-Rx	Thyroid Disorder	All rating classes
Synthroid	Thyroid Disorder	All rating classes
Tacrine	Chronic Organic Brain Disorder, Dementia, Alzheimer's Disease, Memory Loss	Graded Benefit
Tagamet	Colitis, Peptic Ulcer	All rating classes
Talwin	Back, Hip, Joint Disorders, Arthritis	All rating classes
Tambocor	Arrhythmia	Graded Benefit
Tamoxifen	Cancer	Graded Benefit
Tamsulosin	Benign Prostatic Hyperplasia (BPH)	All rating classes
Tapazole	Thyroid Disorder	All rating classes
Taractan	Psychotic Disorders	Graded Benefit
Tarka	High Blood Pressure, Angina	All rating classes
Tasmar	Parkinson's Disease	Graded Benefit
Tavist	Asthma	All rating classes
Tegretol	Epilepsy, Seizure, Bi-Polar Disorder	All rating classes
Temazepam	Depression, Anxiety	All rating classes
Tenex	High Blood Pressure, Angina	All rating classes
Tenoretic	High Blood Pressure, Angina	All rating classes
Tenormin	High Blood Pressure, Arrhythmia, Angina	All rating classes
Terazosin	High Blood Pressure, Benign Prostatic Hypertrophy (BPH)	All rating classes
Terbutaline	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Tetracyclic	Psychotic Disorders	Graded Benefit
Tetrahydroamino Acridine (THA)	Chronic Organic Brain Disorder, Dementia, Alzheimer's Disease, Memory Loss	Graded Benefit
Thalitone	High Blood Pressure, Angina	All rating classes
Theo-24	Asthma, Bronchitis, Emphysema, COPD	All rating classes

Medication	Medical Condition	Action
Theobid	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Theobron SR	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Theocap	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Theochron	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Theoclear	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Theo-Dur	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Theolair-SR	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Theophyl	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Theophylline	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Theospan SR	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Theovent	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Thioridazine	Psychotic Disorders	Graded Benefit
Thiothixene	Psychotic Disorders	Graded Benefit
Thioxanthene	Psychotic Disorders	Graded Benefit
Thorazine	Psychotic Disorders	Graded Benefit
Tiazac	High Blood Pressure, Angina	All rating classes
Ticlid	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve, Disease, Stroke, TIA	Graded Benefit
Ticlopadine	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Ticlopidine	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Tilade	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Timolide	High Blood Pressure, Angina	All rating classes
Timolol	Glaucoma	All rating classes
Timoptic	Glaucoma	All rating classes
Tindal	Psychotic Disorders	Graded Benefit
Tirofiban	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Tizanidine HCL	Back, Hip, Joint Disorders, Arthritis	All rating classes
Tocainide	Arrhythmia	All rating classes
Tofranil	Depression	All rating classes
Tolazamide	Diabetes Mellitus	All rating classes
Tolbutamide	Diabetes Mellitus	All rating classes
Tolcapone	Parkinson's Disease	Graded Benefit
Tolectin	Back, Hip, Joint Disorders, Arthritis	All rating classes
Tolinase	Diabetes Mellitus	All rating classes
Tolmetin	Back, Hip, Joint Disorders, Arthritis	All rating classes
Tonocard	Arrhythmia	All rating classes
Topamax	Epilepsy, Seizure	All rating classes
Topiramate	Epilepsy, Seizure	All rating classes
Toprol	High Blood Pressure, Arrhythmia, Angina	All rating classes
Toradol	Back, Hip, Joint Disorders, Arthritis	All rating classes
Tornalate	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Tramadol	Back, Hip, Joint Disorders, Arthritis	All rating classes
Trandate	High Blood Pressure, Angina	All rating classes
Transderm-Nitro	High Blood Pressure, Angina	Graded Benefit
Tranxene	Anxiety	All rating classes
Tranylcypromine	Depression	All rating classes
Trazodone	Depression	All rating classes
Trendar	Back, Hip, Joint Disorders, Arthritis	All rating classes
Trental	High Blood Pressure, Angina	All rating classes
Triamcinolone	Oral / Injectable /Inhaled Steroid, Emphysema, COPD	All rating classes
Triamterene	High Blood Pressure, Angina	All rating classes
Triavil	Depression, Anxiety	All rating classes
Triazolam	Depression, Anxiety	All rating classes
Trichlormethiazide	High Blood Pressure, Angina	All rating classes
Tridil	High Blood Pressure, Angina	All rating classes
Tridione	Seizure, Epilepsy	All rating classes
Trifluoperazine	Psychotic Disorders	Graded Benefit
Triflupromazine	Psychotic Disorders	Graded Benefit
Trihexphenidyl	Tremor, Parkinson's Disease	All rating classes
Trilafon	Psychotic Disorders	Graded Benefit
Trilisate	Back, Hip, Joint Disorders, Arthritis	All rating classes
Trimethadione	Seizure, Epilepsy	All rating classes
Trimipramine	Depression	All rating classes
Troglitazone	Diabetes Mellitus	Graded Benefit
Truvada	HIV Prevention, HIV treatment	All rating classes
Tylox	Back, Hip, Joint Disorders, Arthritis	All rating classes
Ultram	Back, Hip, Joint Disorders, Arthritis	All rating classes
Uni-Dur	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Uniphyl	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Unipres	High Blood Pressure	All rating classes
Uniretic	High Blood Pressure, Angina	All rating classes
Unithroid	Thyroid Disorder	All rating classes
Univasc	High Blood Pressure, Angina	All rating classes
Urodol	Urinary Tract Infection	All rating classes
Ursodeoxycholic Acid	Gallstones	All rating classes

Medication	Medical Condition	Action
Valium	Anxiety	All rating classes
Valproate	Epilepsy, Seizure	All rating classes
Valrelease	Anxiety	All rating classes
Valsartan	High Blood Pressure	All rating classes
Vanceril	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Vascor	High Blood Pressure, Angina	All rating classes
Vaseretic	High Blood Pressure, Angina	All rating classes
Vasodilan	High Blood Pressure, Angina	All rating classes
Vasotec	High Blood Pressure, Arrhythmia, Angina	All rating classes
Vasoxyl	Arrhythmia	All rating classes
Venlafaxine	Depression	All rating classes
Ventolin	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Verapamil	Arrhythmia, Angina, High Blood Pressure	All rating classes
Verelan	High Blood Pressure, Angina	All rating classes
Vesprin	Psychotic Disorders	Graded Benefit
Vicodin	Back, Hip, Joint Disorders, Arthritis	All rating classes
Viokase	Pancreatic Insufficiency	Graded Benefit
Vioxx	Back, Hip, Joint Disorders, Arthritis	All rating classes
Visken	High Blood Pressure, Angina	All rating classes
Vistaril	Anxiety	All rating classes
Vivabatrin	Seizure, Epilepsy	All rating classes
Vivactil	Depression	All rating classes
Volmax	Asthma, Bronchitis, Emphysema, COPD	All rating classes
Voltaren	Back, Hip, Joint Disorders, Arthritis	All rating classes
Vytorin	High Cholesterol	All rating classes
Warfarin	Arrhythmia, CAD, Embolism, Heart Attack, Heart Condition, Heart Valve Disease, Stroke, TIA	Graded Benefit
Welchol	High Cholesterol	All rating classes
Wellbutrin	Depression, Smoking Cessation	All rating classes
Wigraine	Headaches	All rating classes
Wytensin	High Blood Pressure, Angina	All rating classes
Xalatan	Glaucoma	All rating classes
Xanax	Anxiety	All rating classes
Xopenex	Asthma	All rating classes
Xylocaine	Back, Hip, Joint Disorders, Arthritis	All rating classes
Zantac	Gastritis, Gastroesophageal Reflux, Peptic Ulcer	All rating classes
Zarontin	Epilepsy, Seizure	All rating classes
Zaroxolyn	High Blood Pressure, Angina	All rating classes
Zebeta	High Blood Pressure, Angina	All rating classes
Zestoretic	High Blood Pressure, Angina	All rating classes
Zestril	High Blood Pressure, Arrhythmia, Angina	All rating classes
Zetia	High Cholesterol	All rating classes
Ziac	High Blood Pressure, Angina	All rating classes
Zocor	High Cholesterol	All rating classes
Zoladex	Prostate Cancer, Cancer	Graded Benefit
Zoloft	Depression	All rating classes
Zomig	Migraine Headache	All rating classes
Zorprin	Back, Hip, Joint Disorders, Arthritis	All rating classes
Zyloprim	Gout	All rating classes
Zyprexa	Psychotic Mental Disorders,Schizophrenia	Graded Benefit
Total		1159

Medical Conditions

After each medical condition listed, there is a brief description of the condition followed by bullet point question we suggest you ask the Applicant. Any "**YES**" answer to these questions will move the applicant to the Graded Benefit class.

Because there are too many medical conditions to list in this guide, the list is not all inclusive.

We have attempted to provide you with the necessary underwriting information to give you a high probability that the application will be issued in the Preferred to Sub Standard classes. However, there may be applications that are approved in the Graded Benefit class even though the Applicant answered "**NO**" to all the qualifying statements. This is usually the result of information obtained through the prescription script check not brought to your attention.

For any Applicant that has been recommended to have any diagnostic testing, included but not limited to blood work, CT scan, MRI, x-ray, cardiovascular work-up or has been recommended to see a specialist such as a chiropractor or cardiologist, please do not submit any application until a confirmed diagnosis has been made by a physician.

Definition of Product Decision

Graded Benefit indicates the Applicant qualifies for coverage. However, only the Graded Benefit class is available.

All Ratings Available indicates the applicant is eligible for all 4 rating classes

Medical Condition	Yes to Modification Questions	No to Modification Questions	Possible Rating
ACOUSTIC NEUROMA (non-cancerous tumor of acoustic nerve)	Graded Benefit	Graded Benefit	Graded Benefit
Were you told you have signs or markers that indicate malignancy or cancer?			
Has surgery been recommended or scheduled?			
Has radiation therapy been recommended or scheduled?			
Did you have radiation therapy or surgery in the past 5 years?			
ACQUIRED IMMUNE DEFICIENCY SYNDROME-AIDS			Graded Benefit
ACROMEGALY			Graded Benefit
ADDISONS DISEASE			Graded Benefit
AIDS RELATED COMPLEX-ARC			Graded Benefit
ALCOHOLISM/ALCOHOL ABUSE			Graded Benefit
ALZHEIMERS DISEASE			Graded Benefit
AMPUTATION (loss of limb)	Graded Benefit	All ratings available	All ratings available
Did it occur in the past 3 months? Was it due to a disease?			
Are there residuals or complications such as chronic infections or depression?			
Do you use assistive devices such as wheelchair or motorized cart?			
AMYOTROPHIC LATERAL SCLEROSIS Lou Gehrig Disease			Sub Standard, Graded Benefit
ANEMIA (low volume of red blood cells)	Graded Benefit	Sub Standard, Graded Benefit	Sub Standard, Graded Benefit
Was it diagnosed in the past 3 months? Was your spleen surgically removed?			
Do you have sickle cell anemia or aplastic anemia?			
ANEURYSM (bulge in the wall of an artery)	Graded Benefit	All ratings available	All ratings available
Was surgery performed in the past 12 months? Has surgery been recommended or scheduled? Did you have a previous stroke or mini-stroke?			
Do you use tobacco products?			
ANGINA (chest pain caused by blocked heart artery)			All ratings available
ANKYLOSING SPONDYLITIS (type of arthritis that causes inflammation of spine)	All ratings available	All ratings available	All ratings available
Are you in a wheelchair?			
Do you need the assistance of another person to walk or go upstairs?			
ANOREXIA NERVOSA			All ratings available
ANXIETY DISORDER (nervous condition)	Graded Benefit	All ratings available	All ratings available
Were you diagnosed in the past 3 months? Were you hospitalized in past 24 months?			
Do you have difficulty performing everyday activities?			
AORTIC STENOSIS (narrowing of the aortic valve) Has surgery been recommended or scheduled? Have you had surgery in the past 24 months?	Graded Benefit	All ratings available	All ratings available
Do you have angina or congestive heart failure?			
ARRHYTHMIA (irregular heart beat)	Graded Benefit	All ratings available	All ratings available
Were you diagnosed with atrial fibrillation?			
Do you have a defibrillator or pacemaker implant?			
Have you had a stroke, mini-stroke or heart attack in past 5 years?			
Have you had surgery in the past 24 months? Do you use tobacco products?			
ARTERIOSCLEROTIC HEART DISEASE (blockage in an artery to the heart)			Graded Benefit
ARTERITIS; GIANT CELL OR TEMPORAL (inflammation of the lining of the arteries)	Graded Benefit	All ratings available	All ratings available
Do you take more than 10 mg of steroid medication?			
ARTHRITIS (degeneration/osteoarthritis/psoriatic)	Graded Benefit	All ratings available	All ratings available
Do you use assistive devices such as a walker, quad cane, wheelchair or motorized cart?			
Have you been recommended to have a joint replacement or another type of surgery?			
ASTHMA (inflammation of the air passages in the lungs)	Graded Benefit	All ratings available	All ratings available
Do you take more than 10 mg of a steroid medication daily?			
Do you use oxygen at home or have received oxygen treatment in the past 12 months?			
Have you been hospitalized or gone to the emergency room in the past 6 months?			
ATRIAL FIBRILLATION (irregular heart beat)			Graded Benefit
ATTENTION DEFICIT DISORDER (difficult time concentrating, paying attention or impulsive behavior)	All ratings available	All ratings available	All ratings available
Do you have difficulty maintaining full time employment or concentrating in school activities?			

Medical Condition	Yes to Modification Questions	No to Modification Questions	Possible Rating
AUTISM			Graded Benefit
BACK DISORDERS (injury to the back)	Graded Benefit	All ratings available	All ratings available
Has surgery been recommended or scheduled? Are you receiving social security disability benefits?			
Do you have difficulty performing everyday activities?			
BARRETT'S ESOPHAGUS			Graded Benefit
BASAL CELL CARCINOMA OF THE SKIN	Graded Benefit	All ratings available	All ratings available
Has a biopsy been recommended or scheduled?			
If you had a biopsy are you still waiting for the results?			
BELLS PALSY (weakening facial muscles)	Graded Benefit	All ratings available	All ratings available
Are you currently receiving any treatment?			
Are there any restrictions or limitations as a result?			
BIOPSY	Graded Benefit	All ratings available	Graded Benefit
Have you been recommended or scheduled to have a biopsy for any symptom or medical condition?			
BIPOLAR DISORDER (extreme feelings of high and low)			Graded Benefit
BLINDNESS (partial or full loss of vision)	All ratings available	All ratings available	All ratings available
Have you adapted to your vision loss?			
BONE MARROW TRANSPLANT			Graded Benefit
BRONCHIECTASIS			Graded Benefit
BRONCHITIS (inflammation of the bronchial tubes)	Graded Benefit	All ratings available	All ratings available
Do you take 10 mg of steroid medication a day?			
Do you use oxygen or have you received oxygen treatment in the past 12 months?			
Have you had more than 3 episodes which required doctor s care in the past 6 months?			
Have you been hospitalized in the past 12 months?			
BUERGERS DISEASE			Graded Benefit
CANCER (abnormal cell development)	Graded Benefit	Graded Benefit	Graded Benefit
Was cancer diagnosed in the past 5 years?			
Did the cancer spread from original site to another part in the body?			
Has the cancer returned?			
Have you been recommended to have additional work-up /tests?			
Do you currently use tobacco products?			
Did you have radiation or chemotherapy in the past 5 years?			
CARDIOMYOPATHY			Graded Benefit
CAROTID ARTERY DISEASE (blockage of the main artery in the neck)	Graded Benefit	All ratings available	All ratings available
Was surgery performed in the past 2 years? Has surgery been recommended or scheduled? Have you had a stroke, T.I.A., or mini-stroke?			
Do you experiences extreme dizziness?			
CARPAL TUNNEL SYNDROME (pressure on the median nerve causing numbness and pain)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled?			
CATARACTS (clouding of the lens of the eye)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled?			
CELLULITIS (bacterial infection of the skin)	All ratings available	All ratings available	All ratings available
Have you had recurrent episodes?			
CEREBRAL PALSY			Graded Benefit
CEREBRAL VASCULAR ACCIDENT-CVA/STROKE (blood supply to the brain has been interrupted)	Graded Benefit	All ratings available	Graded Benefit
CERVICAL DYSPLASIA (changes in the appearance of cells within the cervix)	Graded Benefit	All ratings available	All ratings available
Have you been recommended to have additional workup/tests?			
Have you been diagnosed with Human Papilloma virus or HPV? Was a biopsy done and are results are still pending?			
CHIROPRACTOR VISITS			All ratings available
CHOLESTEROL (high level of fatty deposits within your bloodstream)	Graded Benefit *Uncontrolled Lipids	All ratings available	All ratings available
Lipid Value Reference*: (Ideal Levels) Total Cholesterol <200			
Triglycerides <150			
HDL 40-59			
LDL <100			
*If your client has uncontrolled lipid levels please contact underwriting before submitting the application.			
CHRONIC BRONCHITIS (persistent cough caused by inflammation of the airways)	Graded Benefit	Graded Benefit	Graded Benefit
Do you use tobacco products?			
Are you currently taking a steroid medication?			
Have you been hospitalized in the past 12 months?			

Medical Condition	Yes to Modification Questions	No to Modification Questions	Possible Rating
CHRONIC FATIGUE SYNDROME (fatigue lasting for a very long time that interferes with daily activities)	All ratings available	All ratings available	All ratings available
Do you have difficulty performing everyday activities?			
CHRONIC OBSTRUCTIVE LUNG DISEASE/	Graded Benefit	Graded Benefit	Graded Benefit
CHRONIC OBSTRUCTIVE PULMONARY DISEASE			
CHRONIC ORGANIC BRAIN DISORDER			Graded Benefit
CHRONIC PAIN SYNDROME			All ratings available
CIRRHOSIS OF THE LIVER/LIVER FAILURE			Graded Benefit
COLITIS (not ulcerative)	Graded Benefit	All ratings available	All ratings available
Are you experiencing symptoms of weight loss, fatigue or chronic diarrhea?			
Have you been hospitalized in the past 6 months?			
COLOSTOMY/ILEOSTOMY			Graded Benefit
CONCUSSION (serious blow to the head)	Graded Benefit	All ratings available	All ratings available
Are you still under a doctor's care?			
Do you have any complications such as dizziness, blurred vision etc.?			
Have you been hospitalized in the past 6 months?			
CONGESTIVE HEART FAILURE (inability of the heart to pump effectively)			Graded Benefit
CORONARY ARTERY DISEASE (blockage in an artery to the heart)	Graded Benefit	All ratings available	All ratings available
Have you had an angioplasty with or without stent placement? Do you have multi-vessel disease?			
Have you had surgery in the past 5 years? Do you have chest pain or angina?			
Do you have diabetes?			
Do you currently use tobacco products?			
CROHNS DISEASE (disease of the large intestine)	Graded	All ratings available	All ratings available
Have you been diagnosed with it in the past 12 months? Have you had 2 or more surgeries?			
Do you take a steroid medication?			
Have you been recommended to have additional workup/tests? Were you hospitalized in the past 12 months?			
CYST (fluid filled sac)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled surgery?			
CYSTIC FIBROSIS			Graded Benefit
DECUBITUS ULCERS			Graded Benefit
DEEP VEIN THROMBOSIS			Graded Benefit
DEFIBRILLATOR IMPLANT			Graded Benefit
DEMENTIA			Graded Benefit
DEPRESSION (feeling of sadness)	Graded Benefit	All ratings available	All ratings available
Were you diagnosed in the past 3 months?			
Do you have difficulty performing everyday activities? Are you on social security disability?			
Have you been hospitalized in the past 2 years?			
DIABETES INSIPIDUS (deficient production or lack of effective action of an anti-diuretic hormone)			Graded Benefit
DIABETES MELLITUS (inability of the body to produce sufficient insulin)	Graded Benefit	All ratings available	All ratings available
Are you on insulin?			
Have you been diagnosed before age 40?			
Have you been diagnosed in the past 6 months? Do you have skin ulcers or had an amputation?			
Do you experience numbness in your hands, feet or legs? Do you have diabetic retinopathy (eye disorder)?			
Is your hga1c reading more than 7?			
Do your blood sugar readings run over 200 mg? Do you use tobacco products?			
Do you have kidney disease?			
DIABETIC ULCERS			Graded Benefit
DIAGNOSTIC TESTING (includes but not limited to: bloodwork, CT scan, MRI, x-ray, colonoscopy, cardiovascular)	Graded Benefit	All ratings available	All ratings available
Have you been recommended to or have you been scheduled to have any diagnostic tests?			

Medical Condition	Yes to Modification Questions	No to Modification Questions	Possible Rating
DIALYSIS			Graded Benefit
DISABLED/ON DISABILITY	Graded Benefit	Graded Benefit	Graded Benefit
Are you on Workers Comp, or on any other State or Federal or Private Disability?			
DIVERTICULITIS	Graded Benefit	All ratings available	All ratings available
Has surgery been recommended or scheduled Do you have a colostomy ?			
DIZZINESS (false sense of motion)	Graded Benefit	All ratings available	All ratings available
Do you have more than 3 episodes per month?			
Have you been recommended to have additional work-up /tests? Have you fallen in the past 6 months as a result of the dizziness?			
DOWNS SYNDROME	Graded Benefit	Graded Benefit	Graded Benefit
DRUG/CHEMICAL DEPENDENCY	Graded Benefit	Graded Benefit	Graded Benefit
DUODENAL ULCER (ulceration that develops in the duodenum due to acid/pepsin secretion)	Graded Benefit	All ratings available	All ratings available
Has surgery been recommended or scheduled? Have you had two or more surgeries?			
EATING DISORDER			All ratings available
EDEMA	Graded Benefit	Graded Benefit	Graded Benefit
EMPHYSEMA			Graded Benefit
ENCEPHALITIS (inflammation of the brain)	Graded Benefit	Graded Benefit	Graded Benefit
Are you completely recovered?			
Do you have complications such as mental impairment, loss of hearing or unable to speak coherently?			
ENDOCARDITIS (infection of the inner lining of a heart valve or other location in the heart)	All ratings available	All ratings available	All ratings available
Have you had an episode in the past 5 years?			
Do you have heart failure or other heart conditions?			
END STAGE RENAL DISEASE			Graded Benefit
ENDOMETRIOSIS	Graded Benefit	Graded Benefit	Graded Benefit
Have any tests been recommended or scheduled but not yet completed?			
Has surgery been recommended or scheduled but not yet completed?			
Are you waiting to have a biopsy or waiting for any biopsy results?			
Are you currently disabled?			
ENTERITIS (not Crohn s disease)			Graded Benefit
EPILEPSY (disorder of the brain causing uncontrollable movements or mental changes)	Graded Benefit	Sub Standard, Graded Benefit	Sub Standard, Graded Benefit
Do you have a brain tumor that has not been surgically removed?			
Have you had surgery but the seizures still occur? Did you have surgery in the past 12 months?			
Do you have more than 1 attack per year?			
ESOPHAGEAL STRICTURE (narrowing of the esophagus caused by chronic reflux)	All ratings available	All ratings available	All ratings available
Has cancer been diagnosed?			
Do you have more than 3 dilations per year?			
Are you disabled?			
ESOPHAGEAL VARICES			Graded Benefit
FIBROCYSTIC BREAST DISEASE (lump(s)/cysts in one or both breast)	Graded Benefit	All ratings available	All ratings available
Have you been recommended to have a biopsy? Have you had a biopsy and the results were negative? Has surgery been recommended or scheduled?			
Have you been diagnosed with breast cancer in the past 5 years?			
FIBROMYALGIA (body hurts all over)	Graded Benefit	All ratings available	All ratings available
Have you been diagnosed in the past 3 months? Can you perform your daily or employment activities? Has it caused chronic depression?			
Do you have severe chronic fatigue?			
FOOD ALLERGIES (body has an adverse reaction to certain foods)	All ratings available	All ratings available	All ratings available
Have you experienced anaphylactic shock in the past 6 months? Have you had more than 2 ER visits in the past 12 months?			
FRACTURES (crack or break in a bone)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled?			
Can you perform your daily or employment activities? Are you completely recovered?			

Medical Condition	Yes to Modification Questions	No to Modification Questions	Possible Rating
GALLSTONES (crystallized stones forming in the gallbladder)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled?			
GASTRIC BANDING SURGERY/GASTRIC SLEVE (gastric banding for weight control)	All ratings available	All ratings available	All ratings available
Have you had surgery in the past 24 months?			
Do you have any complications as a result of the surgery? Do you have difficulty performing everyday activities?			
GASTRIC BYPASS/STAPLING SURGERY			All ratings available
GASTROESOPHAGEAL REFLUX DISEASE (stomach acid back-up)	All ratings available	All ratings available	All ratings available
Do you have a difficult time swallowing?			
Has surgery been recommended or scheduled? Do you have a history of chronic alcohol abuse?			
Have you been diagnosed with erosive esophagitis?			
GAUCHER'S DISEASE			Graded Benefit
GESTATIONAL DIABETES	All ratings available	All ratings available	All ratings available
(glucose intolerance developed during pregnancy) Do you take insulin?			
Has your glucose readings returned to normal?			
GIANT CELL or TEMPORAL ARTERITIS	Graded Benefits	All ratings available	All ratings available
(inflammation of the lining of the arteries) Do you have daily symptoms?			
Do you take more than 10 mg of a steroid medication a day?			
GLAUCOMA (eye disorder causing decreased vision)			All ratings available
Do you have vision loss?			
GOITER (enlargement of the thyroid)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled?			
Are you currently being treated with radioactive iodine? Do you have difficulty performing everyday activities?			
GOUT/GOUTY ARTHRITIS (increase uric acid)	All ratings available	All ratings available	All ratings available
Does it affect your mobility?			
Have you had abnormal kidney function tests?			
GRAVES DISEASE (disorder of the thyroid gland)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled? Have you been hospitalized in the past 6 months?			
GUILLIAN BARRE SYNDROME (immune system attacks nerves)	All ratings available	All ratings available	All ratings available
Are you completely recovered? Are you disabled?			
Do you have difficulty performing everyday activities?			
HEAD INJURY (trauma to the head)	All ratings available	All ratings available	All ratings available
Do you have residuals or complications?			
Have you been hospitalized in the past 6 months? Has surgery been recommended or scheduled?			
Do you have difficulty performing everyday activities?			
HEARING LOSS (inability to hear)			All ratings available
HEART ATTACK (blood flow to the heart is interrupted)			Graded Benefit
HEART MURMUR (abnormal sound made by blood moving through heart chambers, valves or blood vessels)			All ratings available
HEART TRANSPLANT			Graded Benefit
HEART VALVE DISEASE	Graded Benefits	All ratings available	All ratings available
Have you been diagnosed in the past 5 years? Has surgery been performed in the past 5 years? Has surgery been recommended or scheduled?			
Have you had an episode of congestive heart failure in the past 24 months?			
Do you have chest pain or angina?			
Have you been recommended to have additional workup/tests? Do you use tobacco products?			
HEART VALVE REPLACEMENT			Graded Benefit
HEMOCHROMATOSIS (body stores large amounts of iron)			Graded Benefit
HEMOPHILIA			Graded Benefit
HEPATITIS (infection of the liver)	All ratings available	All ratings available	All ratings available
Do you have active type A?			
Do you have type B, C, D, E or G? Do you have cirrhosis of the liver?			
HERNIA (soft tissue protrudes through a weak point or tear)			All ratings available
Has surgery been recommended or scheduled?			

Medical Condition	Yes to Modification Questions	No to Modification Questions	Possible Rating
HERNIATED INTERVERTEBRAL DISK (protrusion of a disk in the back)	All ratings available	All ratings available	All ratings available
Do you have difficulty performing everyday activities? Are you disabled or on social security disability?			
Do you take a steroid medication?			
Has surgery been recommended or scheduled? Do you have more than 3 injections a year?			
HIATAL HERNIA (protrusion of a structure)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled?			
HIGH BLOOD PRESSURE (pressure inside the wall of an artery is high)	Graded Benefit	All ratings available	All ratings available
Have you been diagnosed in the past 3 months? Have you had a heart attack or stroke?			
Have you been hospitalized for high blood pressure in the past12 months?			
Are your readings (systolic-top number) 160 or over and/or (diastolic-bottom number) 90 or over?			
HIP DISORDER (injury or disorder of the hip)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled? Are you taking a steroid medication?			
Do you have more than 3 injections per year?			
Do you have difficulty performing everyday activities?			
HIV POSITIVE STATUS			Sub Standard, Graded Benefit
HODGKIN'S DISEASE (see cancer)			Graded Benefit
HUNTINGTON'S CHOREA			Graded Benefit
HYDROCEPHALUS (excessive fluid buildup in the brain)	Graded Benefit	Graded Benefit	Graded Benefit
Have you been diagnosed in the past 6 months? Do you have any residuals or complications?			
HYPERPARATHYROIDISM			Graded Benefit
HYPERTHYROIDISM (high levels of thyroid hormone)			All ratings available
Has surgery been recommended or scheduled? Have you been hospitalized in the past 6 months?			
HYPOGLYCEMIA (abnormally low level of blood sugar)	All ratings available	All ratings available	All ratings available
Do you have difficulty performing everyday activities?			
Have you been recommended to have additional workup/tests?			
HYPOTHYROIDISM (low levels of thyroid hormone)	All ratings available	All ratings available	All ratings available
Do you have difficulty performing everyday activities? Has surgery been recommended or scheduled?			
HYSTERECTOMY	All ratings available	All ratings available	All ratings available
Was it due to cancer?			
ILEITIS, REGIONAL (chronic inflammatory disorder of the bowel wall)	Graded Benefit	Graded Benefit	Graded Benefit
IRRITABLE BOWEL SYNDROME (abnormality of the bowel)	All ratings available	All ratings available	All ratings available
Does it affect doing your work or daily activities?			
JOINT REPLACEMENT (surgical placement of artificial joint)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled? Do you have more than 3 injections per year?			
Do you have difficulty performing everyday activities?			
If you work, have you been back to work full-time for at least 60 days?			
KIDNEY CYST (cyst(s) located on the kidney-non polycystic disease)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled?			
KIDNEY DIALYSIS			Graded Benefit
KIDNEY DONOR (donation of a kidney)	All ratings available	All ratings available	All ratings available
Is your other kidney healthy?			
KIDNEY FAILURE			Graded Benefit
KIDNEY STONE (stone forms within the kidney)	All ratings available	All ratings available	All ratings available
Do you have kidney damage?			
Has surgery been recommended or scheduled?			
KIDNEY TRANSPLANT			All ratings available
KNEE DISORDER (injury or disorder of the knee)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled? Do you have more than 3 injections per year?			
Does it affect your mobility?			
Are you taking physical therapy?			
LEUKEMIA			Graded Benefit
LIVER TRANSPLANT			Graded Benefit
LUNG TRANSPLANT			Graded Benefit
LUPUS	Graded Benefit	All ratings available	All ratings available
Were you diagnosed with systemic lupus?			

Medical Condition	Yes to Modification Questions	No to Modification Questions	Possible Rating
LYME DISEASE Have you received treatment in the past 6 months? Do you have difficulty performing everyday activities?	All ratings available	All ratings available	All ratings available
LYMPHOMA (see cancer)			Graded Benefit
MACULAR DEGENERATION (eye disorder causing central vision to deteriorate) Do you have complete loss of vision? Do you have complete loss of vision in one eye?	All ratings available	All ratings available	All ratings available
MANIC DEPRESSION			Graded Benefit
MELANOMA (malignant skin cancer) (See cancer)			Graded Benefit
MEMORY LOSS			Graded Benefit
MENIERES DISEASE (increase of fluid within the ear) Do you have frequent falls? Are you disabled?	All ratings available	All ratings available	All ratings available
MENINGIOMA (non-cancerous brain tumor) Has surgery been performed in the past 24 months? Has surgery been recommended or scheduled?	Graded Benefit	All ratings available	Graded Benefit
MENINGITIS (infection/inflammation of the membranes and cerebrospinal fluid around the brain) Have you been diagnosed in the past 6 months? Has it caused neurological damage such as hearing loss, blindness or speech impairment?	All ratings available	All ratings available	All ratings available
MENTAL RETARDATION (abnormal development) Are you able to care for self? Do you have seizures?	Graded Benefit	Graded Benefit	Graded Benefit
MIGRAINE HEADACHE (severe form of a headache) Are you currently undergoing diagnostic testing? Have you been recommended to have additional work-up /tests?	All ratings available	All ratings available	All ratings available
MITRAL VALVE PROLAPSE (floppy mitral valve) Has surgery been recommended or scheduled? Do you have shortness of breath? Do you use tobacco products?	Graded Benefit	Graded Benefit	Graded Benefit
MITRAL VALVE STENOSIS			Graded Benefit
MULTIPLE MYELOMA			Graded Benefit
MULTIPLE SCLEROSIS			Graded Benefit
MUSCULAR DYSTROPHY			Graded Benefit
MYASTHENIA GRAVIS			Graded Benefit
MYELOMA			Graded Benefit
MYOCARDIAL INFARCTION **(blood flow to the heart is interrupted)**			Graded Benefit
NARCOLEPSY			Graded Benefit
NEPHRECTOMY (loss of one kidney) Is your other kidney healthy?	Graded Benefit	All ratings available	All ratings available
NEPHRITIS (inflammation of a kidney) Are you taking a steroid medication? Are your renal function tests abnormal?	All ratings available	All ratings available	All ratings available
NEPHROLITHIASIS (stone formation in the kidney, ureter or bladder) Has surgery been recommended or scheduled? Is the stone still present and has not yet passed?	All ratings available	All ratings available	All ratings available
NEURALGIA, NEURITIS (weakness, pain or numbness of the nerves) Have you been diagnosed with diabetes? Do you have difficulty performing everyday activities? Are you taking a steroid medication? Have you had foot or leg ulcers in the past 24 months?	All ratings available	All ratings available	All ratings available
NEUROPATHY (caused by nerve irritation or inflammation) Have you been diagnosed with diabetes? Do you have difficulty performing daily activities? Have you had foot or leg ulcers within the past 24 months?	All ratings available	All ratings available	All ratings available
NEUROGENIC BLADDER			Graded Benefit
NON HODGKINS DISEASE (lymphatic system cancer)			Graded Benefit
OBESITY (excessive weight gain) Are you outside underwriting height/weight classification?	All ratings available	All ratings available	All ratings available
OBSESSIVE COMPULSIVE DISORDER (anxiety resulting in rigid unusual behavior) Have you been diagnosed in the past 3 months? Do you have moderate to severe impairment of social or occupational functioning? Have you been hospitalized in the past 24 months?	Graded Benefit	All ratings available	Graded Benefit

Medical Condition	Yes to Modification Questions	No to Modification Questions	Possible Rating
ORGAN DONORS			All ratings available
ORGAN TRANSPLANT RECIPIENT			Graded Benefit
OSTEOMYELITIS (infection of the bone)	Graded Benefit	All ratings available	All ratings available
Did the infection spread to other areas of the body?			
Do you have permanent limitations such as walking, sitting or standing?			
Has surgery been recommended or scheduled?			
OSTEOPOROSIS (decrease in bone mass)	All ratings available	All ratings available	All ratings available
Have you had any fracture(s) in the past 12 months?			
Do you use assistive devices such as a walker, quad cane, wheelchair or motorized cart ?			
OVARIAN CYST (fluid filled sac on the ovary)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled?			
Have you been recommended to have additional workup/tests?			
OXYGEN USAGE			Graded Benefit
PACEMAKER IMPLANT			Graded Benefit
PAGETS DISEASE (chronic disorder of skeletal system)	Graded Benefit	Graded Benefit	Graded Benefit
Are you disabled?			
Have you been hospitalized in the past 12 months?			
Do you use assistive devices such as a walker, quad cane, wheelchair or motorized cart?			
PANCREATIC INSUFFICIENCY			Graded Benefit
PANCREATITIS (inflammation of the pancreas) Is it related to alcohol abuse?	All ratings available	All ratings available	All ratings available
Have you had more than 2 episodes in the past 5 years?			
PANIC ATTACKS (sudden episodes of intense fear that affects your body)	All ratings available	All ratings available	All ratings available
Do you have difficulty performing daily activities? Have you been hospitalized in the past 12 months?			
PARALYSIS			Graded Benefit
PARKINSON'S DISEASE			Graded Benefit
PAROXYSMAL ATRIAL TACHYCARDIA (abrupt onset and termination of a rapid heartbeat)?	Graded Benefit	Graded Benefit	Graded Benefit
Have you been recommended to have additional workup/tests? Have you had an episode in the past 12 months?			
Do you use tobacco products?			
PEPTIC ULCER DISEASE (ulcer formation in the stomach or duodenum)	All ratings available	All ratings available	All ratings available
Do you have a history of gastrointestinal bleeding in the past 2 years?			
Has surgery been recommended or scheduled?			
PERICARDITIS (inflammation of the fibrous covering the heart	Graded Benefit	All ratings available	All ratings available
Are you currently receiving treatment? Have you had more than one episode?			
PERIPHERAL ARTERY/VASCULAR DISEASE (reduction of blood supply to the lower extremities)			Graded Benefit
PERIPHERAL NEUROPATHY (disease of the nerves)	Graded Benefit	All ratings available	All ratings available
Have you been diagnosed with diabetes?			
Do you have difficulty performing daily activities Are you taking a steroid medication?			
Have you had foot or leg ulcers in the past 24 months?			
PHLEBITIS (inflammation of a vein)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled? Has it affected more than one limb in past 2 years?			
PHYSICAL THERAPY			Graded Benefit
PITUITARY GLAND DISORDER			Graded Benefit
PNEUMONIA (infection of the lungs)	All ratings available	All ratings available	All ratings available
Are you completely recovered?			
Have you had 2 or more episodes in the past 12 months?			
POLIO (virus affecting central nervous system)	Graded Benefits	Graded Benefit	Graded Benefit
Is it active?			
Do you use assistive devices such as a walker, quad cane, wheelchair or motorized cart?			

Medical Condition	Yes to Modification Questions	No to Modification Questions	Possible Rating
POLYCYSTIC KIDNEY DISEASE (cysts formed on the kidneys)	Graded Benefits	Graded Benefit	Graded Benefit
Has dialysis been recommended?			
Have you had a kidney transplant or have been recommended to have one?			
POLYCYTHEMIA (increased number of red or white blood cells)	Graded Benefit	Graded Benefit	Graded Benefit
Did you have a heart attack or stroke?			
Are you currently receiving chemotherapy treatment?			
Do you have regular phlebotomies (blood removal)?			
POLYMYALGIA RHEUMATICA	Graded Benefit	Graded Benefit	Graded Benefit
(severe pain and stiffness in the muscles)			
Do you take more than 10 mg of a steroid medication a day?			
Do you use assistive devices such as a walker, quad cane, wheelchair or motorized cart?			
PREGNANCY			Graded Benefit
PROSTATE ENLARGEMENT (enlargement of the prostate gland)	Graded Benefit	All ratings available	All ratings available
Is your PSA level greater than 7?			
Has surgery or a biopsy been recommended or scheduled Was cancer diagnosed?			
Have you had radiation or chemotherapy in the past 5 years?			
PROSTATITIS (infection causing inflammation of the prostate)	All ratings available	All ratings available	All ratings available
Are you currently undergoing evaluation?			
PSEUDOGOUT (form of arthritis caused by crystal deposits in the joint)	All ratings available	All ratings available	All ratings available
Are you taking a steroid medication?			
Do you have difficulty performing daily activities?			
PSORIASIS (skin disorder)	All ratings available	All ratings available	All ratings available
Is it uncontrolled?			
PSYCHOSIS (mental disturbances caused by loss of contact with reality)	Graded Benefit	Graded Benefit	Graded Benefit
PULMONARY EMBOLISM (blood clot that lodges in the lung)	All ratings available	All ratings available	All ratings available
Have you been diagnosed in the past 12 months? Have you had it more than once?			
PULMONARY FIBROSIS (irreversible scarring of the lungs)	Graded Benefit	Graded Benefit	Graded Benefit
Do you have a history of emphysema, COPD or asthma? Do you have difficulty breathing?			
Do you have difficulty performing daily activities?			
Have you used tobacco products in the past 24 months?			
PYELONEPHRITIS (bacterial infection of kidneys)	All ratings available	All ratings available	All ratings available
Are both kidneys are affected?			
RAYNAUD'S DISEASE			Graded Benefit
RENAL INSUFFICIENCY			Graded Benefit
RESTLESS LEG SYNDROME (uncontrolled movement in legs)	All ratings available	All ratings available	All ratings available
Are you currently undergoing diagnostic testing?			
Have you been recommended to have additional workup/tests?			
RETINAL DETACHMENT (detachment of the retina)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled?			
RETINOPATHY (damage to tiny blood vessels)	All ratings available	All ratings available	Graded Benefit
Have you been diagnosed with diabetes? Have you had a retinal detachment?			
RHEUMATIC FEVER (inflammation of heart valve or joints)	Graded Benefit	All ratings available	All ratings available
Have your heart valves been affected?			
Have you had a recurrence of it in past 5 years?			
RHEUMATOID ARTHRITIS (systemic disease causing inflammation and deformity of joints)	All ratings available	All ratings available	All ratings available
Do you have noticeable joint deformities?			
Have you been recommended to have a joint replacement or surgery?			
Do you have difficulty performing daily activities?			
Do you use assistive devices such as a walker, quad cane, wheelchair or motorized cart?			

Medical Condition	Yes to Modification Questions	No to Modification Questions	Possible Rating
ROTATOR CUFF DISORDER (injury or tear to the rotator cuff)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled? Do you have difficulty performing daily activities?			
SARCOIDOSIS	Graded Benefit	Graded Benefit	Graded Benefit
Is it stage A?			
SCHIZOPHRENIA			Graded Benefit
SCIATICA (inflammation of the sciatica nerve causing pain)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled?			
SCLERODERMA			Graded Benefit
SCOLIOSIS (curvature of the spine)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled? Do you have difficulty performing daily activities?			
SEIZURE DISORDER (disorder of the brain causing uncontrollable movements)	Graded Benefit	All ratings available	All ratings available
Was it due to brain tumor which has not been surgically removed?			
Was surgery performed and are you still having seizures? Was surgery performed within the past 12 months?			
Do you have more than 4 attacks per year?			
SEXUALLY TRANSMITTED DISEASE	Graded Benefit	Graded Benefit	Graded Benefit
Do you currently have Chlamydia or Herpes Simplex 1 or 2? Do you currently have Gonorrhea?			
Do you currently have Syphilis?			
SLEEP APNEA (sleep related breathing disorder)	All ratings available	All ratings available	All ratings available
Do you require supplemental oxygen with CPAP machine? Do you have narcolepsy?			
Has surgery been recommended or scheduled?			
Do you use tobacco products?			
SOCIAL SECURITY DISABILITY INSURANCE			Graded Benefit
SPINA BIFIDA			Graded Benefit
SPINAL STENOSIS (one or more areas of the spine have narrowed)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled? Do you have difficulty performing daily activities?			
Have you been diagnosed in the past 24 months? Do you have a loss of feeling in legs or feet?			
Have you received an epidural injection in the past 6 months?			
SQUAMOUS CELL CARCINOMA OF THE SKIN	Graded Benefit	All ratings available	All ratings available
Has a biopsy been recommended or scheduled? Are you waiting for biopsy results?			
STATUS ASTHMATICUS			Graded Benefit
STROKE (blood supply to the brain has been interrupted)			Graded Benefit
SURGERY	Graded Benefit	Graded Benefit	Graded Benefit
Has it been recommended or is scheduled to be performed for any symptom or medical condition?			
THROMBOCYTOPENIA (low platelet count in the blood)			Graded Benefit
THROMBOPHLEBITIS (blood clot occurs in a vein with inflammation)	Graded Benefit	Graded Benefit	Graded Benefit
Did the clot travel to the lung or any other part of the body? Have you had more than one episode in last 12 months?			
THYROID DISORDER (high or low levels of thyroid hormone)	All ratings available	All ratings available	All ratings available
Has surgery been recommended or scheduled? Have you been hospitalized in the past 6 months? Have you been recommended to have a biopsy?			
Have you had thyroid cancer within the past 5 years?			

Medical Condition	Yes to Modification Questions	No to Modification Questions	Possible Rating
TOURETTE'S SYNDROME			Graded Benefit
TRANSIENT ISCHEMIA ATTAC (T.I.A.) (brief neurological attack causing numbness, weakness, forgetfulness, fatigue etc.)			Graded Benefit
TREMOR (involuntary trembling in a part of the body)	Graded Benefit	Graded Benefit	Graded Benefit
Is it due to Parkinson's Disease?			
Is it due to Multiple Sclerosis?			
Have you been recommended to have diagnostic workup to determine cause?			
Do you have difficulty performing daily activities?			
TUBERCULOSIS(life threatening infection that affects the lungs)	Graded Benefit	All ratings available	All ratings available
Are you currently being treated?			
Was it diagnosed in the past 12 months?			
Are you fully recovered?			
ULCERS	All ratings available	All ratings available	All ratings available
Have tests been recommended or scheduled but not yet completed?			
Has surgery been recommended or scheduled but not yet completed?			
Have you been hospitalized in the past 6 months? Are you currently disabled?			
ULCERATIVE COLITIS (disorder of the intestines)	All ratings available	All ratings available	All ratings available
Was surgery performed in the past 12 months? Have you had multiple surgeries?			
Do you take 10 mg or more of a steroid medication? Has surgery been recommended or scheduled?			
Have you been hospitalized in the past 6 months?			
ULCERATIVE ESOPHAGUS			Graded Benefit
URINARY INCONTINENCE (unintentional loss of urine)	All ratings available	All ratings available	All ratings available
Was it due to neurogenic bladder?			
Has surgery been recommended or scheduled?			
URINARY TRACT INFECTION(infection of the urinary system)	All ratings available	All ratings available	All ratings available
Have you been diagnosed with kidney damage? Have you been in the hospital in the past 3 months?			
UTERINE FIBROIDS (non-cancerous tumor of the uterus)	All ratings available	All ratings available	All ratings available
Was surgery or a biopsy been recommended?			
Do you have severe bleeding, pain or other complications?			
VARICOSE VEINS (enlarged veins close to the surface of the skin)	All ratings available	All ratings available	All ratings available
Do you have skin ulcers?			
Has surgery been recommended or scheduled?			
VERTIGO (false sense of motion)	All ratings available	All ratings available	All ratings available
Do you have more than 3 episodes per month?			
Have you been scheduled to undergo diagnostic workup? Have you experienced a fall in the past 12 months?			
WEIGHT LOSS	Graded Benefit	Graded Benefit	Graded Benefit
Has there been a rapid weight loss in the past 6 months?			