

## IHA HEALTH - UNINSURABLE HEALTH CONDITIONS

### The following situations are uninsurable:

- surgery, medical tests, treatment or therapy that has not been performed
- surgery may be required within the next 12 months for cataract(s)
- hospitalized two or more times within the last two years
- currently hospitalized, bedridden, living in a nursing facility, receiving hospice or home health care, using a wheelchair or a motorized mobility aid

If the applicant has been diagnosed with **diabetes**, any of the factors bulleted below will make the risk not acceptable. Simply being on insulin is not, by itself, a cause for a decline.

- more than 50 units of insulin daily\*
- three or more medications to treat diabetes (insulin and oral)\*
- three or more medications to treat high blood pressure\*
- retinopathy (vision complications)
- neuropathy (neurological complications)
- heart disease of any type

\*If these factors existed more than one year ago but not within the past year the risk can be insurable. If these factors existed at any time within the past year, the risk is not insurable. If the applicant's history does not fall clearly into either of these two categories, consideration for coverage may be given to those persons with controlled hypertension and diabetes. An applicant is considered to be controlled if his/her **AI C** reading is 7 or under and his/her blood pressure readings are 150/90 or below. In general, to verify stability there should be no other medical complications related to diabetes or high blood pressure and their **AI C** and blood pressure reading are within the standards provided above. Individual consideration will be given when appropriate.

### If the client has ever had the following conditions, the risk is not insurable.

organ transplant

amputation caused by disease

emphysema

chronic pulmonary disorder examples: bronchiectasis, chronic bronchitis, chronic obstructive lung disease, chronic interstitial disease, chronic pulmonary fibrosis, cystic fibrosis, sarcoidosis.

Use of supplemental oxygen or a nebulizer to treat a pulmonary / respiratory disorder

Parkinson's disease

multiple sclerosis

ALS (amyotrophic lateral sclerosis), Lou Gehrig's disease

systemic lupus

myasthenia gravis

Alzheimer's disease

senile dementia

other cognitive disorder

AIDS, ARC or HIV infection

If the client has ever had the following conditions, the risk is not insurable. (Continued)

Internal cancer or melanoma  
chronic kidney disease, including end stage renal disease, renal failure cirrhosis  
chronic hepatitis  
alcoholism  
drug abuse  
mental or nervous disorder requiring psychiatric hospitalization  
heart attack  
    coronary artery disease  
    congestive heart failure  
    enlarged heart  
    heart valve surgery including replacement  
    use of heart pacemaker or defibrillator  
    stroke  
    TIA (transient ischemic attack)  
    carotid artery disease  
    peripheral vascular disease  
    rheumatoid arthritis  
    crippling or disabling arthritis

**Generally, if the client has been treated or been advised by a physician to have treatment for the following conditions within the last five years, the risk is not insurable.** However, for some but not all of these conditions, there might be situations where an applicant has been receiving medical treatment or taking prescription medication for a long-standing and controlled health condition.

Some conditions might be considered to be controlled if there have been no changes in treatment or medications for at least two years. If this situation exists and you would like consideration to be given to the application, answer the appropriate question "Yes," and attach an explanation stating how long the condition has existed and how it is being controlled. Be sure to include the names and dosages of all prescription medications. Another option is to call an underwriter before completing the application.

osteoporosis with one or more fractures  
heart rhythm disorders

#### **DENIAL OF CLAIM AND/OR POLICY RESCISSION**

If IHA determines that any answers provided on the application for insurance were incorrect or untrue, the company has the right to deny benefits or rescind the policy.

## PARTIAL LIST OF UNINSURABLE MEDICATIONS

Below is a partial list of uninsurable medications. Please contact underwriting if you are unsure about a medication that does not appear in the list below.

If the medication is on the list below but is being prescribed for a condition not listed below or is being prescribed in an "off-label" situation, the condition may or may not be insurable. However, if the "off-label" condition being treated is on the list of uninsurable health conditions, the risk is not insurable. If the situation is not clear, it is best to contact underwriting in advance of filling out an application.

<b>Generic</b>	<b>Brands</b>	<b>Used for</b>
abacavir	Ziagen	HIV
abarelix	Plenaxis	cancer
abciximab	ReoPro	heart
acamprosate	Campral	alcohol abuse
adalimumab	Humira	rheumatoid arthritis
AL-721	AL-721	AIDS, HIV
albuterol/ipratropium	DuoNeb, Combivent Respinnat	COPD
alemtuzumab	Campath, Lemtrada	multiple sclerosis, leukemia
alteplase	Activase	heart, stroke
altretarnine	Hexalen	cancer
amantadine	Endantadine, Symmetrel, Symadine	Parkinson's
ambrisentan	Letairis	pulmonary hypertension
amiodarone	Cordarone, Pacerone, Nexterone	heart
anakinra	Kineret	rheumatoid arthritis
anastrozole	Arimidex	cancer
apomorphine	Apokyn, Uprima	Parkinson's
aripripazole	Abilify, Aristada	schizophrenia
asparaginase	Elspar	leukemia
atazanavir	Reyataz	HIV
auranofin	Ridaura	rheumatoid arthritis
aurothioglucoase	Solganal	rheumatoid arthritis
aurothiomalate	Myochrysine, Aurolate	severe arthritis
azathioprine	Imuran ,Azasan	rheumatoid arthritis, kidney transplant
BOG	TheraCyx, Tice BOG	bladder cancer
becaplermin	Regranex	diabetic neuropathy
benztropine	Cogentin	Parkinson's
bevacizumab	Avastin	cancer
bicalutamide	Casodex	prostate cancer
biperiden hydrochloride	Akineton	Parkinson's
bleomycin	Blenoxane	cancer
bromocriptine	Cycloset, Parlodel	Parkinson's
busulfan	Myleran, Busulfex	cancer
capecitabine	Xeloda	cancer
carbidopa	Lodosyn	Parkinson's
carbidopa/levodopa	Sinemet, Rytary, Duopa , Atamet, Carbilev, Parcopa	Parkinson's
carboplatin	Paraplatin	cancer
chlorambucil	Leukeran	cancer, kidney disease, rheumatoid arthritis

<b>Generic</b>	<b>Brand</b>	<b>Used for</b>
chlorotrianisene	Tace	cancer
chlorpromazine	Thorazine	schizophrenia, psychosis
cilostazol	Pietal	peripheral vascular disease
cinacalcet	Sensipar	hyperparathyroidism due to cancer or kidney disease
cisplatin	Platinol	cancer
cladribine	Leustatin	leukemia
clozapine	Clozaril, FazaClo, Versacloz	schizophrenia
cyclophosphamide	Cytosan, Neosar	cancer, rheumatoid arthritis, lupus
cycloserine	Seromycin	tuberculosis
cyclosporine	Neoral, Sandimmune, Gengraf	organ transplant, cancer, severe arthritis
dalteparin	Fragmin	cardiovascular, cancer
dantrolene	Dantrium, Ryanodex, Revonto	multiple sclerosis
darunavir	Prezista	AIDS, HIV
delavirdine	Rescriptor	AIDS, HIV
didanosine	Videx, ddl	AIDS, HIV
dipyridamole	Persantine	cardiovascular
dipyridamolekspirin	L. Aggrenox	stroke, TIA
disulfiram	Antabuse	alcohol abuse
donepezil	Aricept	dementia
doxorubicin	Adriamycin, Caelyx, Rubex	cancer
dronabinol	Marinol, THC	cancer
efavirenz	Sustiva	AIDS, HIV
emtricitabine	Atripla	AIDS, HIV
emtricitabine	Emtriva, Coviracil	AIDS, HIV
emtricitabine/tenofovir	Truvada	HIV
enfuvirtide	Fuzeon	AIDS, HIV
enoxaparin	Lovenox	peripheral vascular disease
entacapone	Comtan	Parkinson's
entacapone/levodopa/carbidopa	Stalevo	Parkinson's
epoetin alfa	Epogen, Procrit, Eprex	chronic kidney disease
eptifibatide	Integrilin	heart
ergoloid mesylates	Hydergine	dementia
estramustine	Emcyt	cancer
etanercept	Enbrel	severe arthritis
ethinyl estradiol	Estinyl	cancer
ethopropazine	Parsidol	Parkinson's
etoposide	VePesid, Toposar, Etopophos	cancer
exemestane	Aromasin	cancer
filgrastim	Neupogen, Granix, Zarxio	cancer
fecainide	Tambocor	heart
fluorouracil	Adrucil	cancer
fuphenazine	Modecate, Prolixin, Moditen, Permitil	psychosis
flutamide	Euflex, Eulexin	cancer
fondaparinux	Arixtra	vascular disease
fosamprenavir	Lexiva	HIV

<b>Generic</b>	<b>Brands</b>	<b>Used for</b>
foscarnet sodium	Foscavir	AIDS, HIV
fulvestrant	Faslodex	cancer
galantamine	Razadyne, Reminyl	dementia
glatiramer	Copaxone, Glatopa	multiple sclerosis
gold sodium thiomalate	Myochrysine, Aurolate	severe arthritis
goserelin	Zoladex	cancer
haloperidol	Haldol, Peridol	psychosis
heparin	Calcilean, Calciparine, Hepalean, Liquaemin	cardiovascular
hydroxyurea	Hydrea, Droxia	cancer
imatinib	Gleevec	cancer
indinavir	Crixivan, I DV	AIDS, HIV
infliximab	Remicade	rheumatoid arthritis
insulin > 50 units per day	many brands	diabetes mellitus
interferon	many brands	AIDS, HIV, cancer, multiple sclerosis, hepatitis
interferon alfa-2a	Roferon-A	AIDS, HIV, cancer
interferon beta 1a	Avonex, Rebif	multiple sclerosis
interferon beta 1b	Betaseron, Extavia	multiple sclerosis
ipratropium	Atrovent	COPD
isoniazid	Hyzyd, INH, Laniazid, Nydrazid, Rimifon, Tubizid	tuberculosis
lamivudine	Combivir, 3TC, Efavir	AIDS
lamivudine/zidovudine/abacavir	Trizivir	HIV
letrozole	Femara	cancer
leucovorin	Wellcovorin	cancer
leuprolide	Lupron, Eligard	cancer
levamisole hydrochloride	Ergamisol	cancer
levodopa	Larodopa, Dopar, L-Dopa	Parkinson's
lomustine	Gleostine, CCNU	cancer
lopinavir	Kaletra	HIV
loxapine	Loxitane	schizophrenia
maraviroc	Selzentry	HIV
medroxyprogesterone acetate	Depo-Provera, Provera, Amen, Curretab, Cycrin	cancer
megestrol	Megace	cancer
melphalan	Alkeran	cancer
memantine	Namenda	dementia
methadone	Methadose, Dolophine	severe pain
methotrexate	Trexall, Rheumatrex, Rasuvo, Otrexup	severe arthritis, cancer
mitomycin	Mutamycin	cancer
mitoxantrone	Novantrone	multiple sclerosis, cancer
morphine	Contin, Avinza, Depodur, Duramorph, Infumorph, Astramorph, Kadian, Oramorph, Rapi-Ject, Roxanol	severe pain
mycophenolate	CellCept, Myfortic	myasthenia gravis, organ transplant

<b>Generic</b>	<b>Brands</b>	<b>Used for</b>
naltrexone	ReVia, Vivitrol, Depade	opioid or alcohol detox
natalizumab	Tysabri	multiple sclerosis
nebulizer device		respiratory / pulmonary disorders
nelfinavir	Viracept	AIDS, HIV
neostigmine	Prostigmin, Bloxiverz	Myasthenia Gravis
nesiritide	Natrecor	congestive heart failure
nevirapine	Viramune	AIDS, HIV
nilutamide	Nilandron	cancer
nitroglycerine	glyceryl trinitrate, Nitro!, Nitro Bid, Tridil, NTG	heart
nitroglycerine transdermal	NitroDur, Minitran, Deponit, Nitrocine	heart
olanzapine	Zyprexa	schizophrenia
ondansetron	Zofran	cancer
oxygen		Respiratory / pulmonary disorder
paliperidone	Invega	schizophrenia
penicillamine	Cupriline, Depen	rheumatoid arthritis, disease of liver or kidneys
pergolide mesylate	Permax	Parkinson's
perphenazine	Trilafon	schizophrenia
pimozide	Orap	schizophrenia
pramipexole	Mirapex	Parkinson's
procainamide	Procanbid, Pronestyl	heart
prochlorperazine	Compazine	psychosis
procyclidine	Kemarin	Parkinson's
pyridostigmine	Mestinon, Regonol	Myasthenia Gravis
quetiapine	Seroquel	schizophrenia
quinidine	Quinaglute, Quinidex	
rasagiline	Azilect	Parkinson's
riluzole	Rilutek	ALS - amyotrophic lateral sclerosis
risperidone	Risperdal	schizophrenia, psychosis
ritonavir	Norvir	AIDS, HIV
rituximab	Rituxan	non-Hodgkin lymphoma
rivastigmine	Exelon	dementia
ropinirole	Requip	Parkinson's
rotigotine	Neupro	Parkinson's
saquinavir	Invirase, Fortovase	AIDS, HIV
selegiline	Carbex, Eldepryl, Zelapar	Parkinson's
sotalol	Betapace, Sorine, Sotylize	heart
stavudine	Zerit, d4T	AIDS, HIV
streptozocin	Zanosar	cancer
tacrine	Cognex	dementia
tacrolimus	Prograf, Hecoria, Astagraf, Envarsus	myasthenia gravis, organ transplant
tamoxifen	Soltamox	cancer
tenofovir	Viread	AIDS, HIV
testolactone	Teslac	cancer
thioridazine	Mellaril	psychosis, dementia

<b>Generic</b>	<b>Brands</b>	<b>Used for</b>
thiotepa	Tespa, Thioplex	cancer
thiothixene	Navane	psychosis
ticlopidine	Ticlid	cardiovascular
tiotropium	Spiriva	COPD
tipranavir	Aptivus	AIDS, HIV
tirofiban	Aggrastat	heart, kidney
tolcapone	Tasmar	Parkinson's
toremifene	Fareston	cancer
trastuzumab	Herceptin	cancer
treprosinil	Tyvaso, Remodulin, Orenitram	pulmonary hypertension
trifluoperazine	Stelazine	schizophrenia, psychosis
trihexyphenidyl	Artane, Trihex	Parkinson's
triptorelin	Trelstar	cancer
valganciclovir	Valcyte	cytomegalovirus disease, HIV
vincristine	Oncovin, Vincasar	cancer
warfarin	Coumadin, Jantoven	cardiovascular
zalcitabine	Hivid, &IC	AIDS, HIV
zidovudine	AZT, ZDV, Retrovir	AIDS, HIV, hepatitis
ziprasidone	Geodon	schizophrenia, psychosis
zoledronic acid	Reclast, Zometa	hypercalcemia caused by cancer

## HEIGHT AND WEIGHT CHART

<b>Height</b>	<b>Standard/ Sub- Standard Premium Low Weight</b>	<b>Preferred Premium Weight</b>	<b>Standard/ Sub- Standard Premium High Weight</b>
4' 2"	54 - 59	60 - 124	125 - 149
4' 3"	56 - 62	63 - 129	130 - 155
4' 4"	59 - 64	65 - 135	136 - 161
4' 5"	60 - 67	68 - 140	141 - 168
4' 6"	63 - 70	71 - 145	146 - 174
4' 7"	65 - 72	73 - 151	152 - 181
4' 8"	67 - 75	76 - 156	157 - 187
4' 9"	70 - 78	79 - 162	163 - 194
4' 10"	72 - 80	81 - 167	168 - 201
4' 11"	75 - 83	84 - 173	174 - 208
5' 0"	77 - 86	87 - 179	180 - 215
5' 1"	80 - 89	90 - 185	186 - 222
5' 2"	83 - 92	93 - 191	192 - 229
5' 3"	85 - 95	96 - 197	199 - 237
5' 4"	88 - 98	99 - 204	205 - 244
5' 5"	91 - 101	102 - 210	211 - 252
5' 6"	93 - 104	105 - 217	218 - 260
5' 7"	96 - 108	109 - 223	224 - 268
5' 8"	99 - 111	112 - 230	231 - 276
5' 9"	102 - 114	115 - 237	238 - 284
5' 10"	105 - 117	118 - 244	245 - 292
5' 11"	108 - 121	122 - 251	252 - 301
6' 0"	111 - 124	125 - 258	259 - 309
6' 1"	114 - 128	129 - 265	266 - 318
6' 2"	117 - 131	132 - 273	274 - 326
6' 3"	121 - 135	136 - 280	281 - 335
6' 4"	124 - 139	140 - 288	289 - 344
6' 5"	127 - 142	143 - 295	296 - 353
6' 6"	130 - 146	147 - 303	304 - 363
6' 7"	134 - 150	151 - 311	312 - 373
6' 8"	137 - 154	155 - 319	320 - 382
6' 9"	140 - 158	159 - 327	328 - 392
6' 10"	144 - 162	163 - 335	336 - 402
6' 11"	147 - 166	167 - 343	344 - 412
7' 0"	151 - 170	171 - 351	352 - 422
7' 1"	155 - 174	175 - 360	361 - 432
7' 2"	158 - 178	179 - 368	369 - 442
7' 3"	162 - 182	183 - 377	378 - 452
7' 4"	166 - 186	187 - 386	387 - 463