

Rapid Decision Term Table D Underwriting (Using Rapid App 2 only) Pharmacy Guidelines for Agents

If medications for these conditions are taken in past 10 yrs, DO NOT TAKE APPLICATION

Abnormal Heart Rhythms
Addictions—Alcohol or Drug (5 years)
Alzheimers, Dementia or Parkinson's
Angina or Cerebral Vascular Disease
Anti-Coagulants*
Anti-Psychotics—Schizophrenia, etc.
Anxiety/Depression treated by psychiatrist
Autism
Auto Immune Disorder
Cancer—Hodgkins, Leukemia, Lymphoma
Cardio Vascular Disease
Congestive Heart Failure or Cardiomyopathy
COPD—chronic pulmonary disease
Coronary Artery Disease
Diabetes—Insulin dependent
Hepatitis other A
Hyperthyroidism
HIV or AIDS
Kidney Disease
Liver Disease
Lupus
Major Depression—Bipolar, etc.
Organ Transplants or Valve Replacements
Pancreatitis
Peripheral Vascular Disease
Rheumatoid Arthritis—on Disability or steroids
Severe Muscle Disorders, i.e. Multiple Sclerosis
Seizure—Grand Mal Disorder
Sleep Apnea—severe or under age 50
Thrombosis

* If long term/continual use, o/w call for details

Acceptable Medications (Okay to submit)

NSAIDs	Antibiotics
Sleep aides (Lunesta, Ambien)	Incontinence
Bone strengtheners	GERD
Hypothyroid	Glaucoma
Birth control	Hormones or ED
Allergies	Muscle relaxers (short term)
HCTZ	

Narcotic Pain Medications (Opiates)

- Short term use in past 5 years with details
- Individual consideration if taken long term or continuously (*Percocet, Vicodin, Oxycotin, Oxycodone, etc.*)

Non-Narcotic Pain Medications

- Okay for short term use
- If taken long term or continuously, need details

Prednisone

- Usually prescribed for allergic disorders, skin conditions, ulcerative colitis, arthritis, lupus, psoriasis or breathing disorders
 - If currently taking for Asthma—decline
 - If taken within past 5 years, interview for details and if not on regular basis, Standard applies.
 - If taken over 5 years, not continuously, okay Standard
 - If taken for any other impairment, obtain details!

All of the above medications are okay individually, but if taken with other medications or there are underlying conditions, obtain details and/or call Underwriting.

Note: This is only a GUIDE, it is not all-inclusive.

Top Drugs by Prescriptions Dispensed (A-L)

Key: For Underwriting Rapid Decision Term Table D Products (Using Rapid App 2 only)

A: Individual medications okay to submit

B: Medications taken within past 10 years, interview for details*

C: Medications we will not accept if taken within past 10 years

* unless adequate details are provided on the app

Drug Name	Key	Common Uses or Type of Drug
Abilify	C	Schizophrenia, Bi Polar
Aciphex	A	GERD
Actonel	B	Osteoarthritis, Paget's
Actoplus Met	B	Diabetes
Actos	B	Diabetes
Adderall XR	B	ADHD
Advair Diskus	B	Asthma, COPD
Aggrenox	C	Stroke
Aldara	A	Topical Cream
Allegra-D	A	Allergies
Allegra-D 24 Hour	A	Allergies
Alphagan P	A	Glaucoma
Altace	B	HTN, CHF
Ambien	A	Sleep aid
Ambien CR	A	Sleep aid
AndroGel	A	Hormone
Apri	A	Contraceptive
Aricept	C	Dementia, Alzheimers
Arimidex	C	Breast Cancer
Armour Thyroid	A	Hypothyroid
Arthrotec	B	Arthritis
Asacol	B	Gastro
Asmanex	B	Asthma
Astelina	A	Sinus
Atacand	B	HTN
Avalide	B	HTN, CHF
Avandamet	B	Diabetes
Avandia	B	Diabetes
Avapro	B	HTN
Avelox	A	Antibiotic
Aviane	A	Contraceptive
Avodart	A	BPH
Bactroban	A	Sinus
Benicar	B	HTN
Benicar HCT	B	HTN
BenzaClin	A	Topical Cream
Boniva	A	Osteoporosis
Budeprion SR	B	Depression
Budeprion XL	B	Depression
Byetta	B	Diabetes
Caduet	B	HTN, cholesterol
Catapres-TTS	B	HTN
Celebrex	B	Osteoarthritis, Rheumatoid
Ceron-DM	A	Sinus
Chantix	B	Smoking cessation
Cialis	A	ED
Ciprodex Otic	A	Antibiotic
Clarinx	A	Allergies
Combivent	B	COPD
Concerta	B	ADHD, Depression, Narcolepsy

Drug Name	Key	Common Uses or Type of Drug
Coreg	B	HTN, CHF
Coreg CR	B	HTN, CHF
Cosopt	A	Glaucoma
Coumadin Tabs	B	Anti-Coagulant
Cozaar	B	HTN, LVH, Diabetic neuropathy
Crestor	B	Cholesterol
Cymbalta	B	Depression, anxiety, neuropathy
Depakote	B	Seizures, Migraines, Bi Polar
Depakote ER	B	Seizures, Migraines, Bi Polar
Detrol LA	A	Incontinence
Differin	A	Topical Cream
Digitek	C	CHF, Chronic Afib
Dilantin Kapseals	B	Seizure
Diovan	B	HTN, CHF
Diovan HCT	B	HTN, CHF
Effexor XR	B	Depression, anxiety
Elidel	A	Topical Cream
Enablex	A	Incontinence
Endocet	B**	Pain
Epipen	A	Allergies
Estrostep Fe	A	Contraceptive
Ethedent	A	Dental
Evista	A	Osteoporosis
Flomax	B	BPH
Flovent HFA	B	Asthma
Fluzone	A	Flu vaccine
Focalin XR	B	ADHD
Fosamax	A	Osteoporosis
Fosamax Plus D	A	Osteoporosis
Geodon Oral	C	Anti-Psych
Glipizide XL	B	Diabetes
Glycolax	A	Constipation
Guaifenesin PSE	A	Sinus
Humalog	C	Diabetes, insulin
Humulin 70/30	C	Diabetes, insulin
Humulin N	C	Diabetes, insulin
Hyzaar	B	HTN
Imitrex Oral	B	Migraines
Jantoven	C	Thrombosis
Januvia	B	Diabetes
Junel FE	A	Contraceptive
Kariva	A	Contraceptive
Keppra	B	Seizures
Klor-Con	B	HTN
Lamictal	B	Seizures
Lanoxin	C	Abnormal Rhythm
Lantus	C	Diabetes, insulin
Lescol XL	B	Cholesterol
Levaquin	A	Antibiotic
Levitra	A	ED

** Interview if short term use, if taken long-term or continuously, decline.

Top Drugs by Prescriptions Dispensed (L-Z)

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Drug Name	Key	Common Uses or Type of Drug
Levora	A	Contraceptive
Levothroid	A	Hypothyroid
Levoxyl	A	Hypothyroid
Lexapro	B	Depression, anxiety
Lidoderm	B	Pain of post herpetic neuralgia
Lipitor	B	Cholesterol
Loestrin 24 Fe	A	Contraceptive
Lotrel	B	HTN
Lovaza	B	Triglycerides
Low-Ogestrel	A	Contraceptive
Lumigan	A	Glaucoma
Lunesta	A	Sleep aid
Lyrica	B	Diabetic neuropathy, neuralgia, seizures, fibromyalgia
Metformin	B*	Diabetes
Methylin	B	ADD, Narcolepsy
Micardis	B	Hypertension
Micardis HCT	B	Hypertension
Mirapex	B	Parkinson's, RLS
M-Oxy	B**	Pain
Namenda	C	Dementia, Alzheimers
Nasacort AQ	A	Allergies
Nasonex	A	Allergies
Necon 0.5/35E	A	Contraceptive
Necon 1/35	A	contraceptive
Nexium	A	GERD
Niaspan	B	Cholesterol
Norvasc	B	HTN, Angina
Novlin 70/30	A	Contraceptive
NovoLog Mix 70/30	C	Diabetes-insulin
NuvaRing	A	Contraceptive
Omnicef	A	Contraceptive
Ortho Evra	A	Contraceptive
Ortho Tri-Cyclen	A	Contraceptive
Ortho Tri-Cyclen Lo	A	Contraceptive
OxyContin	B**	Pain
Patanol	A	Conjunctivitis
Paxil CR	B	Anxiety
Plavix	B	Anti-Coagulant
Premarin Tabs	A	Hormone
Premarin	A	Hormone
Prempro	A	Hormone
Prevacid	A	GERD
Primacare One	A	Prenatal Vitamin
ProAir HFA	B	Asthma
Prometrium	A	Hormone
Propecia	A	Hair Loss
Protonix	A	GERD
Proventil HFA	B	Asthma
Provigil	B	Narcolepsy, sleep problems
Pseudovent 400	A	Sinus

Drug Name	Key	Common Uses or Type of Drug
Pulmicort Respules	B	Asthma
Relpax	B	Migraines
Requip	B	Parkinson's, RLS
Restasis	A	Eye Infection
Rhinocort Aqua	A	Sinus
Risperdal	C	Schizophrenia, Bi Polar
Rozerem	A	Insomnia
Seroquel	C	Schizophrenia, Bi Polar
Singulair	B	Asthma, allergies
Skelaxin	A	Osteoporosis
Spiriva	B	COPD
Sprintec	A	Contraceptive
Strattera	B	ADHD
Suboxone	C	Addiction
Sular	B	HTN
Synthroid	A	Hypothyroid
Tamiflu	A	Flu
Tobradex	A	Glaucoma
Topamax	B	Seizures, Migraines
Toprol XL	B	HTN, Angina, Tach, Migraines
Travatan	A	Glaucoma
Tricor	B	Cholesterol
Trileptal	B	Seizures
Trilyte	A	Colonoscopy prep
Trinessa	A	Contraceptive
Tri-Sprintec	A	Contraceptive
Trivora-28	A	Contraceptive
Tussionex	A	Cough
Ultram ER	B	Pain
Uroxatral	B	BPH
Vagifem	A	Antibiotic
Valtrex	B	Antiviral, herpes
Vesicare	A	Incontinence
Viagra	A	ED
Vigamox	A	Conjunctivitis
Vivelle-DOT	A	Hormone
Vytorin	B	Cholesterol
Wellbutrin XL	B	Depression
Xalatan	A	Glaucoma
Xopenex	B	Asthma, RAD
Xopenex HFA	B	Asthma, RAD
Yasmin 28	A	Contraceptive
Yaz	A	Contraceptive
Zetia	B	Cholesterol
Zoloft	B	Depression
Zovirax Topical	B	Herpes, etc.
Zymar	A	Eye Infection
Zyprexa	C	Schizophrenia, Bi Polar
Zyrtec	A	Allergies
Zyrtec Syrup	A	Allergies
Zyrtec-D	A	Allergies

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