

## Field Prescription Drug Guide

The following Guide is designed to assist you when writing a *SIMPL Preferred*, *SIMPL Standard* or Modified Whole Life application. It discloses the most widely used prescriptions and usage. It is not uncommon for applicants to be on medication or multiple medications and this is an underwriting consideration.



**Prescribed medications “obtained or increased in the last 2 years” are used in the underwriting process for *SIMPL Preferred*, *SIMPL Standard* OR MWL.**

**PLEASE NOTE:**

- When multiple R<sub>xs</sub> are used for one disorder it may be a sign that the disease/illness may be at an uninsurable stage and this can be reason for a decline. Please call or check with Underwriter.

LBL/CLICO may investigate any medication (or combination of) which may suggest treatment for a condition that may be life threatening.

If you see an unlisted drug or have any questions, please call our **Underwriting Department at 1-800-731-4300** prior to submitting the application.

<b>BPH = Benign prostate hypertrophy</b> <b>CHF = Congestive Heart Failure</b> <b>COPD = Chronic Obstructive Pulmonary Disease</b>	<b>HTN = Hypertension or High Blood Pressure</b> <b>MS = Multiple Sclerosis</b> <b>RA = Rheumatoid Arthritis</b> <b>RLS = Restless Leg Syndrome</b>
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• (dot) = “Yes” approved for plan

List of Medications	SIMPL PREF.	SIMPL STD.	MWL	Medical Condition	Underwriting Decision
3TC				HIV treatment	
Abarelix				Prostate cancer	
Accupril	•	•	•	HTN/CHF/Renal failure	Yes if for HTN only
Adcirca				Pulmonary Hypertension	
Aggrenox		•	•	Circulatory disorders/Stroke/TIA	Stroke/TIA MWL only
Akineton		•	•	Parkinson's Disease	
Aldactone	•	•	•	HTN/CHF/Renal Failure prevention	Yes if for HTN only
Aldesleukin				Cancer treatment	
Alglucerase				Gaucher's genetic disease	
Alkeran				Cancer	
Altace	•	•	•	HTN/CHF/Kidney Failure prevention	Yes if for HTN only
Altretamine				Cancer treatment	
Amantadine				Severe Parkinson's Disease	
Ambrisentan				Pulmonary HTN/CHF	
Amicar		•	•	Anemia/Cirrhosis	SIMPL Std if Cirrhosis only

List of Medications	SIMPL PREF.	SIMPL STD.	MWL	Medical Condition	Underwriting Decision
Amiodarone			•	CHF/Irregular heart beat	
Amlodipine Besylate	•	•	•	HTN/CHF/Kidney Failure prevention	Yes if for HTN only
Anakinra			•	Rheumatoid Arthritis	
Anastrozole			•	Cancer treatment	<b>Yes Testosterone only</b>
Aplenzin	•	•	•	Major Depression/Depression	
Aromasin			•	Breast cancer	
Arimidex			•	Breast cancer	
Aricept				Dementia, Alzheimer's Dementia	
Atenolol	•	•	•	HTN/Migraines	
Atripla				AIDS, HIV treatment	
Avinza			•	Moderate to Severe pain	
Avastin				Chemotherapy for cancer treatment	
Avonex				Multiple Sclerosis (MS)	
Azasan				Anti-rejection for organ transplant	
Azathioprine				Anti-rejection for organ transplant	
AZT				HIV/AIDS treatment	
Baclofen			•	Anti-spasmodic/MS/Nerve Damage	
Benzotropine			•	Severe Parkinson's Disease	
Betaseron				Multiple Sclerosis (MS)	
Bicalutamide				Cancer treatment	
BiDil			•	Angina/Heart Disease	
Bocerevir		•		Hepatitis C	
Brilinta				Heart / Stroke	
Bumetanide				CHF/Kidney disease	
Bumex				CHF/Kidney disease	
Buprenex			•	Moderate to severe chronic pain	
Buprenorphine			•	Moderate to severe chronic pain	
Butrans			•	Moderate to severe chronic pain	
Byetta	•	•	•	Diabetes	Only if controlled
Caduet	•	•	•	HTN/CHF/Kidney Failure prevention	Yes if for HTN only
Calcitriol				Kidney Dialysis	
Campral				Alcohol Addiction	
Captopril	•	•	•	HTN/CHF	Yes if for HTN only
Carbidopa		•		RLS / Severe Parkinson's Disease	Standard for RLS only
Carboplatin				Cancer	
Cardizem	•	•	•	HTN/Angina/Abnormal Heart	Yes if for HTN only
Carvedilol	•	•	•	Heart failure/Hypertension	Yes if for HTN only
Casodex				Cancer	
Cellcept				Anti-rejection for organ transplant	
Certolizumab pegol		•		Crohn's/Rheumatoid,Psoriatic	
Cilostazol		•		Claudication/Clogged arteries	
Cimzia		•		Crohn's/Rheumatoid,Psoriatic	
Cognex				Dementia/Alzheimer's Dementia	
Combivent		•		COPD/Emphysema	
Copaxone				Multiple Sclerosis (MS)	
Cordarone				CHF/ Heart failure	

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Coreg	•	•	•	Heart failure/Hypertension	Yes if for HTN only
Coumadin		•	•	Blood thinner	If for Stroke MWL only
Cozaar	•	•	•	HTN	
Creon		•		Pancreatic insufficiency	
Cyclosporine				Autoimmune disorders	
Cymbalta	•	•	•	Depression	
DALIResp			•	Severe Respiratory disorder(s)	
Dicalutimide				Cancer	
Digoxin		•	•	Irregular heart beat	
Dilaudid			•	Moderate to severe pain	
Diltiazem	•	•	•	HTN/Angina/Cardiac	Yes if for HTN only
Dimethyl fumarate				Multiple Sclerosis/Brain Lesions	
Disulfiram				Alcoholism	
Donepezil				Alzheimer's dementia	
Dopamine			•	Circulatory problems	
Dopar			•	Severe Parkinson's Disease	
Dronabinol				Cancer, AIDS treatment	
Dronedaron		•		Anti-arrhythmic	
Droperidol			•	Tranquilizer, sedative, anti-nausea	
Droxia				Leukemia/Cancer/Sickle Cell Anemia	
Dynacirc CR	•	•	•	HTN/High Blood Pressure	
Effient			•	CAD/stent - angioplasty history	If current use only MWL
Enalapril	•	•	•	HTN/Hypertension/CHF	Yes if for HTN only
Eldepryl			•	Severe Parkinson's Disease	
Entresto				Chronic heart failure	
Eliquis		•		Blood thinner	
Enbrel			•	Arthritis/Ankylosing Spondylitis	
Emcyt				Cancer	
Entacapone				Severe Parkinson's Disease	
Enzalutamide				Cancer	
Erbix				Cancer treatment	
Ergoloid				Dementia	
Erythropoietin			•	Anemia of Renal or Kidney origin	
Etanercept			•	Arthritis/Ankylosing Spondylitis	
Etopophos				Cancer	
Eulexin				Cancer	
Evzio				Narcotic overdose	
Exelon				Dementia	
Exemestane			•	Breast cancer	
Extavia				Multiple Sclerosis (MS)	
Femara				Cancer	
Fentanyl			•	Severe Pain	
Fentanyl Patch			•	Severe Pain	
Flecainide		•		Arrhythmias/Abnormal Heart	No CHF,Cardiomyopathy
Fluphenazine			•	Psychotic Disorders	
Formoterol		•		COPD	
Furosemide	•	•	•	Fluid/HTN/CHF	Yes if for HTN only
Gabapentin	•	•	•	Pain/Neuropathy	SMP Pref or Std < 900 mg

List of Medications	SIMPL PREF.	SIMPL STD.	MWL	Medical Condition	Underwriting Decision
Galantamine				Alzheimer's dementia	
Glatiramer				Multiple Sclerosis (MS)	
Gleevec				Cancer	
Goserelin				Cancer	
Gilenya				Multiple Sclerosis (MS)	
HCTZ	•	•	•	Fluid/HTN/CHF/Kidney failure	Yes if for HTN only
Hectoral				Kidney Disorder	
Hexalen				Cancer	
Hydergine				Alzheimer's dementia	
Hydrea			•	Leukemia (CLL)	
Hydromorphone			•	Moderate to severe pain	
Hydroxychloroquine			•	Autoimmune disorders	
Hydroxyurea			•	Leukemia (CLL)	
Humira			•	Rheumatoid	
Idarubicin				Leukemia	
Ifosfamide				Cancer	
Imatinib				Cancer	
Imdur			•	Angina/Heart disease	
Imuran				Organ transplant/blood disorders	
Incivek		•	•	Hepatitis C	
Inderal	•	•	•	Tremor/HTN/Angina	Yes if for HTN only
Insulin	•	•	•	Diabetes	Only if controlled
Interferon			•	Cancer, HIV/AIDS, Hepatitis C	Yes if Hepatitis C only
Isosorbide			•	Angina/Heart disease	
Jakafi				Organ transplant/blood disorders	
Kemadrin			•	Severe Parkinson's Disease	
Kineret			•	Rheumatoid Arthritis	
Lamivudine				HIV/AIDS treatment	
Lanoxin		•		Heart/A Fib	If used for CHF, decline
Lantus	•	•	•	Diabetes	Only if controlled
Lasix	•	•	•	Fluid/HTN/CHF	Yes if for HTN only
Letrozole			•	Cancer/Breast Cancer	
Levodopa		•		RLS / Severe Parkinson's Disease	Standard for RLS only
Lisinopril	•	•	•	HTN/Heart	Yes if for HTN only
Lloperidone			•	Schizophrenia	
Lopressor	•	•	•	HTN/Heart	Yes if for HTN only
Lopinavir				HIV/AIDS treatment	
Lupron				Cancer	
Megace			•	Cancer/HIV/AIDS treatment	MWL only if for appetite
Megestrol			•	Cancer/HIV/AIDS treatment	MWL only if for appetite
Memantine				Alzheimer's dementia	
Mercaptopurine				Leukemia	
Mesna				Cancer	
Methadone				Severe pain/Drug addiction	
Methotrexate		•	•	Cancer/MS/Rheumatoid Arthritis	MWL if for Cancer
Metoprolol	•	•	•	HTN/Angina/Heart	Yes if for HTN only
Mitomycin				Cancer	

List of Medications	SIMPL PREF.	SIMPL STD.	MWL	Medical Condition	Underwriting Decision
Modafinil	•	•	•	Daytime sleepiness/Narcolepsy/OSA	
Morphine			•	Moderate to Severe pain	
Mycophenolate				Anti-rejection Organ transplant	
Multaq		•		Anti-arrhythmic	
Naloxone				Narcotic overdose	
Naltrexone				Drug Addiction	
Namenda				Alzheimer's dementia	
Narcan				Narcotic overdose	
Neurontin	•	•	•	Pain/Neuropathy	SMP if < 900 mg daily dose
Nifedipine	•	•	•	HTN/Angina/Heart	SMP PREF for HTN only
Nitrobid			•	Angina/chest pains/Heart	
Nitroglycerine			•	Angina/chest pains/Heart	
Nitroquick			•	Angina/chest pains/Heart	
Nivolumab				Advanced Cancer	
Norfloxacin	•	•	•	Infections	
Norvir				HIV/AIDS treatment	
Nucynta	•	•	•	Pain/Neuropathy	
Nuvigil	•	•	•	Narcolepsy, Excessive sleepiness	
Octreotide			•	Cancer treatment	
Olysio		•	•	Hepatitis C	
Opdivo				Advanced Cancer	
Opana				Severe pain	
Oxycontin			•	Severe pain	
Oxymorphone				Severe pain	
Paclitaxel				Cancer	
Parlodel				Severe Parkinson's Disease	
Permex			•	Severe Parkinson's Disease	
Plaquenil			•	Autoimmune disorders, Lupus	
Plavix		•		Blood thinner	
Pradaxa		•		Blood thinner	
Pramipexole		•		RLS/Mild Parkinson's Disease	
Prasugrel			•	CAD/stent - angioplasty history	If current use only MWL
Procrit			•	Kidney Disorder	
Procyldine			•	Severe Parkinson's Disease	
Prograf				Organ transplant rejection	
Provigil	•	•	•	Excessive sleepiness/Narcolepsy/OSA	
Ranexa			•	Chronic Angina	
Ranolazine			•	Chronic Angina	
Rasagiline			•	Severe Parkinson's Disease	
Renagel				Kidney Dialysis	
Remeron	•	•	•	Depression/Tremors/Panic disorder	
Remicade			•	Rheumatoid	
Reminyl				Alzheimer's/Dementia	
Requip	•	•	•	Parkinson's/Restless Leg Syndrome	SMPL Pref./Std if RLS only
Ribavirin		•	•	Hepatitis C	
Rifaximin				Liver Failure	
Ritonavir				HIV/AIDS treatment	
Rivastigmine				Alzheimer's/Dementia	

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Ropinirole	•	•	•	RLS/Parkinson's Disease	
Ruxolitinib				Organ transplant/blood disorders	
Sandostatin			•	Cancer treatment	
Selegiline	•	•	•	RLS/Dementia	SMP Pref./STD If RLS only
Simeprevir		•	•	Hepatitis C	
Sinemet				Parkinson's Disease	
Spiriva		•		COPD/Emphysema	
Spirolactone	•	•	•	Fluid/HTN/CHF	Yes if for HTN only < 100mg
Szofosbuvir		•	•	Hepatitis C	
Solvadi		•	•	Hepatitis C	
Stalevo			•	Severe Parkinson's Disease	
Stribild				HIV/AIDS treatment	
Suboxone				Drug and Alcohol treatment	
Sunitinib Malate				Advanced Renal Cancer & GIST	
Sutent				Advanced Renal Cancer & GIST	
Symmetrel		•	•	Parkinson's Disease	
Tacrolimus				Organ transplant rejection	
Tamoxifen			•	Breast cancer	
Taiazac	•	•	•	HTN/Angina	Yes if for HTN only
Tapentadol	•	•	•	Pain/Neuropathy	
Tecfidera				Multiple Sclerosis/Brain Lesions	
Telaprevir		•	•	Hepatitis C	
Tenofovir				HIV treatment	
Tizanidine	•	•	•	MS/Spinal cord disorders	No, if for MS
Thorazine			•	Psychotic Disorders	
Tolcapone		•	•	Parkinson's Disease	
Toprol	•	•	•	HTN/Angina/Heart	Yes if for HTN only
Torsemide				CHF/Kidney or Liver Disease	
Toremifene				Cancer	
Triamterene	•	•	•	Fluid/HTN/CHF	Yes if for HTN only
Trifluoperazine			•	Psychotic Disorders	
Trihexyphenidyl		•	•	Parkinson's Disease	
Vasotec	•	•	•	HTN/Angina/CHF	SMPL for HTN only
Viread				HIV treatment	
Vicodin			•	Chronic Pain	
Vitreolis		•		Hepatitis C	
Warfarin		•		Blood thinner	
Xarelto		•		Blood thinner	SMPL STD if no longer taking or for Afib only
Xifaxan				Brain function loss	
Xtandi				Cancer	
ZDV				HIV treatment	
Zenpep		•		Pancreatic insufficiency	
Zidovudine				HIV treatment	
Zoladex				Cancer	
Zometa				Cancer/Multiple Myeloma	
Zytiga				Prostate Cancer	