

### Uninsurable Health Conditions

Acoustic Neuroma (unoperated)	Connective Tissue Disease
Acromegaly	Cor Pulmonale
ADL Deficit	CREST Syndrome
AIDS/ARC	Crohn's (multiple flares or with complications)
Adult Day Care within 6 months	Cushing's Syndrome
Agoraphobia	Cystic Fibrosis
Alcohol 4 or more drinks daily	
Alcoholism with any current alcohol use	Defibrillator (implanted)
ALS	Dementia
Alzheimer's Disease	Dermatomyositis
Amputation due to disease, other than cancer	Diabetic Complications (neuropathy, nephropathy, retinopathy, gastropathy)
Amputation 2 or more limbs	Dialysis
Amyloidosis	Dilated Cardiomyopathy
Ankylosing Spondylitis	Disabled, except < 50% VA disability
Anorexia	Down's Syndrome
Aplastic Anemia	Dwarfism
Arnold-Chiari Malformation	Dystonia
Arrhythmia (uncontrolled)	
Arteriovenous Malformation (AVM) (unoperated)	Ehlers-Danlos
Arthritis requiring narcotic pain medication	Epilepsy (>2 seizures/year)
Asperger's Syndrome	Epstein-Barr Virus (within 2 years)
Assisted Living Facility (resident within 6 months)	
Ataxia	Fibromuscular Dysplasia
Avascular Necrosis (unoperated)	Fibromyalgia (disabling)
	Frailty
Back Pain (disabling or requiring narcotic pain medication)	Friedrich's Ataxia
Bell's Palsy (present)	
Benign Positional Vertigo (BPV) (with falls)	Gaucher's
Bipolar (diagnosed within 3 years, psychiatric hospitalization within 2 years, 2 or more psychiatric hospitalizations)	Glomerulonephritis
Blindness (not adapted or with ADL/IADL limitations)	
Bowel Incontinence	Head Injury (residual functional or cognitive impairment)
Buerger's Disease	Heart Transplant
Bulimia	Hemiplegia
Bullous Pemphigoid (active)	Hemophilia
	Hepatitis (chronic, active, alcohol related, residual liver damage)
Cardiomyopathy (dilated)	HIV Positive
Castleman's	Hoarding
Cerebral Aneurysm (unoperated)	Home Health Care (within 6 months)
Cerebral Palsy	Huntington's Chorea
Cerebrovascular Accident (CVA) (2 or more)	Hydrocephalus
Charcot Marie Tooth	IADL Deficit
Chronic Pain (requiring narcotics, TENS unit, implantable stimulator, ADL/IADL deficit)	Immune Deficiency
Cirrhosis	Implantable Stimulator
Complex Regional Pain Syndrome	Irritable Bowel Syndrome (uncontrolled or with weight loss)
Confusion	

## Uninsurable Health Conditions (continued)

Kidney Failure	Post Polio Syndrome (with progressive weakness, fatigue, or limitations)
Kidney Transplant	Pregnancy (Is pregnant or receiving medical treatment to become pregnant)
Lacunar Infarct (2 or more)	Primary Biliary Cirrhosis
Liver Transplant	Pseudotumor Cerebri
Lou Gehrig's Disease	Psychiatric Hospitalization (within 3 years, or 2 or more)
Lupus (systemic)	Psychosis
Marfan's Syndrome	Pulmonary Hypertension
Medicaid Recipient	Quad Cane use
Memory Loss	Quadriplegia
Mental Retardation	Reflex Sympathetic Dystrophy
Mixed Connective Tissue Disease	Retinal Vein Occlusion (2 or more)
Multiple Myeloma	Schizophrenia
Multiple Sclerosis	Scleroderma
Muscular Dystrophy	Sclerosing Cholangitis
Myelodysplasia	Shingles (within 6 months)
Myelodysplastic Syndrome	Sjogren's Syndrome (systemic)
Myelofibrosis	Social Withdrawal
Myasthenia Gravis (generalized)	Speech Therapy (within 3 months*) *contact Underwriting to prequalify if within 3 months
Neurofibromatosis	Spina Bifida
Neurogenic Bowel or Bladder	Stroke (2 or more)
Neuropathy (related to diabetes or alcohol, or with history of falls or skin ulcers), or severe	Surgery (requiring general anesthesia scheduled or planned)
Nursing Home resident (within 6 months)	Systemic Lupus
Occupational Therapy (within 3 months*) *contact Underwriting to prequalify if within 3 months	Thalassemia Major
Organ Transplant	Thrombocytosis
Organic Brain Syndrome	Transient Ischemic Attack (TIA) (2 or more)
Osteoporosis (T score -4.0 or worse)	Tuberculosis
Oxygen use	Underweight
Pancreas Transplant	Ventriculoperitoneal shunt
Pancreatitis (alcohol related, or >2 episodes)	Von Willebrand's Disease
Paralysis	Walker use
Paraplegia	Wegener's Granulomatosis
Parkinson's Disease	Weight loss (unintentional or unexplained)
Pemphigus Vulgaris	Wheelchair use
Physical Therapy (within 3 months*) *contact Underwriting to prequalify if within 3 months	
Pick's Disease	
Polycystic Kidney Disease	
Polymyositis	
Polyneuropathy	
Post Herpetic Neuralgia	

## Underwriting Guidelines

### Some Medications Associated With Uninsurable Health Conditions

This list is not all-inclusive. An application should not be submitted if a client is taking any of the following medications.

Medication	Condition	Medication	Condition
3TC	HIV	Ergoloid	Dementia
Abilify	Antipsychotic	Exelon	Dementia, Parkinson's
Adriamycin	Cancer	Fentanyl	Chronic Pain
Akinetin	Parkinson's	Furosemide	Heart/Kidney Disease
Alkeran	Cancer	>60 mg/day	
Amantadine	Parkinson's	Fuzeon HIV	
Antabuse	Alcohol Abuse	Galantamine	Dementia
Apokyn	Parkinson's	Geodon	Schizophrenia
Aptivus	HIV	Gleevac C	ancer
Aricept	Dementia	Gold	Rheumatoid Arthritis
Arimidex	Cancer treatment, acceptable if used for cancer prevention	Haldol	Psychosis
Artane	Dementia	Haloperidol	Psychosis
Atripla	HIV	Hepsera	Hepatitis B
Avinza	Chronic Pain	Herceptin	Cancer
Avonex	Multiple Sclerosis	Hydergine	Dementia
Axona	Dementia	Hydrea	Cancer
Azilect	Parkinson's	Hydrocodone	Chronic Pain
AZT	HIV	Hydromorphone	Chronic Pain
Baclofen	Multiple Sclerosis	Hydroxyurea	Cancer
Baraclude	Hepatitis B	Imuran	Immunosuppression
Bendopa	Parkinson's	Incivek	Hepatitis C
Betaseron	Multiple Sclerosis	Insulin	Diabetes
Boceprevir	Hepatitis C	>50 units/day	
Capaxone	Multiple Sclerosis	Interferon	HIV, Hepatitis, Multiple Sclerosis
Carbidopa	Parkinson's	Indinavir	HIV
Cee Nu	Cancer	Invega	Schizophrenia
Cellcept	Organ Transplant	Invirase	HIV
Cerefolin	Memory Loss	Isoxsuprine	Dementia
Cisplatin	Cancer	IVIG	Immune Deficiency
Codeine	Chronic Pain	Kadian	Chronic Pain
Cogentin	Parkinson's	Kaletra	HIV
Cognex	Dementia	Kemadrin	Parkinson's
Combivir	HIV	Lanzac	Psychosis
Comtan	Parkinson's	Lasix	Heart Disease
Copaxone	Multiple Sclerosis	>60 mg/day	
Crixivan HIV		L-Dopa	Parkinson's
Cycloserine	Alzheimer's	Lenalidomide	Myelodysplastic Syndrome
Cytosan	Cancer, severe Arthritis	Letairis	Pulmonary Hypertension
D4T	HIV	Lexiva	HIV
Dantrium	Multiple Sclerosis	Leukeran	Immunosuppression
Dantrolene	Multiple Sclerosis	Levodopa	Parkinson's
DDC	HIV	Lioresal	Multiple Sclerosis
DDI	HIV	Lomustine	Cancer
Demerol	Chronic Pain	Lorcet	Chronic Pain
Deprenyl	Parkinson's	Lortab	Chronic Pain
DES	Cancer	Marinol	Various Reasons
Dolophine	Chronic Pain	Megace	Cancer
Donepezil	Dementia	Megestrol	Cancer
DuoNeb	COPD	Mellaril	Psychosis
Duragesic	Chronic Pain	Melphalan	Cancer
Eldepryl	Parkinson's	Memantine	Dementia
Eligard	Prostate Cancer	Meperidine	Chronic Pain
Emtriva	HIV	Mestinon	Myasthenia Gravis
Epivir	HIV		
Epogen	Kidney Failure, HIV		
Epzicom	HIV		

## Underwriting Guidelines

<b>Medication</b>	<b>Condition</b>	<b>Medication</b>	<b>Condition</b>
Metanx	Diabetic Neuropathy	Risperdone	Psychosis
Methadone	Chronic Pain, Drug Abuse	Ritonavir	HIV
Methotrexate >25 mg/week	Rheumatoid Arthritis	Roxicet	Chronic Pain
Mirapex	Parkinson's, acceptable if used for Restless Leg Syndrome	Sandimmune	Immunosuppression
Morphine	Chronic Pain	Selzentry	HIV
MS Contin	Chronic Pain	Serentil	Psychosis
Myerlan	Cancer	Seroquel	Antipsychotic
Namenda	Dementia	Sinemet	Parkinson's
Narcotics	Chronic Pain	Somavert	Acromegaly
> 3 doses per week		Stalevo	Parkinson's
Natrecor	CHF	Stelazine	Psychosis
Navane	Psychosis	Sustiva	HIV
Nelfinavir	HIV	Symmetrel	Parkinson's
Neoral	Immunosuppression	Tacrine	Dementia
Neupro	Parkinson's	Taractan	Psychosis
Niloric	Dementia	Tasmar	Parkinson's
Norvir	HIV	Telaprevir	Hepatitis C
Novatrone	Multiple Sclerosis	Teslac	Cancer
Oxycodone	Chronic Pain	Thiotepa	Cancer
Oxycontin	Chronic Pain	Thorazine	Psychosis
Paraplatin	Cancer	Tramadol	Chronic Pain
Parlodel	Parkinson's	Trelstar-LA	Prostate Cancer
Parsidol	Parkinson's	Trilafon	Psychosis
Pegasys	Hepatitis C	Trizivir	HIV
Peg-Intron	Hepatitis C	Truvada	HIV
Percocet	Chronic Pain	Tylenol #3	Chronic Pain
Percodan	Chronic Pain	TYSABRI	Multiple Sclerosis
Permax P	Parkinson's	Tyzeka	Hepatitis B
Prednisone	COPD, Arthritis	Ultram	Chronic Pain
>10 mg/day		Urso	Liver Disease
Prezista	HIV	Valycte	CMV HIV
Procrit	Kidney Failure, HIV	Vasodilan	Dementia
Prolixin	Psychosis	Vayacog	Memory Loss
Razadyne	Dementia	VePesid	Cancer
Rebetol	Hepatitis C	Vertex	Hepatitis C
Rebif	Multiple Sclerosis	Vicodin	Chronic Pain
Recombinant	Multiple Sclerosis	Victrellis	Hepatitis C
Reminyl	Dementia	Videx	HIV
Remodulin	Pulmonary Hypertension	Vincristine	Cancer
Requip	Parkinson's	Viracept	HIV
Rescriptor	HIV	Viramune	HIV
Retrovir	HIV	Viread	HIV
Revlimide	Myelodysplastic Syndrome	Zanosar	Cancer
Reyataz	HIV	Zelapar	Parkinson's
Riluzole	ALS	Zelodox	Schizophrenia
Risperdal	Psychosis	Zerit	HIV
		Ziagen	HIV
		Ziprasidone	Schizophrenia
		Zyprexa	Antipsychotic

### Alzheimer's Disease/Dementia

Aricept	Reminyl
Artane	Hydergine
Axona	Memantine
Cognex	Metrifonate
Ergoloid	Namenda
Exelon	Tacrine
Galantamine	Vasodilan
Isoxsuprine	Vayacog
Razadyne	

### Multiple Sclerosis

Avonex
Baclofen
Betaseron
Copaxone
Lioresal
Rebif

### Parkinson's Disease

Amantadine	Mirapex
Carbidopa	Parlodel
Cogentin	Permax
Eldepryl	Requip
Kemadrin	Sinemet
L-Dopa	Symmetrel
Levodopa	