

## List of Concerning Medications

The following list provides some examples of medications that may not be eligible for coverage.

Medications	Impairment
Amiodarone HCL	Arrhythmia
Anastrozole	Cancer
Anoro Ellipta	Serious COPD
Antabuse	Alcohol/Drugs
Aricept	Dementia/Cognitive Disorder
Arimidex	Cancer
Benlysta	Systemic Lupus
Bevespi Aerosphere	Serious COPD
Bidil	CHF
Calcitriol	Kidney Disease/Failure
Carbidopa-Levodopa	Parkinson's
Casodex	Cancer
Clopidogrel	Heart Disease, Stroke/TIA, PVD/PAD
Daliresp	Serious COPD
Digoxin	Heart Failure/Arrhythmias
Donepezil HCL	Dementia/Cognitive Disorder
Effient	Heart Disease, Stroke/TIA, PVD/PAD
Enbrel	Rheumatoid Arthritis/Ankylosing Spondylitis/Psoriatic Arthritis
Exelon	Dementia/Cognitive Disorder

Medications	Impairment
Femara	Cancer
Furosemide	CHF
Geodon	Psychotic Disorder
Haloperidol	Psychotic Disorder
Humira	Rheumatoid Arthritis / Ankylosing Spondylitis / Psoriatic Arthritis
Hydralazine	Severe Hypertension
Hydrea	Cancer
Imuran	Organ Transplant
Inspra	CHF
Invirase	HIV
Isosorbide	Angina
Lanoxin	Heart Failure/Arrhythmias
Lupron	Cancer
Methadone	Opiate dependency
Methyldopa	Severe Hypertension
Namenda	Anti-Dementia
Nitrostat/Nitro/Nitroglycerin	Angina/Chest pain
Pegasys	Hepatitis
Plavix	Heart Disease, Stroke/TIA, PVD/PAD
Pletal	Heart Disease, Stroke/TIA, PVD/PAD
Prochlorperazine	Psychotic Disorder

Medications	Impairment
Quetiapine	Psychotic Disorder
Ranexa	Angina/Chest pain
Remicade	Rheumatoid Arthritis/Ankylosing Spondylitis/Psoriatic Arthritis
Ribavirin	Hepatitis
Rilutek	ALS
Risperidone	Psychotic Disorder
Sensipar	Kidney Disease/Failure
Serzone	Psychotic Disorder
Sinemet	Parkinson's
Stiolto Respimat	Serious COPD
Suboxone	Opiate dependency
Tamoxifen	Cancer
Trelegy Ellipta	Serious COPD
Utibron Neohaler	Serious COPD
Zemplar	Kidney Disease/Failure
Zyprexa	Psychotic Disorder

## Guide to Impairments

Some medical impairments cannot be considered for coverage. Please see this section for guidance.

The underwriting approach is designed to accommodate the likelihood of multiple medical conditions. Conditions are evaluated in a manner which takes into account varying degrees of severity, treatment and age. Note that the presence of either numerous or significant medical conditions may result in decline. The following are some examples:

- Chronic kidney disease with high blood pressure.
- Depressive and/or anxiety problems in combination with alcohol abuse.
- Diabetes in combination with Coronary Artery Disease (CAD), Cardiovascular Disease (CVD), or kidney disease.
- Diabetes with insulin, tobacco use, and current age 30-40.
- Any history of cancer with more than one occurrence in the same location or metastasis (spreading).
- Chronic pain history with opioid and benzodiazepine prescriptions may be unacceptable.