

## Does your client qualify for Rapid Decision Term?

### If your client can answer "YES" to these simple questions...

- You are a US citizen or have permanent resident status (green card)?
- You have a valid US Driver's License and a good driving record?
- You are not disabled or receiving disability benefits?
- You have not been rated or denied coverage by another life company (5 years)?

### And answer these questions "NO"...

#### In the past 10 years have you been diagnosed or treated for...

- AIDS, ARC or HIV
- Alzheimer's Disease, Dementia or Memory Loss
- Amyotrophic Lateral Sclerosis (ALS)
- Anemia or Blood/Platelet Disorder
- Aneurysm
- Angina, Cardiomyopathy or Congestive Heart Failure
- Anxiety or Depression on more than 1 medication
- Asthma on more than 2 medications or steroids
- Blockage or Narrowing of the Arteries
- Cancer
- Cerebral Palsy or Cystic Fibrosis
- Cholesterol on more than 2 medications only
- Connective Tissue Disorder, i.e. Lupus or Scleroderma
- Chronic Pain using narcotic medications
- Crohn's Disease or Ulcerative Colitis
- Diabetes or Elevated Sugar in Blood or Urine
- Emphysema or Chronic Obstructive Pulmonary Disease
- Heart Attack
- Heart Murmur, Irregular Heartbeat or Abnormal Heart Rhythm
- Heart or Vascular Disorder
- Hypertension on more than 2 medications only
- Hyperthyroid
- Kidney disease
- Liver Disease, i.e. Hepatitis
- Mentally Challenged or Down's Syndrome
- Muscular Atrophy, Multiple Sclerosis or Paralysis
- Other Intestinal Diseases
- Pancreatitis
- Parkinson's Disease
- Rheumatoid Arthritis
- Seizures
- Sleep Apnea
- Stroke or TIA/Mini-Stroke

### And answer these questions "NO"...

#### In the past 5 years have you...

- Used controlled substances
- Been treated or advised to seek treatment for drug or alcohol use
- Been advised to have any tests, treatment, surgery, etc. not yet completed
- Been a patient in a dependency program or halfway house
- Been convicted of a felony
- Been convicted of driving while under the influence of alcohol or drugs\*
- Are you currently on probation

\* Within the past 3 years.

### And fit within these Build Limits

Height	Min.	Select	Standard
4' 9	76	155	193
4' 10	79	160	197
4' 11	82	165	201
5' 0	84	170	205
5' 1	87	175	210
5' 2	90	180	214
5' 3	93	186	219
5' 4	96	192	225
5' 5	99	198	231
5' 6	102	204	237
5' 7	105	210	243
5' 8	109	216	250
5' 9	112	223	257
5' 10	115	229	264
5' 11	118	236	271
6' 0	122	243	279
6' 1	125	249	287
6' 2	129	256	295
6' 3	132	263	303
6' 4	136	270	311
6' 5	139	277	319
6' 6	143	285	326
6' 7	146	292	334
6' 8	150	300	342

### Issue Limits

Ages	Minimum	Maximum
16-45	\$50,000	\$300,000
46-55	\$50,000	\$200,000
56-65	\$25,000	\$100,000
66-75	\$10,000	\$25,000

### Term Lengths - Years

RD Term 5, 10, 15, 20, 30

**Note: Answering the above questions, does not guarantee a policy will be approved.**

## Top Drugs by Prescriptions Dispensed (A-L)

### Key: For Underwriting Rapid Decision Term Products

A: Medications that are okay to ignore

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

C: Medications that 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	C	Diabetes
Actos	C	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	C	Gastro
Asmanex	B	Asthma
Astelina	A	Sinus
Atacand	B	HTN
Avalide	B	HTN, CHF
Avandamet	C	Diabetes
Avandia	C	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	C	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	C	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	C	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	C	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	B	Thrombosis
Januvia	C	Diabetes
Junel FE	A	Contraceptive
Kariva	A	Contraceptive
Keppra	B	Seizures
Klor-Con	B	HTN
Lamictal	C	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)

### Key: For Underwriting Rapid Decision Term Products

A: Medications that are okay to ignore

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

C: Medications that 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
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	C*	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	C	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

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

## Rapid Decision Term Underwriting: 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  
Alzheimers, Dementia or Parkinson's  
Angina or Cerebral Vascular Disease  
Anti-Coagulants\*  
Anti-Psychotics - Schizophrenia, etc.  
Auto Immune Disorder

Cancer - Hodgkins & Leukemia  
Chronic Hepatitis  
Congestive Heart Failure or Cardiomyopathy  
COPD - chronic pulmonary disease  
Crohn's or Ulcerative Colitis

Diabetes - Tablets\*\* or Insulin

Hyperthyroidism  
HIV or AIDS

Major Depression - Bipolar, etc.

Organ Transplants or Valve Replacements

Rheumatoid Arthritis

Severe Muscle Disorders  
Seizure Disorders

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

\*\*If prescribed by OB/GYN, call for details

### Acceptable Medications Without Debts

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
- Decline if taken long term or continuously  
(*Percocet, Vicodin, Oxycontin, 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 taken within past 2 years 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.**