

**FINAL EXPENSE**

# Field Underwriting Guide

Including Medications and Underwriting Decisions

**Security National**

*Family of Life Companies*



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## Pro Tip

Use Ctrl + F (or Cmd + F on a Mac) to search this guide. Searching for a specific medication or ailment can help you find what you need faster!

# Security National

*Family of Life Companies*



# Loyalty Plan Field Underwriter's Guide

This guide is set up to define some of the most common ailments that you may run into. This is not inclusive and you may run across ailments that are not in the guide. If so, please call the home office and we will be glad to help you with a risk assessment.

Ailments in Alphabetical Order	Loyalty Plan
Addison's Disease	Decline
<b>ADL's (Acts of Daily Living)</b> Need assistance or supervision with dressing, eating, personal hygiene (bathing or toilet), or transferring to and from a bed or chair	Decline
AIDS or AIDS related complex (ARC)	Decline
<b>ALS (Lou Gehrig's Disease)</b>	Decline
Alcoholism - Excessive use of alcohol <ul style="list-style-type: none"> <li>• Current use, in rehab or within 90 days of recovery</li> <li>• Within 2 years of recovery</li> <li>• Over 2 years of recovery</li> </ul>	Decline Modified Preferred
<b>Alzheimer's Disease or Dementia</b>	Decline
Amputation – Loss of a limb or body part <ul style="list-style-type: none"> <li>• Amputation related to illness or disease</li> <li>• Amputation related to accident               <ul style="list-style-type: none"> <li>◦ Within 2 years of accident or with complications</li> <li>◦ Over 2 years with no complications</li> </ul> </li> </ul>	Modified Modified Preferred
<b>Asthma</b>	Preferred
Brain Aneurysm <ul style="list-style-type: none"> <li>• Surgically Corrected</li> <li>• Non-Corrected</li> </ul>	Modified Decline
<b>Bronchitis</b> <ul style="list-style-type: none"> <li>• Acute</li> <li>• Chronic or with oxygen</li> </ul>	Preferred Modified
Cancer <ul style="list-style-type: none"> <li>• Most types of internal cancer and malignant tumors               <ul style="list-style-type: none"> <li>◦ Within 90 days of cancer free date</li> <li>◦ 91+ days cancer free</li> <li>◦ Over 2 years cancer free</li> </ul> </li> <li>• Basal Cell Carcinoma (skin cancer)</li> <li>• Leukemia</li> <li>• Cancers of the blood or bone marrow</li> <li>• Hodgkin's Lymphoma, Non-Hodgkin's Lymphoma, Hodgkin's Disease</li> </ul>	Decline Modified Preferred Preferred Decline Decline Decline
<b>Cerebral Palsy</b>	Modified
Chron's Disease	Preferred
<b>Chronic Obstructive Pulmonary Disease (COPD)</b> <ul style="list-style-type: none"> <li>• Without oxygen use and non-smoker for 12+ months</li> <li>• With oxygen or smoker</li> </ul>	Standard Modified

Ailments in Alphabetical Order	Loyalty Plan
Cirrhosis of the Liver	Decline
<b>Congestive Heart Failure (CHF)</b>	Modified
Cystic Fibrosis	Decline
<b>Deep Vein Thrombosis (DVT)</b>	Modified
Depression	
<ul style="list-style-type: none"> <li>Minor depression with no suicide attempts</li> </ul>	Preferred
<ul style="list-style-type: none"> <li>Major depressive disorder or hospitalization due to depression</li> </ul>	Modified
<b>Diabetes</b>	
<ul style="list-style-type: none"> <li>With oral medication and no complications</li> </ul>	Preferred
<ul style="list-style-type: none"> <li>With insulin medication and no complications <ul style="list-style-type: none"> <li>0-99 units in a 24-hour period</li> <li>100-120 units in a 24-hour period</li> <li>121+ units in a 24-hour period</li> <li>Insulin use prior to age 40</li> </ul> </li> </ul>	Preferred
<ul style="list-style-type: none"> <li>With complications, except Neuropathy</li> </ul>	Modified
Diabetic Neuropathy	Standard
<b>Dialysis Treatment</b>	Decline
Diverticulitis	Preferred
<b>Down's Syndrome</b>	Modified
Drug abuse or dependency – includes use of illegal drugs or abuse of prescription drugs	
<ul style="list-style-type: none"> <li>Current use, in rehab or within 90 days of recovery</li> </ul>	Decline
<ul style="list-style-type: none"> <li>Within 2 years of recovery</li> </ul>	Modified
<ul style="list-style-type: none"> <li>Over 2 years of recovery</li> </ul>	Preferred
<b>Emphysema</b>	Modified
Epilepsy/Seizure Disorders	
<ul style="list-style-type: none"> <li>Over 2 years without seizure and no maintenance medication</li> </ul>	Preferred
<ul style="list-style-type: none"> <li>Over 2 years without seizure and taking maintenance medication</li> </ul>	Standard
<ul style="list-style-type: none"> <li>Less than 2 years from last seizure</li> </ul>	Modified
<ul style="list-style-type: none"> <li>30 days or less from last seizure</li> </ul>	Decline
<b>Heart Disease</b>	
<ul style="list-style-type: none"> <li>Angioplasty, stent implant, bypass surgery, heart valve surgery or pacemaker <ul style="list-style-type: none"> <li>Over 2 years since treatment</li> <li>Less than 2 years since treatment</li> </ul> </li> </ul>	Preferred
<ul style="list-style-type: none"> <li>Heart Attack <ul style="list-style-type: none"> <li>Over 2 years with no complications or further treatment</li> <li>Less than 2 years</li> </ul> </li> </ul>	Preferred
<ul style="list-style-type: none"> <li>High Blood Pressure</li> </ul>	Preferred
<ul style="list-style-type: none"> <li>Angina</li> </ul>	Modified
<ul style="list-style-type: none"> <li>Circulatory Disorder</li> </ul>	Modified
<ul style="list-style-type: none"> <li>Congestive Heart Failure (CHF)</li> </ul>	Modified
<ul style="list-style-type: none"> <li>Coronary Artery Disease (CAD)</li> </ul>	Modified
<ul style="list-style-type: none"> <li>Enlarged Heart</li> </ul>	Modified
<ul style="list-style-type: none"> <li>Peripheral Vascular Disease (PVD)</li> </ul>	Modified
Hepatitis	
<ul style="list-style-type: none"> <li>Hepatitis A</li> </ul>	Preferred
<ul style="list-style-type: none"> <li>Hepatitis B <ul style="list-style-type: none"> <li>Over 2 years since treatment</li> <li>Less than 2 years since treatment</li> </ul> </li> </ul>	Preferred
	Modified

Ailments in Alphabetical Order	Loyalty Plan
<ul style="list-style-type: none"> <li>• Hepatitis C               <ul style="list-style-type: none"> <li>○ Diagnosed in the past 6 months</li> <li>○ Diagnosed and not completed treatment</li> <li>○ Diagnosed and less than 90 days since completion of treatment</li> <li>○ Diagnosed, completed treatment over 90 days but less than 2 years and have a "0" HCV test result</li> <li>○ Diagnosed, completed treatment over 2 years and have a "0" HCV test result</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Decline</li> <li>Decline</li> <li>Decline</li> <li>Modified</li> <li>Preferred</li> </ul>
<b>HIV Positive</b>	Decline
Hodgkin's lymphoma, non-Hodgkin's lymphoma, Hodgkin's disease	Decline
<b>Hospice Care</b>	Decline
Huntington's Disease	Decline
<b>Institution Care or Incarcerated</b>	Decline
Kidney Disease or Failure	
<ul style="list-style-type: none"> <li>• Chronic Kidney Disease (CKD)</li> <li>• Dialysis</li> <li>• Kidney Stones</li> <li>• Kidney Failure</li> <li>• Polycystic Kidney Disease (PKD)</li> </ul>	<ul style="list-style-type: none"> <li>Modified</li> <li>Decline</li> <li>Preferred</li> <li>Modified</li> <li>Decline</li> </ul>
<b>Leukemia</b>	Decline
Liver Disease or Disorder	
<ul style="list-style-type: none"> <li>• Fatty Liver</li> <li>• Cirrhosis</li> <li>• Cystic Disease</li> </ul>	<ul style="list-style-type: none"> <li>Modified</li> <li>Decline</li> <li>Decline</li> </ul>
<b>Lung Disease or Disorder</b>	
<ul style="list-style-type: none"> <li>• Asthma, including seasonal allergies</li> <li>• Bronchitis               <ul style="list-style-type: none"> <li>○ Acute</li> <li>○ Chronic or with oxygen</li> </ul> </li> <li>• Chronic Obstructive Pulmonary Disease (COPD)               <ul style="list-style-type: none"> <li>○ Without oxygen use and non-smoker for 12+ months</li> <li>○ With oxygen or smoker</li> </ul> </li> <li>• Emphysema</li> <li>• Sarcoidosis               <ul style="list-style-type: none"> <li>○ Stage 1 or 2</li> <li>○ Stage 3 or 4</li> </ul> </li> <li>• Tuberculosis               <ul style="list-style-type: none"> <li>○ Over 2 years remission without oxygen use</li> <li>○ Less than 2 years or oxygen use</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Preferred</li> <li>Preferred</li> <li>Modified</li> <li>Standard</li> <li>Modified</li> <li>Modified</li> <li>Modified</li> <li>Decline</li> <li>Preferred</li> <li>Modified</li> </ul>
Lupus	
<ul style="list-style-type: none"> <li>• Discoid Lupus</li> <li>• Systemic Lupus Erythematosus (SLE)</li> </ul>	<ul style="list-style-type: none"> <li>Preferred</li> <li>Modified</li> </ul>
<b>Medical Appliance Use</b>	Modified
Dependent on the use of medical appliance such as wheelchair, walker hospital bed or oxygen	
<b>Mental Disorder or Disease</b>	
<ul style="list-style-type: none"> <li>• Bi-Polar</li> <li>• Major Depressive Disorder</li> <li>• Mania</li> <li>• Paranoia</li> <li>• Schizophrenia</li> </ul>	<ul style="list-style-type: none"> <li>Preferred</li> <li>Modified</li> <li>Modified</li> <li>Modified</li> <li>Modified</li> </ul>

Ailments in Alphabetical Order	Loyalty Plan
Multiple Sclerosis (MS)	Modified
<b>Muscular Dystrophy (MD)</b>	Modified
Myasthenia Gravis	Modified
<b>Organ Failure or Disease</b>	Modified
Organ Transplants	
• Recipients Only	Decline
• Donor	Preferred
<b>Pancreas Disease or Disorder</b>	Modified
Paralysis	
These rated based on their ability to perform ADL's and other conditions. Below are 4 types of paralysis and the best plan that could be offered.	
• Monoplegia – paralysis of single area, usually a limb	Modified
• Hemiplegia – paralysis of one arm and leg on same side of body	Modified
• Paraplegic – paralysis below the waist	Modified
• Quadriplegia – paralysis below the neck	Decline
<b>Parkinson's Disease</b>	Modified
Pregnancy	
• If the proposed insured is currently pregnant, no plan will be offered. The application will need to be postponed until 6 weeks after the insured has given birth and the doctor has cleared them for regular activities.	Postpone
<b>Renal Failure or Insufficiency</b>	Modified
Sickle Cell Anemia or Sickle Cell Trait	Decline
<b>Stroke, including TIA (mini stroke)</b>	
• Over 2 years, no complications	Preferred
• Less than 2 years or with complications	Modified
Thyroid Disease – most types	Preferred
<b>Thrombocytopenia</b>	Decline

# Medications and Underwriting Decisions by Plan Type

Use this chart to choose how medications should be rated at on your new applications.

## Disclosures:

1. This list is not all inclusive and is intended as a guide only. All cases subject to review.
2. This list only identifies some uses for the medications. There may be other uses that could positively or negatively impact the final classification of the case being reviewed.
3. If a medication is being taken for a reason other than what is listed, please document the medication and reason taking on the Application as well as the duration and dosage information.

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Abacavir</b>				
HIV	Decline	Decline	Decline	Decline
<b>Abbokinase</b>				
Ischaemic Heart Disease	Modified	Limited	Decline	MIB
<b>Abilify</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Schizophrenia	Modified	Limited	Decline	MIB
<b>Acarbos</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Accupril</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Accuretic</b>				
Hypertension	Preferred,	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Acebutolol Hcl</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Ventricular Arrhythmia	Modified	Limited	Decline	MIB
<b>Aceon</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Acetaminophen</b>				
Pain	Preferred	Select	Icare	MIB
<b>Acetohexamide</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Actiq</b>				
Severe Pain	Modified	Limited	Decline	MIB
<b>Activase</b>				
Topical Cream - Acne	Preferred	Select	Icare	MIB
Stroke	Modified	≤ 2 years Decline, 2+ Limited	Decline	MIB
TIA	Modified	≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Actoplus Met</b>				
Diabetes	Preferred	Special	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Actos</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Adcetris</b>				
Hodgkin's Lymphoma	Decline	Decline	Decline	Decline
<b>Adcirca</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Adlyxin</b>				
Diabetes - Injectable	See Diabetes in Field Guide	≤ 99 units & diagnosed after age 40, Special	Decline	MIB
Diabetes - Injectable	See Diabetes in Field Guide	100+ units or diagnosed before age 40, Limited	Decline	MIB
<b>Advair Diskus</b>				
Asthma	Preferred	Special	Decline	MIB
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Advicor</b>				
Cholesterol	Preferred	Select	Decline	MIB
<b>Afinitor</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Afstyla</b>				
Hemophilia A	Decline	Decline	Decline	MIB
<b>Agenerase</b>				
HIV	Decline	Decline	Decline	Decline
<b>Aggrenox</b>				
Stroke	Modified	≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Agrylin</b>				
Thrombocythemia	Decline	Decline	Decline	MIB
<b>Akineton</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Albuterol</b>				
Asthma	Preferred	Special	Decline	MIB
Bronchitis	Preferred	Select	Decline	MIB
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Aldactone</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Aldoclor</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Aldomet</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Alecensa</b>				
Lung Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Lung Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
Lung Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Alkeran</b>				
Ovarian Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Ovarian Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Ovarian Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Allopurinol</b>				
Gout	Preferred	Select	Decline	MIB
<b>Alprazolam</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
<b>Alprolix</b>				
Hemophilia B	Decline	Decline	Decline	MIB
<b>Altace</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Alupent</b>				
Asthma	Preferred	Special	Decline	MIB
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Amantadine Hcl</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Amaryl</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Amiloride Hcl</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Amiloride/Hydrochlorothia</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Aminophylline</b>				
Asthma	Preferred	Special	Decline	MIB
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Amiodarone Hcl</b>				
Ventricular Arrhythmia	Modified	Limited	Decline	MIB
<b>Amitriptyline Hcl</b>				
Depression	Preferred	Select	Decline	MIB
<b>Amlodipine Besylate</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Amphetamine/Dextroamphetamine</b>				
Attention Deficit Disorder	Preferred	Special	Icare	MIB
Narcolepsy	Preferred	Select	Decline	MIB
<b>Ampyra</b>				
Multiple Sclerosis	Modified	Limited	Decline	MIB
<b>Amturnide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Amyl Nitrite</b>				
Heart Disease	Modified	Limited	Decline	MIB
<b>Anastrozole</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Anoro Ellipta</b>				
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Antabuse</b>				
Alcoholism	Modified	≤ 5 years Decline, 5+ Special	Decline	MIB
<b>Apidra</b>				
Diabetes - Injectable	See Diabetes in Field Guide	≤ 99 units & diagnosed after age 40, Special	Decline	MIB
Diabetes - Injectable	See Diabetes in Field Guide	100+ units or diagnosed before age 40, Limited	Decline	MIB
<b>Aplenzin</b>				
Depression	Preferred	Select	Decline	MIB
<b>Apokyn</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Apresoline</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Aptiom</b>				
Seizure	See Seizures in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Aptivus</b>				
HIV	Decline	Decline	Decline	Decline
<b>Aquatensen</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart Disease	Modified	Limited	Decline	MIB
<b>Aralast</b>				
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Aranesp</b>				
Kidney Disease	Modified	Limited	Decline	MIB
<b>Arcapta Neohaler</b>				
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Argatroban</b>				
Circulatory Disorder	Modified	Limited	Decline	MIB
<b>Aricept</b>				
Alzheimer's/Dementia	Decline	Decline	Decline	MIB
<b>Arimidex</b>				
Breast Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Breast Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Breast Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Aristada</b>				
Schizophrenia	Modified	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Arixtra</b>				
Deep Vein Thrombosis (DVT)	Modified	Limited	Decline	MIB
<b>Aromasin</b>				
Breast Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Breast Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Breast Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Arzerra</b>				
Chronic Lymphocytic Leukemia	Decline	Decline	Decline	MIB
<b>Atacand</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Atamet</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Atarax</b>				
Allergies	Preferred	Select	Icare	MIB
Anxiety Disorder	Preferred	Select	Icare	MIB
<b>Atenolol</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Atgam</b>				
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Ativan</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
<b>Atorvastatin Calcium</b>				
Cholesterol	Preferred	Select	Decline	MIB
<b>Atripla</b>				
HIV/AIDS	Decline	Decline	Decline	Decline
<b>Atrovent/ Atrovent Hfa</b>				
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Aubagio</b>				
Multiple Sclerosis	Modified	Limited	Decline	MIB
<b>Autoplex T</b>				
Hemophilia B	Decline	Decline	Decline	MIB
<b>Avalide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Avandamet</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Avandaryl</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Avandia</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Avapro</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Nephropathy	Standard	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Avastin</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Avonex</b>				
Multiple Sclerosis	Modified	Limited	Decline	MIB
<b>Azasan</b>				
Rhumatoid Arthritis	Preferred	Select	Decline	MIB
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Azathioprine</b>				
Rhumatoid Arthritis	Preferred	Select	Decline	MIB
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Azilect</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Azmacort</b>				
Asthma	Preferred	Select	Decline	MIB
<b>Azor</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Baraclude</b>				
Liver Disorder	Modified	Limited	Decline	MIB
<b>Belbuca</b>				
Opioid Dependence	Modified	≤ 5 years Decline, 5+ Special	Decline	MIB
<b>Beleodaq</b>				
Hodgkin's Lymphoma	Decline	Decline	Decline	Decline
Non-Hodgkin's Lymphoma	Decline	Decline	Decline	Decline
<b>Benazepril Hcl</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Bendroflumethiazide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Benicar</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Benlysta</b>				
Lupus	Modified	Limited	Decline	MIB
<b>Benzotropine Mesylate</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Betaseron</b>				
Multiple Sclerosis	Modified	Limited	Decline	MIB
<b>Betaxolol Hcl</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Bevespi Aerosphere</b>				
Chronic Bronchitis	Modified	Special	Decline	MIB
COPD	See COPD in Field Guide	Special	Decline	MIB
Emphysema	Modified	Special	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Bicalutamide</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Bicnu</b>				
Hodgkin's Lymphoma	Decline	Decline	Decline	Decline
Non-Hodgkin's Lymphoma	Decline	Decline	Decline	Decline
<b>Bidil</b>				
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Bisoprolol Fumarate/Hydro</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Bosulif</b>				
Leukemia	Decline	Decline	Decline	Decline
<b>Breo Ellipta</b>				
Asthma	Preferred	Special	Decline	MIB
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Bretylium Tosylate</b>				
Heart	Modified	Limited	Decline	MIB
<b>Brevibloc</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Tachycardia	Modified	Limited	Decline	MIB
<b>Brilinta</b>				
Acute Coronary Syndrome	Modified	≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Brintellix</b>				
Major Depressive Disorder	Modified	Limited	Decline	MIB
<b>Briviact</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Bromocriptine</b>				
Diabetes	Preferred	Special	Decline	MIB
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Bumetanide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Bumex</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Buproban</b>				
Nicotine Dependence	Preferred	Select	Icare	MIB
<b>Buspirone Hcl</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
<b>Bydureon</b>				
Diabetes - Non Insulin Injectable	Preferred	Special	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Byetta</b>				
Diabetes - Non Insulin Injectable	Preferred	Special	Decline	MIB
<b>Bystolic</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Byvalson</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Caduet</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Calan</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
Arrhythmia	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Campral</b>				
Alcoholism	Modified	≤ 5 years Decline, 5+ Special	Decline	MIB
Drug Addiction	Modified	≤ 5 years Decline, 5+ Special	Decline	MIB
<b>Capozide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Caprelsa</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Capsaicin</b>				
Nephropathy	Standard	Limited	Decline	MIB
<b>Captopril</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Captopril/Hydrochlorothiazide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Carbamazepine</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Carbidopa/Levodopa/ Entaca</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Cardene</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Cardiovid Plus</b>				
Cardiovascular Disease	Modified	≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Cardizem Cd</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
Arrhythmia	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Cardura</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Carnitor</b>				
Kidney Disease	Modified	Limited	Decline	MIB
Liver Disorder	Modified	Limited	Decline	MIB
<b>Cartia</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
Arrhythmia	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Cartrol</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Carvedilol</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Casodex</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Catapres</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Cayston</b>				
Cystic Fibrosis	Decline	Decline	Decline	MIB
<b>Ceenu</b>				
Hodgkin's Lymphoma	Decline	Decline	Decline	Decline
<b>Celebrex</b>				
Arthritis	Preferred	Select	Decline	MIB
<b>Celexa</b>				
Depression	Preferred	Select	Decline	MIB
<b>Cellcept</b>				
Lupus	Modified	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Celontin</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Cerebyx</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Ceredase</b>				
Gaucher's Disease	Decline	Decline	Decline	MIB
<b>Cerezyme</b>				
Gaucher's Disease	Decline	Decline	Decline	MIB
<b>Chantix</b>				
Smoking Cessation	Preferred	Select	Decline	MIB
<b>Chlorambucil</b>				
Leukemia	Decline	Decline	Decline	Decline
<b>Chlordiazepoxide</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
<b>Chlorothiazide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Chlorpromazine Hcl</b>				
Schizophrenia	Modified	Limited	Decline	MIB
<b>Chlorpropamide</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Chlorthalidone</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Cilostazol</b>				
Circulatory Disorder	Modified	Limited	Decline	MIB
<b>Citalopram Hydrobromide</b>				
Depression	Preferred	Select	Decline	MIB
<b>Cleviprex</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Clonazepam</b>				
Panic Disorder	Preferred	Select	Icare	MIB
Epilepsy	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Clonidine Hcl</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Clopidogrel</b>				
Blood Thinner	< 2 Years Modified Over 2 Years Preferred	Special	Decline	MIB
<b>Clorpres</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Clozapine</b>				
Schizophrenia	Modified	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Cogentin</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Cognex</b>				
Alzheimer's/Dementia	Decline	Decline	Decline	MIB
<b>Combivent</b>				
Asthma	Preferred	Special	Decline	MIB
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Combivir</b>				
HIV	Decline	Decline	Decline	Decline
<b>Complera</b>				
HIV	Decline	Decline	Decline	Decline
<b>Comtan</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Conzip</b>				
Pain	Preferred	Select	Icare	MIB
<b>Copaxone</b>				
Multiple Sclerosis	Modified	Limited	Decline	MIB
<b>Copegus</b>				
Liver Disorder	Modified	Limited	Decline	MIB
<b>Coreg</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Corgard</b>				
Hypertension	Preferred	≤1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Corlanor</b>				
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Corlopam</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Corvert</b>				
Heart	Modified	Limited	Decline	MIB
<b>Coumadin</b>				
Blood Thinner	Modified	Special	Decline	MIB
<b>Covera-Hs</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
Arrhythmia	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Cozaar</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Creon</b>				
Pancreatic Insufficiency	Modified	Limited	Decline	MIB
<b>Crestor</b>				
Cholesterol	Preferred	Select	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Crixivan</b>				
HIV	Decline	Decline	Decline	Decline
<b>Cyclobenzaprine Hcl</b>				
Muscle Spasm	Preferred	Select	Decline	MIB
<b>Cyclosporine</b>				
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Cyclosporine A</b>				
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Cyclosporine Modified</b>				
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Cymbalta</b>				
Depression	Preferred	Select	Decline	MIB
<b>Cystagon</b>				
Kidney Disease	Modified	Limited	Decline	MIB
<b>Cytogam</b>				
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Cytovene</b>				
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Dacarbazine</b>				
Skin Cancer	Preferred	Select	Decline	MIB
Hodgkin's Lymphoma	Decline	Decline	Decline	Decline
<b>Dacogen</b>				
Myelodysplastic Syndromes (MDS)	Decline	Decline	Decline	MIB
<b>Daklinza</b>				
Hepatitis C	See Hepatitis in Field Guide	Decline	Decline	MIB
<b>Daliresp</b>				
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Demadex</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
Kidney Disease	Modified	Limited	Decline	MIB
Liver Disorder	Modified	Limited	Decline	MIB
<b>Depacon</b>				
Seizure	See Seizure in Field Guide	Seizure $\leq$ 2 years Decline, 2+ Limited	Decline	MIB
<b>Depade</b>				
Alcoholism	Modified	$\leq$ 5 years Decline, 5+ Special	Decline	MIB
Drug Addiction	Modified	$\leq$ 5 years Decline, 5+ Special	Decline	MIB
<b>Depakene</b>				
Seizure	See Seizure in Field Guide	Seizure $\leq$ 2 years Decline, 2+ Limited	Decline	MIB
<b>Depakote</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Migraine	Preferred	Select	Icare	MIB
Seizure	See Seizure in Field Guide	Seizure $\leq$ 2 years Decline, 2+ Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Descovy</b>				
HIV	Decline	Decline	Decline	Decline
HIV PrEP	Preferred	Select	Icare	MIB
<b>Desvenlafaxine Er</b>				
Major Depressive Disorder	Modified	Limited	Decline	MIB
<b>Diabeta</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Diazepam</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
<b>Dicyclomine Hcl</b>				
Irritable Bowel Syndrome	Preferred	Select	Decline	MIB
<b>Didanosine</b>				
HIV	Decline	Decline	Decline	Decline
<b>Digitek</b>				
Heart	Modified	Limited	Decline	MIB
<b>Digox</b>				
Atrial Fibrillation	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Digoxin</b>				
Atrial Fibrillation	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Dilantin</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Dilatrate Sr</b>				
Angina	Modified	≤ 2 years Decline, + Special	Decline	MIB
Coronary Artery Disease	Modified	≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Diltiazem</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Diovan</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Dipyridamole</b>				
Blood Thinner	< 2 Years Modified Over 2 Years Preferred	Special	Decline	MIB
<b>Disopyramide Phosphate</b>				
Ventricular Arrhythmia	Modified	Limited	Decline	MIB
<b>Disulfiram</b>				
Alcoholism	Modified	≤ 5 years Decline, 5+ Special	Decline	MIB
Drug Addiction	Modified	≤ 5 years Decline, 5+ Special	Decline	MIB
<b>Diuril</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Divalproex</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Migraine	Preferred	Select	Icare	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Dobutamine Hcl</b>				
Cardiac Failure	Modified	≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Dolophine</b>				
Alcoholism	Modified	≤ 5 years Decline, 5+ Special	Decline	MIB
<b>Donepezil Hcl</b>				
Alzheimer's/Dementia	Decline	Decline	Decline	MIB
<b>Dronabinol</b>				
Nausea medication contain- ing delta-9 THC	Decline	Decline	Decline	Decline
<b>Droxia</b>				
Sickle Cell Anemia	Decline	Decline	Decline	MIB
<b>Duetact</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Dulaglutide</b>				
Diabetes - Non Insulin Injectable	Preferred	Special	Declined	MIB
<b>Dulera</b>				
Asthma	Preferred	Special	Decline	MIB
<b>Duoneb</b>				
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Duragesic</b>				
Severe Pain	Modified	Limited	Decline	MIB
<b>Dyazide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Edarbi</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Edarbyclor</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Edecrin</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Edurant</b>				
HIV	Decline	Decline	Decline	Decline
<b>Effexor</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
Depression	Preferred	Select	Decline	MIB
<b>Effient</b>				
Blood Thinner	< 2 Years Modified Over 2 Years Preferred	Special	Decline	MIB
<b>Elavil</b>				
Depression	Preferred	Select	Decline	MIB
<b>Eldepryl</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Eligard</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Eliquis</b>				
Blood Thinner	< 2 Years Modified Over 2 Years Preferred	Special	Decline	MIB
<b>Emcyt</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Emend</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Emtriva</b>				
HIV	Decline	Decline	Decline	Decline
<b>Enalapril Maleate</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Enalaprilat</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Enduron</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
Liver Disorder	Modified	Limited	Decline	MIB
<b>Enduronyl</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Entacapone</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Entresto</b>				
Cardiac Failure	Modified	≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Epclusa</b>				
Hepatitis C	See Hepatitis in Field Guide	Decline	Decline	MIB
<b>Ephedrine Hcl</b>				
Hypotension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Epivir</b>				
HIV	Decline	Decline	Decline	Decline
<b>Eplerenone</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Eptifibatid</b>				
Blood Thinner	< 2 Years Modified Over 2 Years Preferred	Special	Decline	MIB
<b>Epzicom</b>				
HIV	Decline	Decline	Decline	Decline
<b>Equetro</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Esbriet</b>				
Idiopathic Pulmonary Fibrosis	Decline	Decline	Decline	MIB
<b>Escitalopram Oxalate</b>				
Depression	Preferred	Select	Decline	MIB
<b>Eskalith</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
<b>Ethmozine</b>				
Ventricular Arrhythmia	Modified	Limited	Decline	MIB
<b>Ethosuximide</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Etopophos</b>				
Leukemia	Decline	Decline	Decline	Decline
<b>Eulexin</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Evista</b>				
Osteoporosis	Preferred	Select	Icare	MIB
<b>Evotaz</b>				
HIV	Decline	Decline	Decline	Decline
<b>Exelon</b>				
Alzheimer's/Dementia	Decline	Decline	Decline	MIB
<b>Exemestane</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Exenatide</b>				
Diabetes - Non Insulin Injectable	Preferred	Special	Decline	MIB
<b>Exforge</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Exondys 51</b>				
Muscular Dystrophy	Modified	Limited	Decline	MIB
<b>Extavia</b>				
Multiple Sclerosis	Modified	Limited	Decline	MIB
<b>Fanapt</b>				
Schizophrenia	Modified	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Fareston</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Farxiga</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Felbamate</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Felbatol</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Felodipine</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Fentanyl</b>				
Severe Pain	Modified	Limited	Decline	MIB
<b>Fetzima</b>				
Major Depressive Disorder	Modified	Limited	Decline	MIB
<b>Flecainide Acetate</b>				
Arrhythmia	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Flomax</b>				
Enlarged Prostate	Preferred	Select	Decline	MIB
<b>Flovent</b>				
Asthma	Preferred	Special	Decline	MIB
<b>Fluoxetine</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
<b>Fluphenazine Hcl</b>				
Psychosis	Modified	Limited	Decline	MIB
Schizophrenia	Modified	Limited	Decline	MIB
<b>Flutamide</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Foradil Aerolizer</b>				
Asthma	Preferred	Special	Decline	MIB
Bronchitis	Preferred	Select	Decline	MIB
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Fortamet</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Fortovase</b>				
HIV	Decline	Decline	Decline	Decline
<b>Fosamax Plus D</b>				
Osteoporosis	Preferred	Select	Icare	MIB
<b>Fosinopril Sodium</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Fosphenytoin Sodium</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Fragmin</b>				
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
Deep Vein Thrombosis (DVT)	Modified	Limited	Decline	MIB
<b>Furosemide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Fuzeon</b>				
HIV	Decline	Decline	Decline	Decline
<b>Fycompa</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 3+ Limited	Decline	MIB
<b>Gabapentin</b>				
Pain	Preferred	Select	Icare	MIB
Neuropathy	Standard	Limited	Decline	MIB
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Gabril</b>				
Epilepsy	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Gablofen</b>				
Multiple Sclerosis	Modified	Limited	Decline	MIB
<b>Galantamine</b>				
Alzheimer's/Dementia	Decline	Decline	Decline	MIB
<b>Gemfibrozil</b>				
Cholesterol	Preferred	Select	Decline	MIB
<b>Gengraf</b>				
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Genvoya</b>				
HIV	Decline	Decline	Decline	Decline
<b>Geodon</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Schizophrenia	Modified	Limited	Decline	MIB
<b>Gilenya</b>				
Multiple Sclerosis	Modified	Limited	Decline	MIB
<b>Gilotrif</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Glassia</b>				
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Gleevec</b>				
Leukemia	Decline	Decline	Decline	Decline
<b>Gleostine</b>				
Hodgkin's Lymphoma	Decline	Decline	Decline	Decline

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Glimepiride</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Glipizide</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Glucophage</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Glyburide</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Granisetron Hcl</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Granix</b>				
Neutropenia	Decline	Decline	Decline	Decline
<b>Guanabenz Acetate</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Guanfacine Hcl</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Haldo</b>				
Schizophrenia	Modified	Limited	Decline	MIB
<b>Haloperidol</b>				
Schizophrenia	Modified	Limited	Decline	MIB
<b>Harvoni</b>				
Hepatitis C	See Hepatitis in Field Guide	Decline	Decline	MIB
<b>Hctz</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Hecoria</b>				
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Hectorol</b>				
Kidney Disease	Modified	Limited	Decline	MIB
<b>Heparin</b>				
Blood Thinner	< 2 Years Modified Over 2 Years Preferred	Limited	Decline	MIB
<b>Hepsera</b>				
Hepatitis B	See Hepatitis in Field Guide	Limited	Decline	MIB
<b>Hexalen</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Horizant</b>				
Restless Leg Syndrome	Preferred	Select	Decline	MIB
<b>Humalog</b>				
Diabetes - Injectable	See Diabetes in Field Guide	≤ 99 units & diagnosed after age 40, Special	Decline	MIB
Diabetes - Injectable	See Diabetes in Field Guide	100+ units or diagnosed before age 40, Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Humira</b>				
Arthritis	Preferred	Select	Decline	MIB
Chron's Disease	Preferred	Select	Decline	MIB
Psoriasis	Preferred	Select	Decline	MIB
Ulcerative Colitis	Preferred	Select	Decline	MIB
<b>Humulin 70/30</b>				
Diabetes - Injectable	See Diabetes in Field Guide	≤ 99 units & started after age 40, Special	Decline	MIB
Diabetes - Injectable	See Diabetes in Field Guide	100+ units or started before age 40, Limited	Decline	MIB
<b>Hycamtin</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Hydralazine</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Hydralazine</b>				
Heart Failure	Modified	Limited	Decline	MIB
<b>Hydrea</b>				
Cancer	Decline	Decline	Decline	Decline
Leukemia	Decline	Decline	Decline	Decline
<b>Hydrochlorothi</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Hydrochlorothiazide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Hydrocodone</b>				
Pain	Preferred	Select	Icare	MIB
<b>Hydromorphone Hcl</b>				
Moderate To Severe Pain	Modified	Limited	Decline	MIB
<b>Hydroxychloroquine Sulfate</b>				
Rheumatoid Arthritis	Preferred	Select	Decline	MIB
Lupus	Modified	Limited	Decline	MIB
<b>Hydroxyurea</b>				
Cancer	Decline	Decline	Decline	Decline
Leukemia	Decline	Decline	Decline	Decline
<b>Hydroxyzine</b>				
Allergies	Preferred	Select	Icare	MIB
Anxiety Disorder	Preferred	Select	Icare	MIB
<b>Hytrin</b>				
Enlarged Prostate	Preferred	Select	Decline	MIB
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Hyzaar</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Ibutilide Fumarate</b>				
Heart	Modified	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Iclusig</b>				
Leukemia	Decline	Decline	Decline	Decline
<b>Idelvion</b>				
Hemophilia B	Decline	Decline	Decline	MIB
<b>Imatinib</b>				
Leukemia	Decline	Decline	Decline	Decline
<b>Imbruvica</b>				
Leukemia	Decline	Decline	Decline	Decline
<b>Imuran</b>				
Rhumatoid Arthritis	Preferred	Select	Decline	MIB
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Inamrinone</b>				
Heart	Modified	Limited	Decline	MIB
<b>Incivek</b>				
Liver Disorder	Modified	Limited	Decline	MIB
<b>Incruse Ellipta</b>				
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Indapamide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Inderal</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Infergen</b>				
Liver Disorder	Modified	Limited	Decline	MIB
<b>Inlyta</b>				
Kidney Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Kidney Cancer	91+ days free Modified	2- 5 years free Special	Decline	MIB
Kidney Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Innopran XL</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Inspira</b>				
Heart	Modified	Limited	Decline	MIB
<b>Insulin</b>				
Diabetes - Injectable	See Diabetes in Field Guide	≤ 99 units & diagnosed after age 40, Special	Decline	MIB
Diabetes - Injectable	See Diabetes in Field Guide	100+ units or diagnosed before age 40, Limited	Decline	MIB
<b>Intelligence</b>				
HIV	Decline	Decline	Decline	Decline
<b>Invega</b>				
Schizophrenia	Modified	Limited	Decline	MIB
<b>Invirase</b>				
HIV	Decline	Decline	Decline	Decline
<b>Invokamet</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Invokana</b>				
Diabetes	Preferred	Special	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Ipratropium Bromide</b>				
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Irbesartan Avapro</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Kidney Disease	Modified	Limited	Decline	MIB
Nephropathy	Standard	Limited	Decline	MIB
<b>Irbesartan/Hydrochlorothi</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Iressa</b>				
Lung Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Lung Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Lung Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Isentress</b>				
HIV	Decline	Decline	Decline	Decline
<b>Isochron</b>				
Heart	Modified	Limited	Decline	MIB
<b>Isoniazid</b>				
Tuberculosis	Modified	Special	Decline	MIB
<b>Isoptin</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Isosorbide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Isradipine</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Jantoven</b>				
Heart	Modified	Limited	Decline	MIB
<b>Jantoven (Warfarin)</b>				
Blood Thinner	Modified	≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Janumet</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Januvia</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Jardiance</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Kaletra</b>				
HIV	Decline	Decline	Decline	Decline
<b>Kalydeco</b>				
Cystic Fibrosis	Decline	Decline	Decline	MIB
<b>Kemadrin</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Keppra</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Kerlone</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Klonopin</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
<b>Klonopin Wafers</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
<b>Kombiglyze Xr</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Labetalol Hcl</b>				
Hypertension	Preferred	≤1-2 medications Select, 3+ Special	Decline	MIB
<b>Lamictal</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Lamivudine</b>				
HIV	Decline	Decline	Decline	Decline
<b>Lamotrigine</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Lanoxin</b>				
Heart	Modified	Limited	Decline	MIB
<b>Lantus</b>				
Diabetes - Injectable	See Diabetes in Field Guide	≤ 99 units & diagnosed after age 40, Special	Decline	MIB
Diabetes - Injectable	See Diabetes in Field Guide	100+ units or diagnosed before age 40, Limited	Decline	MIB
<b>Lasix</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Latuda</b>				
Schizophrenia	Modified	Limited	Decline	MIB
<b>Lemtrada</b>				
Multiple Sclerosis	Modified	Limited	Decline	MIB
<b>Letrozole</b>				
Breast Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Breast Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Breast Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Leuprolide Acetate</b>				
Endometriosis	Preferred	Select	Decline	MIB
<b>Levatol</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Levemir Flexpen</b>				
Diabetes - Injectable	See Diabetes in Field Guide	≤ 99 units & diagnosed after age 40, Special	Decline	MIB
Diabetes - Injectable	See Diabetes in Field Guide	100+ units or diagnosed before age 40, Limited	Decline	MIB
<b>Levetiracetam</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Levocarnitine</b>				
Liver Disorder	Modified	Limited	Decline	MIB
<b>Levodopa</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Levothyroxine</b>				
Hypothyroidism	Preferred	Select	Decline	MIB
<b>Lexapro</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
Depression	Preferred	Select	Decline	MIB
<b>Lexiva</b>				
HIV	Decline	Decline	Decline	Decline
<b>Lexxel</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Lipitor</b>				
Cholesterol	Preferred	Select	Decline	MIB
<b>Lisinopril</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Lithium Carbonate</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
<b>Lodosyn</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Lopid</b>				
Cholesterol	Preferred	Select	Decline	MIB
<b>Lopressor</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Lorazepam</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
<b>Losartan Potassium</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Lovastatin</b>				
Cholesterol	Preferred	Select	Decline	MIB
<b>Lovenox</b>				
Blood Thinner	< 2 Years Modified Over 2 Years Preferred	Special	Decline	MIB
<b>Loxapine</b>				
Schizophrenia	Modified	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Loxapine Succinate</b>				
Schizophrenia	Modified	Limited	Decline	MIB
<b>Loxitane</b>				
Schizophrenia	Modified	Limited	Decline	MIB
<b>Lozol</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Lupron</b>				
Endometriosis	Preferred	Select	Decline	MIB
Advanced Prostate Cancer	Decline	Decline	Decline	Decline
<b>Lyrica</b>				
Fibromyalgia Syndrome	Preferred	Select	Decline	MIB
Neuropathy	Standard	Limited	Decline	MIB
Seizure	See Seizure in Field Guide	Seizure $\leq$ 2 years Decline, 2+ Limited	Decline	MIB
<b>Megace Oral</b>				
Menopausal Symptoms	Preferred	Select	Icare	MIB
Nausea	Preferred	Select	Icare	MIB
Cancer	Current or < 90 days free Decline	Current or $\leq$ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
Cachexia/Wasting Syndrome	Decline	Decline	Decline	MIB
<b>Megestrol</b>				
Menopausal Symptoms	Preferred	Select	Icare	MIB
Nausea	Preferred	Select	Icare	MIB
Cancer	Current or < 90 days free Decline	Current or $\leq$ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
Cachexia/Wasting Syndrome	Decline	Decline	Decline	MIB
<b>Mellaril</b>				
Schizophrenia	Modified	Limited	Decline	MIB
<b>Mepron</b>				
AIDS	Decline	Decline	Decline	Decline
<b>Mercaptopurine</b>				
Leukemia	Decline	Decline	Decline	Decline
<b>Metformin</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Methadone</b>				
Alcoholism	Modified	$\leq$ 5 years Decline, 5+ Special	Decline	MIB
Drug Overdose	Modified	$\leq$ 5 years Decline, 5+ Special	Decline	MIB
Moderate To Severe Pain	Modified	Limited	Decline	MIB
<b>Methotrexate</b>				
Arthritis	Preferred	Select	Decline	MIB
Rheumatoid Arthritis	Preferred	Select	Decline	MIB
Cancer	Current or < 90 days free Decline	Current or $\leq$ 2 years free Decline	Decline	Decline

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Methylothiazide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Methyldopa</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Metolazone</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Metoprolol</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Metoprolol Succinate Er</b>				
Heart	Modified	Limited	Decline	MIB
<b>Mexiletine Hcl</b>				
Ventricular Arrhythmia	Modified	Limited	Decline	MIB
<b>Micardis</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Microzide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Migranal</b>				
Migraine	Preferred	Select	Icare	MIB
<b>Milrinone</b>				
Heart	Modified	Limited	Decline	MIB
<b>Minitran</b>				
Heart	Modified	Limited	Decline	MIB
<b>Minizide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Minoxidil</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Mirapex</b>				
Restless Leg Syndrome	Preferred	Select	Decline	MIB
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Mircera</b>				
Renal Failure	Modified	Limited	Decline	MIB
<b>Mirtazapine</b>				
Depression	Preferred	Select	Decline	MIB
Major Depressive Disorder	Modified	Limited	Decline	MIB
<b>Mitomycin</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Moban</b>				
Schizophrenia	Modified	Limited	Decline	MIB
<b>Moexipril Hcl</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Monopril</b>				
Hypertension	Preferred	≤ 2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Morphine Sulfate Er</b>				
Moderate To Severe Pain	Modified	Limited	Decline	MIB
<b>Multaq</b>				
Atrial Fibrillation	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Mustargen</b>				
Hodgkin's Lymphoma	Decline	Decline	Decline	Decline
<b>Mycobutin</b>				
AIDS	Decline	Decline	Decline	Decline
<b>Mycophenolate Mofetil</b>				
Lupus	Modified	Limited	Decline	MIB
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Myfortic</b>				
Lupus	Modified	Limited	Decline	MIB
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Mykrox</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Myleran</b>				
Leukemia	Decline	Decline	Decline	Decline
<b>Mylocel</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
Leukemia	Decline	Decline	Decline	Decline
<b>Mysoline</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Nadolol</b>				
Heart	Modified	Limited	Decline	MIB
<b>Naloxone Hcl</b>				
Drug Overdose	Preferred	Select	Decline	MIB
<b>Naltrexone</b>				
Alcoholism	Modified	≤ 5 years Decline, 5+ Special	Decline	MIB
Drug Overdose	Preferred	Select	Decline	MIB
<b>Namenda</b>				
Alzheimer's/Dementia	Decline	Decline	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Namzaric</b>				
Alzheimer's/Dementia	Decline	Decline	Decline	MIB
<b>Nateglinide</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Natrecor</b>				
Heart	Modified	Limited	Decline	MIB
<b>Navane</b>				
Schizophrenia	Modified	Limited	Decline	MIB
<b>Nembutal</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
Insomnia	Preferred	Select	Icare	MIB
Seizure	See Seizure in Field Guide	Seizure $\leq$ 2 years Decline, 2+ Limited	Decline	MIB
<b>Neoral</b>				
Psoriasis	Preferred	Select	Icare	MIB
Rheumatoid Arthritis	Preferred	Select	Decline	MIB
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Neosar</b>				
Leukemia	Decline	Decline	Decline	Decline
<b>Neupro</b>				
Restless Leg Syndrome	Preferred	Select	Decline	MIB
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Neurontin</b>				
Moderate To Severe Pain	Modified	Limited	Decline	MIB
Neuropathy	Standard	Limited	Decline	MIB
Seizure	See Seizure in Field Guide	Seizure $\leq$ 2 years Decline, 2+ Limited	Decline	MIB
<b>Nevirapine</b>				
HIV	Decline	Decline	Decline	Decline
<b>Nexavar</b>				
Cancer	Current or $<$ 90 days free Decline	Current or $\leq$ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Nexiclon Xr</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Nicardipine Hcl</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Nifedical XI</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Angina	Modified	$\leq$ 2 years Decline, 2+ Special	Decline	MIB
<b>Nifedipine</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Angina	Modified	$\leq$ 2 years Decline, 2+ Special	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Nilandron</b>				
Prostate Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Prostate Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Prostate Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Nimodipine</b>				
Ischemic Heart Disease	Modified	Limited	Decline	MIB
Brain Aneurysm	Corrected Modified Uncorrected Decline	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Nisoldipine Er</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Nitrek</b>				
Heart	Modified	Limited	Decline	MIB
<b>Nitro-Bid</b>				
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Nitroglycerin</b>				
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Nitropress</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Nitrostat</b>				
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Normodyne</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Nortriptyline Hcl</b>				
Depression	Preferred	Select	Decline	MIB
<b>Norvasc</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Heart	Modified	Limited	Decline	MIB
<b>Norvir</b>				
HIV	Decline	Decline	Decline	Decline
<b>Novantrone</b>				
Multiple Sclerosis	Modified	Limited	Decline	MIB
<b>Novolin</b>				
Diabetes - Injectable	See Diabetes in Field Guide	≤ 99 units & diagnosed after age 40, Special	Decline	MIB
Diabetes - Injectable	See Diabetes in Field Guide	100+ units or diagnosed before age 40, Limited	Decline	MIB
<b>Novolog</b>				
Diabetes - Injectable	See Diabetes in Field Guide	≤ 99 units & diagnosed after age 40, Special	Decline	MIB
Diabetes - Injectable	See Diabetes in Field Guide	100+ units or diagnosed before age 40, Limited	Decline	MIB
<b>Nulojix</b>				
Organ Transplant Rejection	Decline	Decline	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Nuplazid</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
Psychosis	Modified	Limited	Decline	MIB
<b>Odefsey</b>				
HIV	Decline	Decline	Decline	Decline
<b>Olanzapine</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
Bipolar Disorder	Preferred	Select	Decline	MIB
Schizophrenia	Modified	Limited	Decline	MIB
<b>Olysio</b>				
Hepatitis C	See Hepatitis in Field Guide	Decline	Decline	MIB
<b>Ondansetron</b>				
Nausea	Preferred	Select	Icare	MIB
<b>Onglyza</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Orenitram</b>				
Pulmonary Hypertension	Modified	Limited	Decline	MIB
<b>Oretic</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Orkambi</b>				
Cystic Fibrosis	Decline	Decline	Decline	MIB
<b>Orlaam</b>				
Opioid Dependence	Modified	≤ 5 years Decline, 5+ Special	Decline	MIB
<b>Orthoclone Okt3</b>				
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Oxcarbazepine</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Oxtellar Xr</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Oxycodone Hcl</b>				
Moderate To Severe Pain	Modified	Limited	Decline	MIB
<b>Papaverine Hcl</b>				
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
Peripheral Vascular Disease	Modified	Limited	Decline	MIB
<b>Parlodel</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Paroxetine Hcl</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
<b>Paser</b>				
Tuberculosis	Modified	Special	Decline	MIB
<b>Paxil</b>				
Depression	Preferred	Select	Decline	MIB
<b>Paxipam</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Peganone</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Pegasis</b>				
Hepatitis B	See Hepatitis in Field Guide	Limited	Decline	MIB
Hepatitis C	See Hepatitis in Field Guide	Decline	Decline	MIB
<b>Peg-Intron</b>				
Hepatitis C	See Hepatitis in Field Guide	Decline	Decline	MIB
<b>Pentoxifylline Er</b>				
Intermittent Claudication	Modified	Limited	Decline	MIB
<b>Perforomist</b>				
Asthma	Preferred	Special	Decline	MIB
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Pergolide Mesylate</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Perindopril Erbumine</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Coronary Artery Disease	Modified	≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Permax</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Perphenazine</b>				
Psychosis	Modified	Limited	Decline	MIB
Schizophrenia	Modified	Limited	Decline	MIB
<b>Phenobarbital</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Phenurone</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Phenytoin Sodium</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Pindolol</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Pioglitazone Hcl</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Plaquenil</b>				
Rheumatoid Arthritis	Preferred	Select	Decline	MIB
Lupus	Modified	Limited	Decline	MIB
<b>Plavix</b>				
Blood Thinner	< 2 years Modified Over 2 Years Preferred	Special	Decline	MIB
<b>Plegridy</b>				
Multiple Sclerosis	Modified	Limited	Decline	MIB
<b>Plendil</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Pletal</b>				
Intermittent Claudication	Modified	Limited	Decline	MIB
<b>Pradaxa</b>				
Blood Thinner	< 2 Years Modified Over 2 Years Preferred	Special	Decline	MIB
<b>Pramipexole Dihydrochlori</b>				
Restless Leg Syndrome	Preferred	Select	Decline	MIB
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Pravachol</b>				
Cholesterol	Preferred	Select	Decline	MIB
<b>Pravastatin Sodium</b>				
Cholesterol	Preferred	Select	Decline	MIB
<b>Prazosin Hcl</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Premarin</b>				
Menopausal Symptoms	Preferred	Select	Icare	MIB
Breast And Prostate Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Breast And Prostate Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Breast And Prostate Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Prestalia</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Prezcobix</b>				
HIV	Decline	Decline	Decline	Decline
<b>Prezista</b>				
HIV	Decline	Decline	Decline	Decline
<b>Prifitin</b>				
Tuberculosis	Modified	Special	Decline	MIB
<b>Primacor</b>				
Heart Disease	Modified	Limited	Decline	MIB
<b>Primidone</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Prinzide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Priscoline</b>				
Pulmonary Hypertension	Modified	Limited	Decline	MIB
<b>Proair Hfa</b>				
Asthma	Preferred	Special	Decline	MIB
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Procainamide Hcl</b>				
Ventricular Arrhythmia	Modified	Limited	Decline	MIB
<b>Prograf</b>				
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Prolastin</b>				
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Prolixin</b>				
Psychosis	Modified	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
Schizophrenia	Modified	Limited	Decline	MIB
<b>Propafenone Hcl</b>				
Atrial Fibrillation	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
Ventricular Arrhythmia	Modified	Limited	Decline	MIB
<b>Propranolol</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Propranolol Hcl</b>				
Atrial Fibrillation	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Protriptyline Hcl</b>				
Depression	Preferred	Select	Decline	MIB
<b>Proventil</b>				
Asthma	Preferred	Special	Decline	MIB
Bronchitis	Preferred	Select	Decline	MIB
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Prozac</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
Panic Disorder	Preferred	Select	Icare	MIB
<b>Pulmozyme</b>				
Cystic Fibrosis	Decline	Decline	Decline	MIB
<b>Purinethol</b>				
Leukemia	Decline	Decline	Decline	Decline
<b>Pyrazinamide</b>				
Tuberculosis	Modified	Special	Decline	MIB
<b>Quetiapine Fumarate</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Manic Depression	Modified	Limited	Decline	MIB
Schizophrenia	Modified	Limited	Decline	MIB
<b>Quinapril</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Quinaretic</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Quinidine Gluconate Cr</b>				
Atrial Fibrillation	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
Ventricular Arrhythmias	Modified	Limited	Decline	MIB
<b>Qvar</b>				
Asthma	Preferred	Special	Decline	MIB
<b>Ramipril</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Ranexa</b>				
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Rapamune</b>				
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Razadyne Er</b>				
Alzheimer's/Dementia	Decline	Decline	Decline	MIB
<b>Rebetron</b>				
Hepatitis C	See Hepatitis in Field Guide	Decline	Decline	MIB
<b>Relpax</b>				
Migraine	Preferred	Select	Icare	MIB
<b>Reminyl</b>				
Alzheimer's/Dementia	Decline	Decline	Decline	MIB
<b>Remodulin</b>				
Pulmonary Hypertension	Modified	Limited	Decline	MIB
<b>Renagel</b>				
Renal Disease With Dialysis Patients	Decline	Decline	Decline	MIB
<b>Renese</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Renvela</b>				
Dialysis	Decline	Decline	Decline	MIB
<b>Requip</b>				
Restless Leg Syndrome	Preferred	Select	Decline	MIB
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Rescriptor</b>				
HIV	Decline	Decline	Decline	Decline
<b>Reserpine</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Retavase</b>				
Heart	Modified	Limited	Decline	MIB
<b>Revia</b>				
Alcoholism	Modified	≤ 5 years Decline, 5+ Special	Decline	MIB
Drug Addiction	Modified	≤ 5 years Decline, 5+ Special	Decline	MIB
<b>Rexulti</b>				
Major Depressive Disorder	Modified	Limited	Decline	MIB
Schizophrenia	Modified	Limited	Decline	MIB
<b>Reyataz</b>				
HIV	Decline	Decline	Decline	Decline
<b>Ribasphere</b>				
Hepatitis C	See Hepatitis in Field Guide	Decline	Decline	MIB
<b>Rifamate</b>				
Tuberculosis	Modified	Special	Decline	MIB
<b>Rilutek</b>				
ALS (Lou Gherig's Disease)	Decline	Decline	Decline	MIB
<b>Riluzole</b>				
ALS (Lou Gherig's Disease)	Decline	Decline	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Risperdal</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Schizophrenia	Modified	Limited	Decline	MIB
<b>Risperidone</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Schizophrenia	Modified	Limited	Decline	MIB
<b>Rituxan</b>				
Rheumatoid Arthritis	Preferred	Select	Decline	MIB
Chronic Lymphocytic Leukemia	Decline	Decline	Decline	MIB
Non-Hodgkin's Lymphoma	Decline	Decline	Decline	Decline
<b>Rivastigmine Tartrate</b>				
Alzheimer's/Dementia	Decline	Decline	Decline	MIB
<b>Ropinirole</b>				
Restless Leg Syndrome	Preferred	Select	Decline	MIB
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Rybix Odt</b>				
Moderate To Severe Pain	Modified	Limited	Decline	MIB
<b>Ryzolt</b>				
Moderate To Severe Pain	Modified	Limited	Decline	MIB
<b>Sabril</b>				
Epilepsy	See Seizure in Field Guide	Seizure $\leq$ 2 years Decline, 2+ Limited	Decline	MIB
<b>Saluron</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Saphris</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Schizophrenia	Modified	Limited	Decline	MIB
<b>Savaysa</b>				
Atrial Fibrillation	Modified	$\leq$ 2 years Decline, 2+ Special	Decline	MIB
<b>Savella</b>				
Fibromyalgia Syndrome	Preferred	Select	Decline	MIB
<b>Selegiline</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Selzentry</b>				
HIV/AIDS	Decline	Decline	Decline	Decline
<b>Serevent Diskus</b>				
Asthma	Preferred	Special	Decline	MIB
COPD	See COPD in Field Guide	Special	Decline	MIB
Emphysema	Modified	Special	Decline	MIB
<b>Seromycin</b>				
Tuberculosis	Modified	Special	Decline	MIB
<b>Seroquel</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Depression	Preferred	Select	Decline	MIB
Schizophrenia	Modified	Limited	Decline	MIB
<b>Sertraline</b>				
Depression	Preferred	Select	Icare	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Sertraline Hcl</b>				
Panic Disorder	Preferred	Select	Icare	MIB
<b>Simulect</b>				
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Simvastatin</b>				
Cholesterol	Preferred	Select	Decline	MIB
<b>Sinemet</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Sirturo</b>				
Tuberculosis	Modified	Special	Decline	MIB
<b>Soltamox</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Sotalol Hcl</b>				
Ventricular Arrhythmia	Modified	Limited	Decline	MIB
<b>Sovaldi</b>				
Hepatitis C	See Hepatitis in Field Guide	Decline	Decline	MIB
<b>Spiriva Handihaler</b>				
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Spiriva Respimat</b>				
Asthma	Preferred	Special	Decline	MIB
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Spirolactone</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Stalevo</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Starlix</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Stavudine</b>				
HIV	Decline	Decline	Decline	Decline
<b>Stiolto Respimat</b>				
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Stivarga</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Stribild</b>				
HIV	Decline	Decline	Decline	Decline
<b>Striverdi Respimat</b>				
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Suboxone</b>				
Opioid Dependence	Modified	≤ 5 years Decline, 5+ Special	Decline	MIB
<b>Subsys</b>				
Severe Pain	Modified	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Sulfinpyrazone</b>				
Gout	Preferred	Select	Decline	MIB
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
Cardiovascular Disease	Modified	≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Sumatriptan</b>				
Migraine	Preferred	Select	Icare	MIB
<b>Sustiva</b>				
HIV	Decline	Decline	Decline	Decline
<b>Sutent</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Symbicort</b>				
Asthma	Preferred	Special	Decline	MIB
COPD	See COPD in Field Guide	Special	Decline	MIB
<b>Symbyax</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Depression	Preferred	Select	Decline	MIB
<b>Symmetrel</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Synthroid</b>				
Hypothyroidism	Preferred	Select	Decline	MIB
<b>Synribo</b>				
Chronic Myeloid Leukemia	Decline	Decline	Decline	MIB
<b>Tabloid</b>				
Leukemia	Decline	Decline	Decline	Decline
<b>Tacrolimus</b>				
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Tagrisso</b>				
Lung Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Lung Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Lung Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Tambocor</b>				
Heart Disease	Modified	Limited	Decline	MIB
<b>Tamoxifen Citrate</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Tamsulosin Hcl</b>				
Enlarged Prostate	Preferred	Select	Decline	MIB
<b>Tanzeum</b>				
Diabetes - Non Insulin Injectable	Preferred	Special	Decline	MIB
<b>Tarceva</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Tarka</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Tasigna</b>				
Leukemia	Decline	Decline	Decline	Decline
<b>Tasmar</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Tecfidera</b>				
Multiple Sclerosis	Modified	Limited	Decline	MIB
<b>Technivie</b>				
Hepatitis C	See Hepatitis in Field Guide	Decline	Decline	MIB
<b>Tekamlo</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Tekturna</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Teniposide</b>				
Acute Lymphocytic Leukemia	Decline	Decline	Decline	Decline
<b>Tenormin</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Terazosin Hcl</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Teveten</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Thalitone</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Theophylline Er</b>				
Asthma	Preferred	Special	Decline	MIB
COPD	See COPD in Field Guide	Special	Decline	MIB
Emphysema	Modified	Special	Decline	MIB
<b>Thioridazine</b>				
Schizophrenia	Modified	Limited	Decline	MIB
<b>Thiothixene</b>				
Schizophrenia	Modified	Limited	Decline	MIB
<b>Thorazine</b>				
Schizophrenia	Modified	Limited	Decline	MIB
<b>Tiagabine Hydrochloride</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Ticlid</b>				
Blood Thinner	> 2 Years Modified Over 2 Years Preferred	Special	Decline	MIB
<b>Ticlopidine Hcl</b>				
Blood Thinner	> 2 Years Modified Over 2 Years Preferred	Special	Decline	MIB
<b>Tikosyn</b>				
Atrial Fibrillation	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Timolide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Tivicay</b>				
HIV	Decline	Decline	Decline	Decline
<b>Tobi</b>				
Cystic Fibrosis	Decline	Decline	Decline	MIB
<b>Tolazamide</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Tolbutamide</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Tolinase</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Tonocard</b>				
Ventricular Arrhythmia	Modified	Limited	Decline	MIB
<b>Topamax</b>				
Migraine	Preferred	Select	Icare	MIB
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Topiragen</b>				
Migraine	Preferred	Select	Icare	MIB
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Topiramate</b>				
Migraine	Preferred	Select	Icare	MIB
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Toposar</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Toprol</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Toprol XI</b>				
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Torseamide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Tracleer</b>				
Pulmonary Hypertension	Modified	Limited	Decline	MIB
<b>Tradjenta</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Tramadol</b>				
Pain	Preferred	Select	Icare	MIB
<b>Trandate</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Trandolapril/Verapamil Hc</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Trazodone Hcl</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
Major Depressive Disorder	Modified	Limited	Decline	MIB
<b>Treanda</b>				
Chronic Lymphocytic Leukemia	Decline	Decline	Decline	MIB
<b>Tresiba Flextouch</b>				
Diabetes - Injectable	See Diabetes in Field Guide	≤ 99 units & diagnosed after age 40, Special	Decline	MIB
Diabetes - Injectable	See Diabetes in Field Guide	100+ units or diagnosed before age 40, Limited	Decline	MIB
<b>Tretinoin</b>				
Topical Cream - Eczema	Preferred	Select	Icare	MIB
Oral pill - Leukemia	Decline	Decline	Decline	Decline
<b>Triamterene/ Hydrochlorothiazide</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Tribenzor</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Trihexyphenidyl Hcl</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Trileptal</b>				
Epilepsy	See Seizure in Field Guide	Seizure ≤2 years Decline, 2+ Limited	Decline	MIB
<b>Triumeq</b>				
HIV	Decline	Decline	Decline	Decline
<b>Trizivir</b>				
HIV	Decline	Decline	Decline	Decline
<b>Trulicity</b>				
Diabetes - Non Insulin Injectable	Preferred	Special	Decline	MIB
<b>Truvada</b>				
HIV	Decline	Decline	Decline	Decline
HIV PrEP	Preferred	Select	Icare	MIB
<b>Tubersol</b>				
Tuberculosis	Modified	Special	Decline	MIB
<b>Tudorza Pressair</b>				
COPD	See COPD in Field Guide	Special	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Twynsta</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Tybost</b>				
HIV	Decline	Decline	Decline	Decline
<b>Tykerb</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2-5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Tyzeka</b>				
Hepatitis B	See Hepatitis in Field Guide	Limited	Decline	MIB
<b>Ultram</b>				
Pain	Preferred	Select	Icare	MIB
Moderate To Severe Pain	Modified	Limited	Decline	MIB
<b>Uniretic</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Univasc</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Ursodiol</b>				
Gallstones	Preferred	Select	Icare	MIB
Primary Biliary Cirrhosis	Decline	Decline	Decline	MIB
<b>Valproic Acid</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Migraine	Preferred	Select	Icare	MIB
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Valturna</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Vanatrip</b>				
Depression	Preferred	Select	Decline	MIB
<b>Vandetanib</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Vascazen</b>				
Cardiovascular Disease	Modified	≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Vascor</b>				
Angina	Modified	≤ 2 years Decline, 2+ Special	Decline	MIB
<b>Vasodilan</b>				
Circulatory Disorder	Modified	Limited	Decline	MIB
<b>Vasotec</b>				
Hypertension	Preferred	≤1- 2 medications Select, 3+ Special	Decline	MIB
Heart Disease	Modified	Limited	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Velettri</b>				
Pulmonary Hypertension	Modified	Limited	Decline	MIB
<b>Velosulin Br</b>				
Diabetes - Injectable	See Diabetes in Field Guide	≤ 99 units & diagnosed after age 40, Special	Decline	MIB
Diabetes - Injectable	See Diabetes in Field Guide	100+ units or diagnosed before age 40, Limited	Decline	MIB
<b>Velphoro</b>				
Renal Insufficiency	Modified	Limited	Decline	MIB
<b>Vemlidy</b>				
Hepatitis B	See Hepatitis in Field Guide	Limited	Decline	MIB
<b>Venclexta</b>				
Chronic Lymphocytic Leukemia	Decline	Decline	Decline	MIB
<b>Venlafaxine Hcl Er</b>				
Anxiety Disorder	Preferred	Select	Icare	MIB
Depression	Preferred	Select	Decline	MIB
Major Depressive Disorder	Modified	Limited	Decline	MIB
<b>Ventavis</b>				
Pulmonary Hypertension	Modified	Limited	Decline	MIB
<b>Verapamil</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Vesanoid</b>				
Leukemia	Decline	Decline	Decline	Decline
<b>Victoza</b>				
Diabetes - Non Insulin Injectable	Preferred	Special	Decline	MIB
<b>Victrelis</b>				
Hepatitis C	See Hepatitis in Field Guide	Decline	Decline	MIB
<b>Videx</b>				
HIV	Decline	Decline	Decline	Decline
<b>Viekira Pak</b>				
Hepatitis C	See Hepatitis in Field Guide	Decline	Decline	MIB
<b>Viibryd</b>				
Depression	Preferred	Select	Decline	MIB
<b>Vimpat</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Viracept</b>				
HIV	Decline	Decline	Decline	Decline
<b>Viramune</b>				
HIV	Decline	Decline	Decline	Decline
<b>Viread</b>				
Hepatitis B	See Hepatitis in Field Guide	Limited	Decline	MIB
HIV	Decline	Decline	Decline	Decline
<b>Visken</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Vitekta</b>				
HIV	Decline	Decline	Decline	Decline

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Vivitrol</b>				
Alcoholism	Modified	≤ 5 years Decline, 5+ Special	Decline	MIB
Drug Overdose	Preferred	Select	Decline	MIB
<b>Vraylar</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Schizophrenia	Modified	Limited	Decline	MIB
<b>Warfarin</b>				
Blood Thinner	Modified	Special	Decline	MIB
<b>Xalkori</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Xarelto</b>				
Blood Thinner	< 2 Years Modified Over 2 Years Preferred	Special	Decline	MIB
<b>Xeloda</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Xenazine</b>				
Huntington's Chorea	Decline	Decline	Decline	MIB
<b>Xigduo Xr</b>				
Diabetes	Preferred	Special	Decline	MIB
<b>Zafirlukast</b>				
Asthma	Preferred	Special	Decline	MIB
<b>Zarontin</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Zaroxolyn</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
Congestive Heart Failure	Modified	Limited	Decline	MIB
<b>Zarxio</b>				
Neutropenia	Decline	Decline	Decline	Decline
<b>Zavesca</b>				
Gaucher's Disease	Decline	Decline	Decline	MIB
<b>Zelapar</b>				
Parkinson's Disease	Modified	Limited	Decline	MIB
<b>Zemaira</b>				
COPD	See COPD in Field Guide	Special	Decline	MIB
Emphysema	Modified	Special	Decline	MIB
<b>Zemplar</b>				
Chronic Kidney Disease	Modified	Limited	Decline	MIB
Dialysis	Decline	Decline	Decline	MIB
<b>Zenapax</b>				
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Zepatier</b>				
Hepatitis C	See Hepatitis in Field Guide	Decline	Decline	MIB

Medication/Indication	Loyalty Plan	Security Care Plan	iCare	MIB
<b>Zerit</b>				
HIV	Decline	Decline	Decline	Decline
<b>Zestoretic</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Zetia</b>				
Cholesterol	Preferred	Select	Decline	MIB
<b>Ziac</b>				
Hypertension	Preferred	1-2 medications Select, 3+ Special	Decline	MIB
<b>Zinbrya</b>				
Multiple Sclerosis	Modified	Limited	Decline	MIB
<b>Ziprasidone Hcl</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Schizophrenia	Modified	Limited	Decline	MIB
<b>Zocor</b>				
Cholesterol	Preferred	Select	Decline	MIB
<b>Zofran</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
<b>Zoloft</b>				
Depression	Preferred	Select	Decline	MIB
<b>Zonegran</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Zonisamide</b>				
Seizure	See Seizure in Field Guide	Seizure ≤ 2 years Decline, 2+ Limited	Decline	MIB
<b>Zortress</b>				
Organ Transplant Rejection	Decline	Decline	Decline	MIB
<b>Zyprexa</b>				
Bipolar Disorder	Preferred	Select	Decline	MIB
Schizophrenia	Modified	Limited	Decline	MIB
<b>Zytiga</b>				
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Special	Decline	MIB
Cancer	2+ years free Preferred	5+ years free Select	Decline	MIB
Prostate Cancer	Decline	Decline	Decline	Decline

# Uninsurable Conditions

This list is not inclusive, but more comprehensive than the application. This lists conditions that we consider uninsurable.

- Addison Disease – Auto-Immune disorder/atrophy of the adrenal cortex
- AIDS or AIDS related complex
- ALS (Lou Gehrig's Disease) – Disorder of the motor neurons
- Alzheimer's
- Anemia(s) – Sickle Cell Anemia, Thalassemia Major; Pernicious, Sickle Cell Trait
- Anorexia
- Ascites – Edema of the peritoneal space effecting the liver, heart, and kidneys
- Cancer of the blood or bone marrow, not insurable at any time
- Cirrhosis – Liver disorder
- Cystic Fibrosis – Normal tissue is replaced with fibrous tissue
- Dementia
- Dialysis
- HIV+
- Hodgkin's lymphoma, Non Hodgkin's lymphoma, Hodgkin's disease
- Huntington's Disease
- Leukemia
- Non-corrected Brain Aneurysm
- Organ Transplant
- Polycystic Kidney Disease (PKD)
- Polymyositis
- Pregnancy – If the proposed insured is currently pregnant, no plan will be offered. The application will need to be postponed until 6 weeks after the insured has given birth and the doctor has cleared them for regular activities
- Sarcoidosis (If in Stage 3 or 4)
- Suicidal behavior within 2 years
- Thrombocytopenia
- Need assistance or supervision with dressing, eating, personal hygiene (bathing or toilet), or transferring to and from a bed or chair
- Under hospice care, institutional care, or incarcerated

# Security National

*Family of Life Companies*



P. O. Box 57220, Salt Lake City, UT 84157  
433 Ascension Way, Suite 600, Salt Lake City, UT 84123

## NON-DISCLOSURE AND NON-SOLICITATION AGREEMENT

You acknowledge that all policyholder lists, applications for insurance, policyholder information, and all other business records, memoranda, and other materials and information contained herein are the property of Security National Life Insurance Company and its subsidiaries and are confidential, and that they and the information contained therein shall not be used or disclosed without the specific written authorization of the Company.

You hereby agree to NOT induce or attempt to induce, or cause or aid in any manner whatsoever any other agent or other person to induce or attempt to induce, any policyholder to terminate any policy issued by SNLIC. You further agree to NOT solicit, or cause or aid any other person to solicit, any policyholders of SNLIC to purchase policies of another life insurance company. These restrictions shall continue for a period of two (2) years after the termination of Your authority.

You agree that any engagement in activities described in the preceding four paragraphs will result in irreparable injury to SNLIC, for which there is no adequate remedy at law. Thus, You agree that in the event You breach any of said paragraphs, SNLIC may apply for and obtain immediate and continuing injunctive relief prohibiting further or continued breach of Your obligations, and You further agree to liquidated damages in the amount of two (2) years of annual premium for all policies which are terminated as a result of Your activities, and in the amount of the commissions for the preceding 365 days for any agents who terminate or reduce their activity as a result of Your activities.