

Diabetes Field Underwriting Guidelines

General Guidelines

- **Insulin** guidelines apply if diabetes is controlled with insulin (may also be using oral medication in combination). The following are not eligible:
 - Insulin diabetics under age 50
 - Insulin diabetics who use tobacco or nicotine products
- **Non-insulin** guideline applies if diabetes is controlled with oral medication or diet only. The following are ineligible for coverage:
 - Non-insulin diabetics under age 30
 - Non-insulin diabetics age 30-49 who use tobacco or nicotine products
 - Non-insulin diabetics age 50-65 who use tobacco or nicotine products and have had diabetes for more than 15 years
- Complications such as nerve pain, kidney disease and/or retinopathy (eye disease) will result in ineligibility.
- Calculate points as below to determine whether an application should be submitted.

STEP ONE

Add points based on age, length of time the Proposed Insured has had diabetes.

| Age | 0 to 15 years | Greater than 15 years |
|-------|---------------|-----------------------|
| 30-39 | 4 | Decline |
| 40-49 | 3 | Decline |
| 50-59 | 2 | 4 |
| 60-65 | 1 | 3 |

STEP TWO

Add points based on Diabetes Height/Weight Chart on the next page.

STEP THREE

Add 2 points if the Proposed Insured has used nicotine in the past 12 months.

STEP FOUR

Add 2 points if the Proposed Insured uses insulin.

POINTS

| Total | Step 1 Age & time | Step 2 Height/Weight | Step 3 Tobacco Use | Step 4 Insulin use |
|-------|----------------------|-------------------------|-----------------------|-----------------------|
| _____ | = _____ | + _____ | + _____ | + _____ |

DECISION

- **If total is less than or equal to 4 points**, submit the application for underwriting.
- **If greater than 4 points**, do not submit application. The client is ineligible for this product.

Diabetes Field Underwriting Guidelines

Diabetes Height/Weight Chart

| Points to add | 0 | 1 | 2 | 3 |
|---------------|---------|---------|---------|---------|
| 4'8" | 83-140 | 141-167 | 168-176 | 177-185 |
| 4'9" | 86-145 | 146-173 | 174-182 | 183-191 |
| 4'10" | 89-150 | 151-179 | 180-188 | 189-198 |
| 4'11" | 92-155 | 156-185 | 186-195 | 196-205 |
| 5'0" | 95-161 | 162-191 | 192-202 | 203-212 |
| 5'1" | 98-166 | 167-198 | 199-209 | 210-219 |
| 5'2" | 102-172 | 173-205 | 206-215 | 216-226 |
| 5'3" | 105-177 | 178-211 | 212-222 | 223-234 |
| 5'4" | 108-183 | 184-218 | 219-230 | 231-241 |
| 5'5" | 112-189 | 190-225 | 226-237 | 238-249 |
| 5'6" | 115-195 | 196-232 | 233-244 | 245-257 |
| 5'7" | 119-201 | 202-239 | 240-252 | 253-264 |
| 5'8" | 122-207 | 208-246 | 247-259 | 260-272 |
| 5'9" | 126-213 | 214-253 | 254-267 | 268-280 |
| 5'10" | 129-219 | 220-261 | 262-275 | 276-289 |
| 5'11" | 133-225 | 226-268 | 269-283 | 284-297 |
| 6'0" | 137-232 | 233-276 | 277-291 | 292-305 |
| 6'1" | 141-238 | 239-284 | 285-299 | 300-314 |
| 6'2" | 145-245 | 246-292 | 293-307 | 308-323 |
| 6'3" | 148-251 | 252-299 | 300-315 | 316-331 |
| 6'4" | 152-258 | 259-308 | 309-324 | 325-340 |
| 6'5" | 156-265 | 266-316 | 317-333 | 334-349 |
| 6'6" | 161-272 | 273-324 | 325-341 | 342-359 |
| 6'7" | 165-279 | 280-332 | 333-350 | 351-368 |
| 6'8" | 169-286 | 287-341 | 342-359 | 360-377 |
| 6'9" | 173-293 | 294-349 | 350-368 | 369-387 |

Any weight above the range in the last column shown for the Proposed Insured's height is a decline.