

FINAL EXPENSE

Underwriting Handbook

Including Procedures, Medications,
and Underwriting Decisions

English



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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!

Submitting New Business

SNL Provides Three Methods to Submit Applications:

1. Agent Portal Upload (Preferred Method)

Uploading applications from your computer or mobile device via our agent portal is the fastest and easiest way to submit business. Log in to our agent portal via **AgentPortal.Securitynational.com**. Click the **Uploads** button found in the **New Business** section of the homepage. If you are using a mobile device, take a photo of each page of the application. If you are using a computer, scan and attach each page of the application. Once all pages are attached, click next to proceed. Select New Business to submit your application to the New Business department. Enter your agent number, name, the insured's name, and any additional comments. Click next and review the information you entered. Click Finish to complete your upload. A message stating your upload was successful will appear at the bottom of the screen.

If you have problems logging in to our agent portal or uploading new business, call the agent hotline 1-(855)-SNL-4SNL and press 6 to reach our marketing department.

2. Mail

You may mail applications via USPS to:
Security National Life
New Business
PO Box 57220
Salt Lake City, UT 84157

3. Overnight

Via US Mail, UPS or FedEx
Security National Life
433 Ascension Way
Suite 600
Salt Lake City, UT 84123

****Please note – we do not allow applications to be submitted via email as this is not a secure way to transmit personal and confidential information.****

New Business must be received by 10:30 a.m. MST. Every piece of business that is received by 10:30 a.m. MST is guaranteed to be ENTERED and counted as received, but not necessarily issued.

- If you submit via UPS or FedEx, it is guaranteed to be ENTERED, but not necessarily issued.
- If it is submitted via express mail or priority mail through USPS, it is not guaranteed to be entered that day. It will depend on when it gets to the department.
- If you submit the application through secure online upload it is not necessary to mail in the originals. You may keep these for your records. If you are mailing in money and originals, please do not upload the business as well. There is a chance things will be duplicated.
- Corrections for policies that are pending due to problems must be received by 2:00 p.m. MST (12:00 p.m. (noon) MST on the last working day of the month) in order to issue the pending policy. The preferred way to send corrections is through our secure online upload.

General Underwriting Guidelines

General Underwriting Guidelines

1. Only the proposed insured may sign on the Proposed Insured signature line. No one else may sign the proposed insured's name. The proposed insured must be able to sign their own name. Insurance on those who cannot read or write and their signature is a "X" or if the signature is just initials, must be witnessed by another person of legal age other than the agent. If they sign with a "X" or initials, we will also need a copy of a picture id with their initials to be provided at the time of application. All application sections must be completed correctly, signed and dated by the agent (agent number must be written on application), proposed insured and the owner (if different than the applicant). Agent must meet in person with each person who signs and witness the signatures.
2. If the insured is a minor, we must have the parent or legal guardian sign for them. If there is a guardian, we will need a copy of the guardianship papers.
3. If the beneficiary is the estate or trust, they must have an estate or trust set up and we need copies of the estate or trust papers.
4. We need the payor's full address and signature. If the insured has a representative payee, paperwork is required.
5. Applications must be dated the day the application is completed and signed by the proposed insured. All applications are void 30 days after the written (signed) date; applications must be received by the home office before the 30-day deadline. If they are received after the deadline, they will be returned and the agent will need to re-meet and resign a new application.
6. Cash with application (CWA) must be submitted by the proposed insured/owner. Acceptable forms of payment are: EFT with completed information, personal check, credit or debit card (Visa, Master Card, American Express or Discover), or money order. Cash is not acceptable and a check from the agent is not acceptable unless the agent check is for their own personal policy. When a credit/debit card is used for CWA the direct bill premium rate applies. We require a premium with applications OR completed EFT/CC information to draft the first premium within 30 days of the application date. We will run the bank account information through our scrubber, if this comes back with "deny" or "insufficient information" we will require a voided check or a bank statement. If premium is being paid with a money order, payment must be mailed into the office.
7. A premium will be drafted on the same date each month. The acceptable draft dates are the 1st through the 28th of the month. They may also choose a specific day of the week for billing (for example the 3rd Wednesday.) If a specific draft date is not specified, the company will draft immediately upon the approval of the application and the application date will be the future draft date each month. Initial draft date must be within 30 days of the application date.
8. If the CWA is returned to us as non-sufficient funds (NSF) we will contact the agent to verify account information or collect different information to allow one additional attempt in collecting the CWA. The agent has 10 days to provide us this information. We will cancel the policy as "rescinded" if we don't hear from the agent.
9. Split commissions between agents are acceptable. Both agents need to sign the application, put their agent number and the percentage of the commission payable to each agent.
10. Maximum face amounts An insured can have multiple policies in-force as long as the total amount does not exceed the maximum face amount for the plan the insured is applying for. If the plan is changed at the time of underwriting, the maximum face amount will be determined based off the plan the insured is offered. The maximum face amount applies to the total amount of in-force coverage an insured has with Security National Family of Companies.

Medical Underwriting Guidelines

Medical Underwriting Guidelines

1. All medical questions on the application must be asked of the proposed insured and the complete information written on the application. Depending on how the medical questions are answered will determine which coverage will be issued. By following the application guidelines in the medical sections of the application, the agent will be able to determine which plan to offer the proposed insured.
2. Medication for medical conditions means the applicant is being treated for that medical condition, which means that medical questions for that condition must be marked "yes". Refer to the Medical Guidelines section for additional information, or call the Underwriting Department with your questions.
3. A full and complete list of medications the insured is being prescribed is requested at the time of application. This list must include the name of the medication, ailment it is treating, dosage amount and the duration the medication has been prescribed. This is requested even if all medical questions are answered as no.
4. All insured applications require Rx search as part of the underwriting process. We need the applicants SSN/ TIN and signature on the application to complete this process. If this information is not on the application, the application will be held for 30 days (from the application date) to allow the agent to get the necessary information. If the requirements are not met within this time, the application will be canceled.
5. Applications that require an Rx search will be issued/rated/declined upon underwriting review. If rated/declined the agent will be notified via email.
6. Applicant's that are incarcerated in any type of facility cannot be issued on any type of plan. Do not submit an application.
7. Any phone verification calls or underwriting clarification calls will be made by the underwriting department directly to the applicant.
8. 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.

More Helpful Underwriting Guidelines

1. These are helpful GUIDELINES for your assessment of the medical history on an application. Keep in mind that you actually visit with the insured, see them face to face and have an advantage over the Home Office. We rely on you for "field underwriting".
2. Please remember that not all medical conditions are listed. If the condition was serious enough to seek medical attention and medications were given in aid of this condition, they may not qualify for the fully insured plan. Exceptions are minor acute conditions such as colds, flu, allergies, and other minor conditions from which the applicant has fully recovered. As individual situations vary, so do underwriting decisions. Make certain that all of the medical questions are asked and fully answered, as the application becomes a part of any policy issued.

LOYALTY PLAN

	PREFERRED	MODIFIED
DEATH BENEFIT/POLICY PROCEEDS	Provides full face amount coverage from day one.	Provides coverage equal to premiums paid plus 10% interest for the first 2 years. After 2 years 100% of face amount is payable upon death.
PREMIUMS	Level Whole Life- Based off age and gender See rate calculator in Agent Portal for rates	
MINIMUM FACE AMOUNT	\$2,500	
MAXIMUM FACE AMOUNT	Age 40-75 \$50,000 Age 76-80 \$15,000 Age 81-90 \$10,000	Age 40-75 \$25,000 Age 76-80 \$15,000 Age 81-85 \$10,000
AGE LIMITS	40-90 Age at Last Birthday	40-85 Age at Last Birthday
UNDERWRITING CLASSES	Non-Tobacco/Nicotine - Tobacco/Nicotine	
POLICY FEE	This plan has a \$40.00 fee.	
LOANS	Loans are available if there is sufficient cash value. Loans will accrue interest. Loans will reduce the face amount.	
ADDED BENEFITS	None	Temporary Accidental Death Benefit Terminates at the end of the 2nd policy year
RIDERS AVAILABLE*	Accidental Death Benefit Rider Child Rider	

* See table on following page for further information.

LOYALTY PLAN-RIDERS

	ACCIDENTAL DEATH BENEFIT (ADB) RIDER	
	PREFERRED	MODIFIED
DEATH BENEFIT/POLICY PROCEEDS	Provides Accidental Death Benefit plus Face Amount from day one.	Year 1-2 Accidental Death Benefit plus Current Death Benefit Year 3+ Accidental Death Benefit plus Face Amount
PREMIUMS	Based upon age and gender, see rate calculator in Agent Portal for rates	
MINIMUM FACE AMOUNT	\$2,500	
MAXIMUM FACE AMOUNT	Death Benefit of Base Policy	
AGE LIMITS	40-90 Attained age (Age at last birthday)	40-85 Attained age (Age at last birthday)
EXPIRATION OF RIDER	Expires upon termination of Base Policy	
OTHER HELPFUL INFO	This must be sold with the initial application and cannot be added later	
All states except CA	CHILD RIDER (ALL STATES EXCEPT CA)	
	PREFERRED	MODIFIED
DEATH BENEFIT/POLICY PROCEEDS	Provides full face amount coverage from day one.	
PREMIUMS	Annual Premium is \$3.00 per thousand, per rider	
AGE LIMITS	Base insured must be between the ages of 40 to 60 Issue age of child: 0 (30 days) to age 17	
MINIMUM RIDER AMOUNT	\$1,000	
MAXIMUM RIDER AMOUNT	Rider cannot exceed the Base Plan or \$10,000, whichever is lower. up to 5 children may be added to rider	
EXPIRATION OF RIDER	Coverage expires at age 25, end of payment plan, whichever comes first	
COVERAGE	Coverage may be extended to each child in whom the Insured has an insurable interest. Only those individuals named in the Application and approved for coverage as of the Issue Date are eligible for coverage under this Rider.	
OTHER HELPFUL INFO	This must be sold with the initial application. No additions, substitutions, or changes to the list of covered individuals will be permitted after the Rider is issued. Coverage may be on two applications (i.e. Coverage with both mother's and father's applications) but not to exceed \$10,000 per child.	

LOYALTY PLAN-RIDERS

	DEPENDENT CHILD RIDER (CA ONLY)	
	PREFERRED	MODIFIED
DEATH BENEFIT/ POLICY PROCEEDS	Provides full face amount coverage from day one.	
PREMIUMS	Annual Premium is \$15.00 per thousand	
AGE LIMITS	Base insured must be between the ages of 40 to 60 Issue age of child: 0 (30 days) to age 17	
MINIMUM RIDER AMOUNT	\$1,000	
MAXIMUM RIDER AMOUNT	Rider cannot exceed the Base Plan or \$10,000, whichever is lower	
EXPIRATION OF RIDER	Coverage expires at age 25, end of payment plan, or base insured's 65th birthday; whichever comes first	
COVERAGE	Coverage is extended to each child born to, or legally adopted by, the Insured after the date of Application for this Rider if such child becomes 30 days old and, if adopted, such adopted child was under the age of 18 at the time of adoption.	
OTHER HELPFUL INFO	Child cannot be the grandchild. This must be sold with the initial application and cannot be added later Coverage may be on two applications (i.e. Coverage with both mother's and father's applications) but not to exceed \$10,000 per child.	

UNDERWRITING INFORMATION

Loyalty Plan Height and Weight Chart

The weight table below is a guideline that reflects the weight limits. If the insured exceeds the limit, they should then be placed on the next plan listed.

Height	Decline Underweight	Preferred	Modified	Decline Overweight
4' 8"	≤ 74	191	218	> 218
4' 9"	≤ 77	196	224	> 224
4' 10"	≤ 80	201	230	> 230
4' 11"	≤ 83	208	238	> 238
5' 0"	≤ 86	215	245	> 245
5' 1"	≤ 89	222	253	> 253
5' 2"	≤ 92	229	261	> 261
5' 3"	≤ 95	236	269	> 269
5' 4"	≤ 98	243	276	> 276
5' 5"	≤ 101	251	284	> 284
5' 6"	≤ 104	259	293	> 293
5' 7"	≤ 107	266	301	> 301
5' 8"	≤ 110	274	310	> 310
5' 9"	≤ 113	282	318	> 318
5' 10"	≤ 117	290	327	> 327
5' 11"	≤ 121	298	336	> 336
6' 0"	≤ 125	306	345	> 345
6' 1"	≤ 129	314	354	> 354
6' 2"	≤ 133	323	363	> 363
6' 3"	≤ 137	331	372	> 372
6' 4"	≤ 142	339	381	> 381
6' 5"	≤ 147	347	390	> 390
6' 6"	≤ 152	355	399	> 399
6' 7"	≤ 157	363	408	> 408

GUARDIAN PLAN

Plan not available in all states	PREFERRED	STANDARD	MODIFIED
DEATH BENEFIT/ POLICY PROCEEDS	Provides full face amount coverage from day one.		Policy Year 1 25% Benefit Policy Year 2 50% Benefit Policy Year 3 75% Benefit Policy Year 4 100% Benefit
PREMIUMS	Level and based on age See rate calculator in Agent Portal for rates		
AGE LIMITS	0 (30 days) to 39 years Attained age (Age at last birthday)		
MINIMUM FACE AMOUNT	\$1,000		
MAXIMUM FACE AMOUNT	\$25,000.00		\$20,000.00
PAYMENT PLAN OPTIONS	Whole Life, 10 year, 20 year		
ADDED BENEFITS	Accidental Death Benefit Terminates at the end of the 10th policy year		
RIDERS AVAILABLE *	Accidental Death Benefit Rider Child Rider		
LOANS	Loans are available if there is sufficient cash value. Loans will accrue interest. Loans will reduce the policy proceeds.		
POLICY FEE	This plan has a \$25.00 fee.		

* See table on next page for further information.

GUARDIAN PLAN-RIDERS

	ACCIDENTAL DEATH BENEFIT (ADB) RIDER		
	PREFERRED	STANDARD	MODIFIED
DEATH BENEFIT/POLICY PROCEEDS	Provides Accidental Death Benefit plus Face Amount from day one.		Year 1-3 Accidental Death Benefit plus Current Death Benefit Year 4+ Accidental Death Benefit plus Face Amount
PREMIUMS	Based upon age. See rate calculator in agent portal for rates		
AGE LIMITS	0 (30 days) to 39 years Attained age (Age at last birthday)		
MINIMUM FACE AMOUNT	\$1,000		
MAXIMUM FACE AMOUNT	Death Benefit of Base Policy		
EXPIRATION OF RIDER	Expires upon termination of Base Policy		
OTHER HELPFUL INFO	This must be sold with the initial application and cannot be added later		
	CHILD RIDER (ALL STATES EXCEPT CA)		
	PREFERRED	STANDARD	MODIFIED
DEATH BENEFIT/POLICY PROCEEDS	Provides full face amount coverage from day one.		
PREMIUMS	Annual Premium is \$3.00 per thousand, per rider		
AGE LIMITS	Base insured must be between the ages of 18 to 39 Issue age of child: 0 (30 days) to age 17		
MINIMUM RIDER AMOUNT	\$1,000		
MAXIMUM RIDER AMOUNT	Rider cannot exceed the Base Plan or \$10,000, whichever is lower. up to 5 children may be added to rider		
EXPIRATION OF RIDER	Coverage expires at age 25, end of payment plan, whichever comes first		
COVERAGE	Coverage may be extended to each child in whom the Insured has an insurable interest. Only those individuals named in the Application and approved for coverage as of the Issue Date are eligible for coverage under this Rider.		
OTHER HELPFUL INFO	This must be sold with the initial application. No additions, substitutions, or changes to the list of covered individuals will be permitted after the Rider is issued. Coverage may be on two applications (i.e. Coverage with both mother's and father's applications) but not to exceed \$10,000 per child.		

GUARDIAN PLAN-RIDERS

	CHILD RIDER (CA ONLY)		
	PREFERRED	STANDARD	MODIFIED
DEATH BENEFIT/ POLICY PROCEEDS	Provides full face amount coverage from day one.		
PREMIUMS	Annual Premium is \$15.00 per thousand		
AGE LIMITS	Base insured must be between the ages of 18 to 39 Issue age of child: 0 (30 days) to age 17		
MINIMUM RIDER AMOUNT	\$1,000		
MAXIMUM RIDER AMOUNT	Rider cannot exceed the Base Plan or \$10,000, whichever is lower		
EXPIRATION OF RIDER	Coverage expires at age 25, end of payment plan, or base insured's 65th birthday; whichever comes first		
COVERAGE	Coverage is extended to each child born to, or legally adopted by, the Insured after the date of Application for this Rider if such child becomes 30 days old and, if adopted, such adopted child was under the age of 18 at the time of adoption.		
OTHER HELPFUL INFO	Child cannot be the grandchild. This must be sold with the initial application and cannot be added later Coverage may be on two applications (i.e. Coverage with both mother's and father's applications) but not to exceed \$10,000 per child.		

UNDERWRITING INFORMATION

Guardian Plan Height and Weight Chart

The weight table below is a guideline that reflects the weight limits. If the insured exceeds the limit, they should then be placed on the next plan listed.

Height	Preferred	Standard	Modified	Decline
4' 8"	164	196	296	297+
4' 9"	169	200	300	301+
4' 10"	173	204	304	305+
4' 11"	177	208	308	309+
5' 0"	181	212	312	313+
5' 1"	184	216	316	317+
5' 2"	187	221	321	322+
5' 3"	191	226	326	327+
5' 4"	196	231	331	332+
5' 5"	201	237	337	338+
5' 6"	207	243	343	344+
5' 7"	212	249	349	350+
5' 8"	219	255	355	356+
5' 9"	226	262	362	363+
5' 10"	232	269	369	370+
5' 11"	239	276	376	377+
6' 0"	245	284	384	385+
6' 1"	251	291	391	392+
6' 2"	257	299	399	400+
6' 3"	263	307	407	408+
6' 4"	270	315	415	416+
6' 5"	277	323	423	424+
6' 6"	284	331	431	432+
6' 7"	290	340	440	441+

MIB PLAN

DEATH BENEFIT/POLICY PROCEEDS	Amount paid in plus bump (bump based off age at issue) 0-54 42.8% 55-64 25% 65-74 11% 75-85 2.5%
PREMIUMS	Monthly payment premiums
AGE LIMITS	0 (30 days) to 85 years Attained age (Age at last birthday)
MINIMUM FACE AMOUNT	\$2,000
MAXIMUM FACE AMOUNT	\$10,000
PAYMENT PLAN OPTIONS	3 pay, 5 pay, 10 pay Not all payment options available in all states**
ADDED BENEFITS *	Decreasing Accidental Death Benefit (ADB decreases as the death benefit increases) Terminates at the end of the payment period
RIDERS AVAILABLE	None available
LOANS	Loans are available if there is sufficient cash value. Loans will accrue interest. Loans will reduce the policy proceeds.
POLICY FEE	None
OTHER HELPFUL INFO	'This plan is intended for "Unhealthy People" who cannot qualify for an insured plan

* If the insured's death is due to an Accident during the premium payment time the ADB and the Current Death Benefit will equal the Face amount.

**5 pay and 10 pay not available in AK, DC, HI, ID, IL, KS, MD, MN, MO, NE, OR, PA, VA, WY.
 For LA, 5 and 10 pay are only available for FGI

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
ADL's (Acts of Daily Living)	
Need assistance or supervision with dressing, eating, personal hygiene (bathing or toilet), or transferring to and from a bed or chair	Decline
AIDS	Decline
ALS (Lou Gehrig's Disease)	Decline
Alcoholism - Excessive use of alcohol	
• Current use, in rehab or within 90 days of recovery	Decline
• Within 2 years of recovery	Modified
• Over 2 years of recovery	Preferred
Alzheimer's Disease or Dementia	Decline
Amputation – Loss of a limb or body part	
• Amputation related to illness or disease	Modified
• Amputation related to accident	
o Within 2 years of accident or with complications	Modified
o Over 2 years with no complications	Preferred
Asthma	Preferred
Brain Aneurysm	
• Surgically Corrected	Modified
• Non-Corrected	Decline
Bronchitis	
• Acute	Preferred
• Chronic or with oxygen	Modified
Cancer	
• Most types of internal cancer and malignant tumors	
o Within 90 days of cancer free date	Decline
o 91+ days cancer free	Modified
o Over 2 years cancer free	Preferred
• Basal Cell Carcinoma (skin cancer)	Preferred
• Leukemia	Decline
• Cancers of the blood or bone marrow	Decline
• Hodgkin's Lymphoma, Non-Hodgkin's Lymphoma, Hodgkin's Disease	Decline
Cerebral Palsy	Modified
Chron's Disease	Preferred
Chronic Obstructive Pulmonary Disease (COPD)	Modified

Ailments in Alphabetical Order	Loyalty Plan
Cirrhosis of the Liver	Decline
Congestive Heart Failure (CHF)	Modified
Cushing's Disease	Decline
Cystic Fibrosis	Decline
Deep Vein Thrombosis (DVT)	Modified
Depression	
• Minor depression with no suicide attempts	Preferred
• Major depressive disorder or hospitalization due to depression	Modified
Diabetes	
• With no complications	Preferred
• Insulin use prior to age 40	Modified
• With complications, except Neuropathy	Modified
Diabetic Neuropathy	Preferred
Dialysis Treatment	Decline
Diverticulitis	Preferred
Down's Syndrome	Modified
Drug abuse or dependency – includes use of illegal drugs or abuse of prescription drugs	
• Current use, in rehab or within 90 days of recovery	Decline
• Within 2 years of recovery	Modified
• Over 2 years of recovery	Preferred
Emphysema	Modified
Epilepsy/Seizure Disorders	
• Over 90 days without seizure	Preferred
• 90 days or less from last seizure	Decline
Heart Disease	
• Angioplasty, stent implant, bypass surgery, heart valve surgery or pacemaker	
o Over 2 years since treatment	Preferred
o Less than 2 years since treatment	Modified
• Heart Attack	
o Over 2 years with no complications or further treatment	Preferred
o Less than 2 years	Modified
• High Blood Pressure	Preferred
• Angina	Modified
• Circulatory Disorder	Modified
• Congestive Heart Failure (CHF)	Modified
• Coronary Artery Disease (CAD)	Modified
• Enlarged Heart	Modified
• Peripheral Vascular Disease (PVD)	Modified
Hepatitis	
• Hepatitis A	Preferred
• Hepatitis B	
o Over 2 years since treatment	Preferred
o Less than 2 years since treatment	Modified
• Hepatitis C	
o Untreated	Decline
o Less than 2 years since treatment	Modified
o Over 2 years since treatment	Preferred
HIV Positive	Decline

Ailments in Alphabetical Order	Loyalty Plan
Hodgkin's lymphoma, non-Hodgkin's lymphoma, Hodgkin's disease	Decline
Hospice Care	Decline
Huntington's Disease	Decline
Institution Care or Incarcerated	Decline
Kidney Disease or Failure	
• Chronic Kidney Disease (CKD)	Modified
• Dialysis	Decline
• Kidney Stones	Preferred
• Kidney Failure	Modified
• Polycystic Kidney Disease (PKD)	Decline
Leukemia	Decline
Liver Disease or Disorder	
• Fatty Liver	Modified
• Cirrhosis	Decline
• Cystic Disease	Decline
Lung Disease or Disorder	
• Asthma, including seasonal allergies	Preferred
• Bronchitis	
o Acute	Preferred
o Chronic or with oxygen	Modified
• Chronic Obstructive Pulmonary Disease (COPD)	Modified
• Emphysema	Modified
• Sarcoidosis	
o Stage 1 or 2	Modified
o Stage 3 or 4	Decline
• Tuberculosis	
o Over 2 years remission without oxygen use	Preferred
o Less than 2 years or oxygen use	Modified
Lupus	
• Discoid Lupus	Preferred
• Systemic Lupus Erythematosus (SLE)	Modified
Medical Appliance Use	
Dependent on the use of medical appliance such as wheelchair, walker or oxygen	Modified
Mental Disorder or Disease	
• Bi-Polar	Preferred
• Major Depressive Disorder	Modified
• Mania	Modified
• Paranoia	Modified
• Schizophrenia	Modified
Multiple Sclerosis (MS)	Modified
Muscular Dystrophy (MD)	Modified
Myasthenia Gravis	Modified
Organ Failure or Disease	Modified
Organ Transplants	
• Recipients Only	Decline
• Donor	Preferred
Pancreas Disease or Disorder	Modified

Paralysis

These are 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 |

Parkinson's Disease

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 |
|---|----------|

Pulmonary Interstitial Disease

Decline

Renal Failure or Insufficiency

Modified

Sickle Cell Anemia or Sickle Cell Trait

Decline

Stroke, including TIA (mini stroke)

- | | |
|---|-----------|
| • Over 2 years, no complications | Preferred |
| • Less than 2 years or with complications | Modified |

Thyroid Disease – most types

Preferred

Thrombocytopenia

Decline

Trachostomy

Decline

Guardian 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	Guardian Plan
Addison's Disease	Decline
ADL's (Acts of Daily Living)	
Need assistance or supervision with dressing, eating, personal hygiene (bathing or toilet), or transferring to and from a bed or chair	Decline
AIDS	Decline
ALS (Lou Gehrig's Disease)	Decline
Alcoholism - Excessive use of alcohol	
• Current use, in rehab or within 5 years of recovery	Decline
• Within 5-10 years of recovery	Standard
• Over 10 years of recovery	Preferred
Alzheimer's Disease or Dementia	Decline
Amputation – Loss of a limb or body part	
• Amputation related to illness or disease	Modified
• Amputation related to accident	
o Within 5 years of accident or with complications	Modified
o Over 5 years with no complications	Preferred
Asthma	Standard
Brain Aneurysm	
• Surgically Corrected	Modified
• Non-Corrected	Decline
Bronchitis	
• Acute	Preferred
• Chronic or with oxygen	Modified
Cancer	
• Most types of internal cancer and malignant tumors	
o Within 2 years of cancer free date	Decline
o 2-5 years cancer free	Standard
o Over 5 years cancer free	Preferred
• Basal Cell Carcinoma (skin cancer)	Preferred
• Leukemia	Decline
• Cancers of the blood or bone marrow	Decline
• Hodgkin's Lymphoma, Non-Hodgkin's Lymphoma, Hodgkin's Disease	Decline
Cerebral Palsy	Modified
Chron's Disease	Preferred
Chronic Obstructive Pulmonary Disease (COPD)	Modified
Cirrhosis of the Liver	Decline

Ailments in Alphabetical Order	Guardian Plan
Congestive Heart Failure (CHF)	
• Within 2 years of diagnosis	Decline
• 2+ years since diagnoses	Modified
Cushing's Disease	Decline
Cystic Fibrosis	Decline
Deep Vein Thrombosis (DVT)	Modified
Depression	
• Minor depression with no suicide attempts	Preferred
• Major depressive disorder or hospitalization due to depression	Modified
Diabetes	Modified
Diabetic Neuropathy	Modified
Dialysis Treatment	Decline
Diverticulitis	Preferred
Down's Syndrome	Modified
Drug abuse or dependency – includes use of illegal drugs or abuse of prescription drugs	
• Current use, in rehab or within 5 years of recovery	Decline
• Within 5-10 years of recovery	Standard
• Over 10 years of recovery	Preferred
Emphysema	Modified
Epilepsy/Seizure Disorders	
• Over 5 years without seizure	Preferred
• Less than 5 years from last seizure	Standard
• 30 days or less from last seizure	Decline
Heart Disease	
• Angioplasty, stent implant, bypass surgery, heart valve surgery or pacemaker	
o Less than 2 years since treatment	Decline
o Over 2 years since treatment	Preferred
• Heart Attack	
o Less than 2 years	Decline
o Over 2 years	Preferred
• High Blood Pressure	Preferred
For these listed below, if initial diagnosis is less than 2 years	Decline
• Angina	Modified
• Arrhythmia	Modified
• Circulatory Disorder	Modified
• Congestive Heart Failure (CHF)	Modified
• Coronary Artery Disease (CAD)	Modified
• Enlarged Heart	Modified
• Heart Failure	Modified
• Heart Rupture	Modified
• Peripheral Vascular Disease (PVD)	Modified
Hepatitis	
• Hepatitis A	Preferred
• Hepatitis B	
o Over 5 years since treatment	Preferred
o Less than 5 years since treatment	Modified

Ailments in Alphabetical Order	Guardian Plan
- Hepatitis C - Untreated - Less than 2 years since treatment - Over 2 years since treatment	Decline Modified Preferred
HIV Positive	Decline
Hodgkin's lymphoma, non-Hodgkin's lymphoma, Hodgkin's disease	Decline
Hospice Care	Decline
Huntington's Disease	Decline
Institution Care or Incarcerated	Decline
Kidney Disease or Failure	
- Chronic Kidney Disease (CKD) - Dialysis - Kidney Stones - Kidney Failure - Polycystic Kidney Disease (PKD)	Modified Decline Preferred Modified Decline
Leukemia	Decline
Liver Disease or Disorder	
- Fatty Liver - Cirrhosis - Cystic Disease	Modified Decline Decline
Lung Disease or Disorder	
- Asthma - Bronchitis - Acute - Chronic or with oxygen - Chronic Obstructive Pulmonary Disease (COPD) - Emphysema - Sarcoidosis - Stage 1 or 2 - Stage 3 or 4 - Tuberculosis - Over 5 years remission without oxygen use - Less than 5 years or oxygen use	Standard Preferred Modified Modified Modified Modified Decline Preferred Modified
Lupus	
- Discoid Lupus - Systemic Lupus Erythematosus (SLE)	Preferred Modified
Medical Appliance Use Dependent on the use of medical appliance such as wheelchair or oxygen	Modified
Mental Disorder or Disease	
- Bi-Polar - Major Depressive Disorder - Mania - Paranoia - Schizophrenia	Preferred Modified Modified Modified Modified

Ailments in Alphabetical Order	Guardian Plan
Multiple Sclerosis (MS)	Modified
Muscular Dystrophy (MD)	Modified
Myasthenia Gravis	Modified
Organ Failure or Disease	Modified
Organ Transplants	
• Recipients Only	Decline
• Donor	Preferred
Pancreas Disease or Disorder	Modified
Paralysis	
These are 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
Parkinson's Disease	Modified
Pulmonary Interstitial Disease	Decline
Renal Failure or Insufficiency	Modified
Sickle Cell Anemia	Decline
Stroke, including TIA (mini stroke)	
• Less than 2 years	Decline
• 2-5 years since last stroke	Modified
• 5+ years , no complications	Preferred
• 5+ years with complications	Modified
Thyroid Disease – most types	Preferred
Thrombocytopenia	Decline
Trachostomy	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	Guardian Plan	MIB
Abacavir			
HIV	Decline	Decline	Decline
Abbokinase			
Ischaemic Heart Disease	Modified	≤ 2 years Decline, 2+ Modified	MIB
Abilify			
Bipolar Disorder	Preferred	Preferred	MIB
Schizophrenia	Modified	Modified	MIB
Acarbos			
Diabetes	Preferred	Modified	MIB
Accupril			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Accuretic			
Hypertension	Preferred,	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Acebutolol Hcl			
Hypertension	Preferred	Preferred	MIB
Ventricular Arrhythmia	Modified	≤ 2 years Decline, 2+ Modified	MIB
Aceon			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Acetaminophen			
Pain	Preferred	Preferred	MIB
Acetohexamide			
Diabetes	Preferred	Modified	MIB
Actiq			
Severe Pain	Modified	Modified	MIB
Activase			
Topical Cream - Acne	Preferred	Preferred	MIB
Stroke	Modified	≤ 2 years Decline, 2+ Modified	MIB
TIA	Modified	≤ 2 years Decline, 2+ Modified	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Actoplus Met			
Diabetes	Preferred	Modified	MIB
Actos			
Diabetes	Preferred	Modified	MIB
Adcetris			
Hodgkin's Lymphoma	Decline	Decline	Decline
Adcirca			
Hypertension	Preferred	Preferred	MIB
Adlyxin			
Diabetes - Injectable	Preferred	Modified	MIB
Advair Diskus			
Asthma	Preferred	Standard	MIB
COPD	Modified	Modified	MIB
Advicor			
Cholesterol	Preferred	Preferred	MIB
Afinitor			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Afstyla			
Hemophilia A	Decline	Decline	MIB
Agenerase			
HIV	Decline	Decline	Decline
Aggrenox			
Stroke	Modified	≤ 2 years Decline, 2+ Modified	MIB
Agrylin			
Thrombocythemia	Decline	Decline	MIB
Akineton			
Parkinson's Disease	Modified	Modified	MIB
Albuterol			
Asthma	Preferred	Standard	MIB
Bronchitis	Preferred	Preferred	MIB
COPD	Modified	Modified	MIB
Aldactone			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Aldoclor			
Hypertension	Preferred	Preferred	MIB
Aldomet			
Hypertension	Preferred	Preferred	MIB
Alecensa			
Lung Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Lung Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Lung Cancer	2+ years free Preferred	5+ years free Preferred	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Alkeran			
Ovarian Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Ovarian Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Ovarian Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Allopurinol			
Gout	Preferred	Preferred	MIB
Alprazolam			
Anxiety Disorder	Preferred	Preferred	MIB
Alprolix			
Hemophilia B	Decline	Decline	MIB
Altace			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Alupent			
Asthma	Preferred	Standard	MIB
COPD	Modified	Modified	MIB
Amantadine Hcl			
Parkinson's Disease	Modified	Modified	MIB
Amaryl			
Diabetes	Preferred	Modified	MIB
Amiloride Hcl			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Amiloride/Hydrochlorothia			
Hypertension	Preferred	Preferred	MIB
Aminophylline			
Asthma	Preferred	Standard	MIB
COPD	Modified	Modified	MIB
Amiodarone Hcl			
Ventricular Arrhythmia	Modified	≤ 2 years Decline, 2+ Modified	MIB
Amitriptyline Hcl			
Depression	Preferred	Preferred	MIB
Amlodipine Besylate			
Hypertension	Preferred	Preferred	MIB
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Amphetamine/Dextroamphetamine			
Attention Deficit Disorder	Preferred	Preferred	MIB
Narcolepsy	Preferred	Preferred	MIB
Ampyra			
Multiple Sclerosis	Modified	Modified	MIB
Amturide			
Hypertension	Preferred	Preferred	MIB
Amyl Nitrite			
Heart Disease	Modified	≤ 2 years Decline, 2+ Modified	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Anastrozole			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Anoro Ellipta			
COPD	Modified	Modified	MIB
Antabuse			
Alcoholism	Modified	≤ 5 years Decline, 5+ Standard	MIB
Apidra			
Diabetes - Injectable	Preferred	Modified	MIB
Aplenzin			
Depression	Preferred	Preferred	MIB
Apokyn			
Parkinson's Disease	Modified	Modified	MIB
Apresoline			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Aptiom			
Seizure	Preferred	See Seizures in Field Guide	MIB
Aptivus			
HIV	Decline	Decline	Decline
Aquatensen			
Hypertension	Preferred	Preferred	MIB
Heart Disease	Modified	≤ 2 years Decline, 2+ Modified	MIB
Aralast			
COPD	Modified	Modified	MIB
Aranesp			
Kidney Disease	Modified	Modified	MIB
Arcapta Neohaler			
COPD	Modified	Modified	MIB
Argatroban			
Circulatory Disorder	Modified	Modified	MIB
Aricept			
Alzheimer's/Dementia	Decline	Decline	MIB
Arimidex			
Breast Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Breast Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Breast Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Aristada			
Schizophrenia	Modified	Modified	MIB
Arixtra			
Deep Vein Thrombosis (DVT)	Modified	Modified	MIB
Aromasin			

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Breast Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Breast Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Breast Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Arzerra			
Chronic Lymphocytic Leukemia	Decline	Decline	MIB
Atacand			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Atamet			
Parkinson's Disease	Modified	Modified	MIB
Atarax			
Allergies	Preferred	Preferred	MIB
Anxiety Disorder	Preferred	Preferred	MIB
Atenolol			
Hypertension	Preferred	Preferred	MIB
Atgam			
Organ Transplant Rejection	Decline	Decline	MIB
Ativan			
Anxiety Disorder	Preferred	Preferred	MIB
Atorvastatin Calcium			
Cholesterol	Preferred	Preferred	MIB
Atripla			
HIV/AIDS	Decline	Decline	Decline
Atrovent/ Atrovent Hfa			
COPD	Modified	Modified	MIB
Aubagio			
Multiple Sclerosis	Modified	Modified	MIB
Autoplex T			
Hemophilia B	Decline	Decline	MIB
Avalide			
Hypertension	Preferred	Preferred	MIB
Avandamet			
Diabetes	Preferred	Modified	MIB
Avandaryl			
Diabetes	Preferred	Modified	MIB
Avandia			
Diabetes	Preferred	Modified	MIB
Avapro			
Hypertension	Preferred	Preferred	MIB
Nephropathy	Modified	Modified	MIB
Avastin			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Avonex			
Multiple Sclerosis	Modified	Modified	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Azasan			
Rhumatoid Arthritis	Preferred	Preferred	MIB
Organ Transplant Rejection	Decline	Decline	MIB
Azathioprine			
Rhumatoid Arthritis	Preferred	Preferred	MIB
Organ Transplant Rejection	Decline	Decline	MIB
Azilect			
Parkinson's Disease	Modified	Modified	MIB
Azmacort			
Asthma	Preferred	Standard	MIB
Azor			
Hypertension	Preferred	Preferred	MIB
Baraclude			
Liver Disorder	Modified	Modified	MIB
Belbuca			
Opiod Dependence	Modified	≤ 5 years Decline, 5+ Standard	MIB
Beleodaq			
Hodgkin's Lymphoma	Decline	Decline	Decline
Non-Hodgkin's Lymphoma	Decline	Decline	Decline
Benazepril Hcl			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Bendroflumethiazide			
Hypertension	Preferred	Preferred	MIB
Benicar			
Hypertension	Preferred	Preferred	MIB
Benlysta			
Lupus	Modified	Modified	MIB
Benzotropine Mesylate			
Parkinson's Disease	Modified	Modified	MIB
Betaseron			
Multiple Sclerosis	Modified	Modified	MIB
Betaxolol Hcl			
Hypertension	Preferred	Preferred	MIB
Bevespi Aerosphere			
Chronic Bronchitis	Modified	Modified	MIB
COPD	Modified	Modified	MIB
Emphysema	Modified	Modified	MIB
Bicalutamide			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Bicnu			
Hodgkin's Lymphoma	Decline	Decline	Decline
Non-Hodgkin's Lymphoma	Decline	Decline	Decline
Bidil			

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Bisoprolol Fumarate/Hydro			
Hypertension	Preferred	Preferred	MIB
Bosulif			
Leukemia	Decline	Decline	Decline
Breo Ellipta			
Asthma	Preferred	Standard	MIB
COPD	Modified	Modified	MIB
Bretylium Tosylate			
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Brevibloc			
Hypertension	Preferred	Preferred	MIB
Tachycardia	Modified	≤ 2 years Decline, 2+ Modified	MIB
Brilinta			
Acute Coronary Syndrome	Modified	≤ 2 years Decline, 2+ Modified	MIB
Brintellix			
Major Depressive Disorder	Modified	Modified	MIB
Briviact			
Seizure	Preferred	See Seizure in Field Guide	MIB
Bromocriptine			
Diabetes	Preferred	Modified	MIB
Parkinson's Disease	Modified	Modified	MIB
Bumetanide			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Bumex			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Buproban			
Nicotine Dependence	Preferred	Preferred	MIB
Buspirone Hcl			
Anxiety Disorder	Preferred	Preferred	MIB
Bydureon			
Diabetes - Non Insulin Injectable	Preferred	Modified	MIB
Byetta			
Diabetes - Non Insulin Injectable	Preferred	Modified	MIB
Bystolic			
Hypertension	Preferred	Preferred	MIB
Byvalson			
Hypertension	Preferred	Preferred	MIB
Caduet			
Hypertension	Preferred	Preferred	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Calan			
Hypertension	Preferred	Preferred	MIB
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Arrhythmia	Modified	≤ 2 years Decline, 2+ Modified	MIB
Campral			
Alcoholism	Modified	≤ 5 years Decline, 5+ Standard	MIB
Drug Addiction	Modified	≤ 5 years Decline, 5+ Standard	MIB
Capozide			
Hypertension	Preferred	Preferred	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Caprelsa			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Capsaicin			
Neuropathy	Preferred	Modified	MIB
Captopril			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Captopril/Hydrochlorothiazide			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Carbamazepine			
Seizure	Preferred	See Seizure in Field Guide	MIB
Carbidopa/Levodopa/Entaca			
Parkinson's Disease	Modified	Modified	MIB
Cardene			
Hypertension	Preferred	Preferred	MIB
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Cardiovid Plus			
Cardiovascular Disease	Modified	≤ 2 years Decline, 2+ Modified	MIB
Cardizem Cd			
Hypertension	Preferred	Preferred	MIB
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Arrhythmia	Modified	≤ 2 years Decline, 2+ Modified	MIB
Cardura			
Hypertension	Preferred	Preferred	MIB
Carnitor			

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Kidney Disease	Modified	Modified	MIB
Liver Disorder	Modified	Modified	MIB
Cartia			
Hypertension	Preferred	Preferred	MIB
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Arrhythmia	Modified	≤ 2 years Decline, 2+ Modified	MIB
Cartrol			
Hypertension	Preferred	Preferred	MIB
Carvedilol			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Casodex			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Catapres			
Hypertension	Preferred	Preferred	MIB
Cayston			
Cystic Fibrosis	Decline	Decline	MIB
Ceenu			
Hodgkin's Lymphoma	Decline	Decline	Decline
Celebrex			
Arthritis	Preferred	Preferred	MIB
Celexa			
Depression	Preferred	Preferred	MIB
Cellcept			
Lupus	Modified	Modified	MIB
Organ Transplant Rejection	Decline	Decline	MIB
Celontin			
Seizure	Preferred	See Seizure in Field Guide	MIB
Cerebyx			
Seizure	Preferred	See Seizure in Field Guide	MIB
Ceredase			
Gaucher's Disease	Decline	Decline	MIB
Cerezyme			
Gaucher's Disease	Decline	Decline	MIB
Chantix			
Smoking Cessation	Preferred	Preferred	MIB
Chlorambucil			
Leukemia	Decline	Decline	Decline
Chlordiazepoxide			
Anxiety Disorder	Preferred	Preferred	MIB
Chlorothiazide			
Hypertension	Preferred	Preferred	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Chlorpromazine Hcl			
Schizophrenia	Modified	Modified	MIB
Chlorpropamide			
Diabetes	Preferred	Modified	MIB
Chlorthalidone			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Cilostazol			
Circulatory Disorder	Modified	Modified	MIB
Citalopram Hydrobromide			
Depression	Preferred	Preferred	MIB
Cleviprex			
Hypertension	Preferred	Preferred	MIB
Clonazepam			
Panic Disorder	Preferred	Preferred	MIB
Epilepsy	Preferred	See Seizure in Field Guide	MIB
Clonidine Hcl			
Hypertension	Preferred	Preferred	MIB
Clopidogrel			
Blood Thinner	≤ 2 Years Modified Over 2 Years Preferred	≤ 5 Years Standard Over 5 Years Preferred	MIB
Clorpres			
Hypertension	Preferred	Preferred	MIB
Clozapine			
Schizophrenia	Modified	Modified	MIB
Cogentin			
Parkinson's Disease	Modified	Modified	MIB
Cognex			
Alzheimer's/Dementia	Decline	Decline	MIB
Combivent			
Asthma	Preferred	Standard	MIB
COPD	Modified	Modified	MIB
Combivir			
HIV	Decline	Decline	Decline
Complera			
HIV	Decline	Decline	Decline
Comtan			
Parkinson's Disease	Modified	Modified	MIB
Conzip			
Pain	Preferred	Preferred	MIB
Copaxone			
Multiple Sclerosis	Modified	Modified	MIB
Copegus			
Liver Disorder	Modified	Modified	MIB
Coreg			
Hypertension	Preferred	Preferred	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Corgard			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Corlanor			
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Corlopam			
Hypertension	Preferred	Preferred	MIB
Corvert			
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Coumadin			
Blood Thinner	Modified	Standard	MIB
Covera-Hs			
Hypertension	Preferred	Preferred	MIB
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Arrhythmia	Modified	≤ 2 years Decline, 2+ Modified	MIB
Cozaar			
Hypertension	Preferred	Preferred	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Creon			
Pancreatic Insufficiency	Modified	Modified	MIB
Crestor			
Cholesterol	Preferred	Preferred	MIB
Crixivan			
HIV	Decline	Decline	Decline
Cyclobenzaprine Hcl			
Muscle Spasm	Preferred	Preferred	MIB
Cyclosporine			
Organ Transplant Rejection	Decline	Decline	MIB
Cyclosporine A			
Organ Transplant Rejection	Decline	Decline	MIB
Cyclosporine Modified			
Organ Transplant Rejection	Decline	Decline	MIB
Cymbalta			
Depression	Preferred	Preferred	MIB
Cystagon			
Kidney Disease	Modified	Modified	MIB
Cytogam			
Organ Transplant Rejection	Decline	Decline	MIB
Cytovene			
Organ Transplant Rejection	Decline	Decline	MIB
Dacarbazine			
Skin Cancer	Preferred	Preferred	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Hodgkin's Lymphoma	Decline	Decline	Decline
Dacogen			
Myelodysplastic Syndromes (MDS)	Decline	Decline	MIB
Daklinza			
Hepatitis C	Modified	See Hepatitis in Field Guide	MIB
Daliresp			
COPD	Modified	Modified	MIB
Demdex			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Kidney Disease	Modified	Modified	MIB
Liver Disorder	Modified	Modified	MIB
Depacon			
Seizure	Preferred	See Seizure in Field Guide	MIB
Depade			
Alcoholism	Modified	≤ 5 years Decline, 5+ Standard	MIB
Drug Addiction	Modified	≤ 5 years Decline, 5+ Standard	MIB
Depakene			
Seizure	Preferred	See Seizure in Field Guide	MIB
Depakote			
Bipolar Disorder	Preferred	Preferred	MIB
Migraine	Preferred	Preferred	MIB
Seizure	Preferred	See Seizure in Field Guide	MIB
Descovy			
HIV	Decline	Decline	Decline
HIV PrEP	Preferred	Preferred	MIB
Desvenlafaxine Er			
Major Depressive Disorder	Modified	Modified	MIB
Diabeta			
Diabetes	Preferred	Modified	MIB
Diazepam			
Anxiety Disorder	Preferred	Preferred	MIB
Dicyclomine Hcl			
Irritable Bowel Syndrome	Preferred	Preferred	MIB
Didanosine			
HIV	Decline	Decline	Decline
Digitek			
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Digox			
Atrial Fibrillation	Modified	≤ 2 years Decline, 2+ Modified	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Digoxin			
Atrial Fibrillation	Modified	≤ 2 years Decline, 2+ Modified	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Dilantin			
Seizure	Preferred	See Seizure in Field Guide	MIB
Dilatrate Sr			
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Coronary Artery Disease	Modified	≤ 2 years Decline, 2+ Modified	MIB
Diltiazem			
Hypertension	Preferred	Preferred	MIB
Diovan			
Hypertension	Preferred	Preferred	MIB
Dipyridamole			
Blood Thinner	≤ 2 years Modified, 2+ Preferred	≤ 5 years Standard, 5+ Preferred	MIB
Disopyramide Phosphate			
Ventricular Arrhythmia	Modified	≤ 2 years Decline, 2+ Modified	MIB
Disulfiram			
Alcoholism	Modified	≤ 5 years Decline, 5+ Standard	MIB
Drug Addiction	Modified	≤ 5 years Decline, 5+ Standard	MIB
Diuril			
Hypertension	Preferred	Preferred	MIB
Divalproex			
Bipolar Disorder	Preferred	Preferred	MIB
Migraine	Preferred	Preferred	MIB
Seizure	Preferred	See Seizure in Field Guide	MIB
Dobutamine Hcl			
Cardiac Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Dolophine			
Alcoholism	Modified	≤ 5 years Decline, 5+ Standard	MIB
Donepezil Hcl			
Alzheimer's/Dementia	Decline	Decline	MIB
Dronabinol			
Nausea medication containing delta-9 THC	Decline	Decline	Decline
Droxia			
Sickle Cell Anemia	Decline	Decline	MIB
Duetact			
Diabetes	Preferred	Modified	MIB
Dulaglutide			
Diabetes - Non Insulin Injectable	Preferred	Modified	MIB
Dulera			
Asthma	Preferred	Standard	MIB
Duoneb			
COPD	Modified	Modified	MIB
Duragesic			
Severe Pain	Modified	Modified	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Dyazide			
Hypertension	Preferred	Preferred	MIB
Edarbi			
Hypertension	Preferred	Preferred	MIB
Edarbyclor			
Hypertension	Preferred	Preferred	MIB
Edecrin			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Edurant			
HIV	Decline	Decline	Decline
Effexor			
Anxiety Disorder	Preferred	Preferred	MIB
Depression	Preferred	Preferred	MIB
Effient			
Blood Thinner	≤ 2 years Modified, 2+ Preferred	≤ 5 years Standard, 5+ Preferred	MIB
Elavil			
Depression	Preferred	Preferred	MIB
Eldepryl			
Parkinson's Disease	Modified	Modified	MIB
Eligard			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Eliquis			
Blood Thinner	≤ 2 years Modified, 2+ Preferred	≤ 5 years Standard, 5+ Preferred	MIB
Emcyt			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Emend			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Emtriva			
HIV	Decline	Decline	Decline
Enalapril Maleate			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Enalaprilat			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Enduron			

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Hypertension	Preferred	Preferred	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Liver Disorder	Modified	Modified	MIB
Enduronyl			
Hypertension	Preferred	Preferred	MIB
Entacapone			
Parkinson's Disease	Modified	Modified	MIB
Entresto			
Cardiac Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Epclusa			
Hepatitis C	Modified	See Hepatitis in Field Guide	MIB
Ephedrine Hcl			
Hypotension	Preferred	Preferred	MIB
COPD	Modified	Modified	MIB
Epivir			
HIV	Decline	Decline	Decline
Eplerenone			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Eptifibatide			
Blood Thinner	≤ 2 years Modified, 2+ Preferred	≤ 5 years Standard, 5+ Preferred	MIB
Epzicom			
HIV	Decline	Decline	Decline
Equetro			
Bipolar Disorder	Preferred	Preferred	MIB
Seizure	Preferred	See Seizure in Field Guide	MIB
Esbriet			
Idiopathic Pulmonary Fibrosis	Decline	Decline	MIB
Escitalopram Oxalate			
Depression	Preferred	Preferred	MIB
Eskalith			
Bipolar Disorder	Preferred	Preferred	MIB
Ethmozine			
Ventricular Arrhythmia	Modified	≤ 2 years Decline, 2+ Modified	MIB
Ethosuximide			
Seizure	Preferred	See Seizure in Field Guide	MIB
Etopophos			
Leukemia	Decline	Decline	Decline
Eulexin			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Evista			

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Osteoporosis	Preferred	Preferred	MIB
Evotaz			
HIV	Decline	Decline	Decline
Exelon			
Alzheimer's/Dementia	Decline	Decline	MIB
Exemestane			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Exenatide			
Diabetes - Non Insulin Injectable	Preferred	Modified	MIB
Exforge			
Hypertension	Preferred	Preferred	MIB
Exondys 51			
Muscular Dystrophy	Modified	Modified	MIB
Extavia			
Multiple Sclerosis	Modified	Modified	MIB
Fanapt			
Schizophrenia	Modified	Modified	MIB
Fareston			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Farxiga			
Diabetes	Preferred	Modified	MIB
Felbamate			
Seizure	Preferred	See Seizure in Field Guide	MIB
Felbatol			
Seizure	Preferred	See Seizure in Field Guide	MIB
Felodipine			
Hypertension	Preferred	Preferred	MIB
Fentanyl			
Severe Pain	Modified	Modified	MIB
Fetzima			
Major Depressive Disorder	Modified	Modified	MIB
Flecainide Acetate			
Arrhythmia	Modified	≤ 2 years Decline, 2+ Modified	MIB
Flomax			
Enlarged Prostate	Preferred	Preferred	MIB
Flovent			
Asthma	Preferred	Standard	MIB
Fluoxetine			
Anxiety Disorder	Preferred	Preferred	MIB
Fluphenazine Hcl			
Psychosis	Modified	Modified	MIB
Schizophrenia	Modified	Modified	MIB
Flutamide			

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Foradil Aerolizer			
Asthma	Preferred	Standard	MIB
Bronchitis	Preferred	Preferred	MIB
COPD	Modified	Modified	MIB
Fortamet			
Diabetes	Preferred	Modified	MIB
Fortovase			
HIV	Decline	Decline	Decline
Fosamax Plus D			
Osteoporosis	Preferred	Preferred	MIB
Fosinopril Sodium			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Fosphenytoin Sodium			
Seizure	Preferred	See Seizure in Field Guide	MIB
Fragmin			
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Deep Vein Thrombosis (DVT)	Modified	Modified	MIB
Furosemide			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Fuzeon			
HIV	Decline	Decline	Decline
Fycompa			
Seizure	Preferred	See Seizure in Field Guide	MIB
Gabapentin			
Pain	Preferred	Preferred	MIB
Neuropathy	Preferred	Modified	MIB
Seizure	Preferred	See Seizure in Field Guide	MIB
Gabitril			
Epilepsy	Preferred	See Seizure in Field Guide	MIB
Gablofen			
Multiple Sclerosis	Modified	Modified	MIB
Galantamine			
Alzheimer's/Dementia	Decline	Decline	MIB
Gemfibrozil			
Cholesterol	Preferred	Preferred	MIB
Gengraf			
Organ Transplant Rejection	Decline	Decline	MIB
Genvoya			
HIV	Decline	Decline	Decline
Geodon			
Bipolar Disorder	Preferred	Preferred	MIB
Schizophrenia	Modified	Modified	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Gilenya			
Multiple Sclerosis	Modified	Modified	MIB
Gilotrif			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Glassia			
COPD	Modified	Modified	MIB
Gleevec			
Leukemia	Decline	Decline	Decline
Gleostine			
Hodgkin's Lymphoma	Decline	Decline	Decline
Glimepiride			
Diabetes	Preferred	Modified	MIB
Glipizide			
Diabetes	Preferred	Modified	MIB
Glucophage			
Diabetes	Preferred	Modified	MIB
Glyburide			
Diabetes	Preferred	Modified	MIB
Granisetron Hcl			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Granix			
Neutropenia	Decline	Decline	Decline
Guanabenz Acetate			
Hypertension	Preferred	Preferred	MIB
Guanfacine Hcl			
Hypertension	Preferred	Preferred	MIB
Haldo			
Schizophrenia	Modified	Modified	MIB
Haloperidol			
Schizophrenia	Modified	Modified	MIB
Harvoni			
Hepatitis C	Modified	See Hepatitis in Field Guide	MIB
Hctz			
Hypertension	Preferred	Preferred	MIB
Hecoria			
Organ Transplant Rejection	Decline	Decline	MIB
Hectorol			
Kidney Disease	Modified	Modified	MIB
Heparin			
Blood Thinner	≤ 2 years Modified, 2+ Preferred	≤ 5 years Standard, 5+ Preferred	MIB
Hepsera			
Hepatitis B	Modified	See Hepatitis in Field Guide	MIB
Hexalen			

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Horizant			
Restless Leg Syndrome	Preferred	Preferred	MIB
Humalog			
Diabetes - Injectable	Preferred	Modified	MIB
Humira			
Arthritis	Preferred	Preferred	MIB
Chron's Disease	Preferred	Preferred	MIB
Psoriasis	Preferred	Preferred	MIB
Ulcerative Colitis	Preferred	Preferred	MIB
Humulin 70/30			
Diabetes - Injectable	Preferred	Modified	MIB
Hycamtin			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Hydralazine			
Hypertension	Preferred	Preferred	MIB
Hydralazine			
Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Hydrea			
Cancer	Decline	Decline	Decline
Leukemia	Decline	Decline	Decline
Hydrochlorothi			
Hypertension	Preferred	Preferred	MIB
Hydrochlorothiazide			
Hypertension	Preferred	Preferred	MIB
Hydrocodone			
Pain	Preferred	Preferred	MIB
Hydromorphone Hcl			
Moderate To Severe Pain	Modified	Modified	MIB
Hydroxychloroquine Sulfate			
Rheumatoid Arthritis	Preferred	Preferred	MIB
Lupus	Modified	Modified	MIB
Hydroxyurea			
Cancer	Decline	Decline	Decline
Leukemia	Decline	Decline	Decline
Hydroxyzine			
Allergies	Preferred	Preferred	MIB
Anxiety Disorder	Preferred	Preferred	MIB
Hytrin			
Enlarged Prostate	Preferred	Preferred	MIB
Hypertension	Preferred	Preferred	MIB
Hyzaar			
Hypertension	Preferred	Preferred	MIB
Ibutilide Fumarate			

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Iclusig			
Leukemia	Decline	Decline	Decline
Idelvion			
Hemophilia B	Decline	Decline	MIB
Imatinib			
Leukemia	Decline	Decline	Decline
Imbruvica			
Leukemia	Decline	Decline	Decline
Imuran			
Rhumatoid Arthritis	Preferred	Preferred	MIB
Organ Transplant Rejection	Decline	Decline	MIB
Inamrinone			
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Incivek			
Liver Disorder	Modified	Modified	MIB
Incruse Ellipta			
COPD	Modified	Modified	MIB
Indapamide			
Hypertension	Preferred	Preferred	MIB
Inderal			
Hypertension	Preferred	Preferred	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Infergen			
Liver Disorder	Modified	Modified	MIB
Inlyta			
Kidney Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Kidney Cancer	91+ days free Modified	2- 5 years free Standard	MIB
Kidney Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Innopran XL			
Hypertension	Preferred	Preferred	MIB
Inspra			
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Insulin			
Diabetes - Injectable	Preferred	Modified	MIB
Intelence			
HIV	Decline	Decline	Decline
Invega			
Schizophrenia	Modified	Modified	MIB
Invirase			
HIV	Decline	Decline	Decline
Invokamet			
Diabetes	Preferred	Modified	MIB
Invokana			
Diabetes	Preferred	Modified	MIB

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

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Kerlone			
Hypertension	Preferred	Preferred	MIB
Klonopin			
Anxiety Disorder	Preferred	Preferred	MIB
Klonopin Wafers			
Anxiety Disorder	Preferred	Preferred	MIB
Kombiglyze Xr			
Diabetes	Preferred	Modified	MIB
Labetalol Hcl			
Hypertension	Preferred	Preferred	MIB
Lamictal			
Bipolar Disorder	Preferred	Preferred	MIB
Seizure	Preferred	See Seizure in Field Guide	MIB
Lamivudine			
HIV	Decline	Decline	Decline
Lamotrigine			
Bipolar Disorder	Preferred	Preferred	MIB
Seizure	Preferred	See Seizure in Field Guide	MIB
Lanoxin			
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Lantus			
Diabetes - Injectable	Preferred	Modified	MIB
Lasix			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Latuda			
Schizophrenia	Modified	Modified	MIB
Lemtrada			
Multiple Sclerosis	Modified	Modified	MIB
Letrozole			
Breast Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Breast Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Breast Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Leuprolide Acetate			
Endometriosis	Preferred	Preferred	MIB
Levatol			
Hypertension	Preferred	Preferred	MIB
Levemir Flexpen			
Diabetes - Injectable	Preferred	Modified	MIB
Levetiracetam			
Seizure	Preferred	See Seizure in Field Guide	MIB
Levocarnitine			
Liver Disorder	Modified	Modified	MIB
Levodopa			
Parkinson's Disease	Modified	Modified	MIB
Levothyroxine			
Hypothyroidism	Preferred	Preferred	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Lexapro			
Anxiety Disorder	Preferred	Preferred	MIB
Depression	Preferred	Preferred	MIB
Lexiva			
HIV	Decline	Decline	Decline
Lexxel			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Lipitor			
Cholesterol	Preferred	Preferred	MIB
Lisinopril			
Hypertension	Preferred	Preferred	MIB
Lithium Carbonate			
Bipolar Disorder	Preferred	Preferred	MIB
Lodosyn			
Parkinson's Disease	Modified	Modified	MIB
Lopid			
Cholesterol	Preferred	Preferred	MIB
Lopressor			
Hypertension	Preferred	Preferred	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Lorazepam			
Anxiety Disorder	Preferred	Preferred	MIB
Losartan Potassium			
Hypertension	Preferred	Preferred	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Lovastatin			
Cholesterol	Preferred	Preferred	MIB
Lovenox			
Blood Thinner	≤ 2 years Modified, 2+ Preferred	≤ 5 years Standard, 5+ Preferred	MIB
Loxapine			
Schizophrenia	Modified	Modified	MIB
Loxapine Succinate			
Schizophrenia	Modified	Modified	MIB
Loxitane			
Schizophrenia	Modified	Modified	MIB
Lozol			
Hypertension	Preferred	Preferred	MIB
Lupron			
Endometriosis	Preferred	Preferred	MIB
Advanced Prostate Cancer	Decline	Decline	Decline
Lyrica			
Fibromyalgia Syndrome	Preferred	Preferred	MIB
Neuropathy	Preferred	Modified	MIB
Seizure	Preferred	See Seizure in Field Guide	MIB
Megace Oral			
Menopausal Symptoms	Preferred	Preferred	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Nausea	Preferred	Preferred	MIB
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Cachexia/Wasting Syndrome	Decline	Decline	MIB
Megestrol			
Menopausal Symptoms	Preferred	Preferred	MIB
Nausea	Preferred	Preferred	MIB
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Cachexia/Wasting Syndrome	Decline	Decline	MIB
Mellaril			
Schizophrenia	Modified	Modified	MIB
Mepron			
AIDS	Decline	Decline	Decline
Mercaptopurine			
Leukemia	Decline	Decline	Decline
Metformin			
Diabetes	Preferred	Modified	MIB
Methadone			
Alcoholism	Modified	≤ 5 years Decline, 5+ Standard	MIB
Drug Overdose	Modified	≤ 5 years Decline, 5+ Standard	MIB
Moderate To Severe Pain	Modified	Modified	MIB
Methotrexate			
Arthritis	Preferred	Preferred	MIB
Rheumatoid Arthritis	Preferred	Preferred	MIB
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Methyclothiazide			
Hypertension	Preferred	Preferred	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Methyldopa			
Hypertension	Preferred	Preferred	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Metolazone			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Metoprolol			
Hypertension	Preferred	Preferred	MIB
Metoprolol Succinate Er			

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Mexiletine Hcl			
Ventricular Arrhythmia	Modified	≤ 2 years Decline, 2+ Modified	MIB
Micardis			
Hypertension	Preferred	Preferred	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Microzide			
Hypertension	Preferred	Preferred	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Migranal			
Migraine	Preferred	Preferred	MIB
Milrinone			
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Minitran			
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Minizide			
Hypertension	Preferred	Preferred	MIB
Minoxidil			
Hypertension	Preferred	Preferred	MIB
Mirapex			
Restless Leg Syndrome	Preferred	Preferred	MIB
Parkinson's Disease	Modified	Modified	MIB
Mircera			
Renal Failure	Modified	Modified	MIB
Mirtazapine			
Depression	Preferred	Preferred	MIB
Major Depressive Disorder	Modified	Modified	MIB
Mitomycin			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Moban			
Schizophrenia	Modified	Modified	MIB
Moexipril Hcl			
Hypertension	Preferred	Preferred	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Monopril			
Hypertension	Preferred	Preferred	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Morphine Sulfate Er			
Moderate To Severe Pain	Modified	Modified	MIB
Multaq			

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Atrial Fibrillation	Modified	≤ 2 years Decline, 2+ Modified	MIB
Mustargen			
Hodgkin's Lymphoma	Decline	Decline	Decline
Mycobutin			
AIDS	Decline	Decline	Decline
Mycophenolate Mofetil			
Lupus	Modified	Modified	MIB
Organ Transplant Rejection	Decline	Decline	MIB
Myfortic			
Lupus	Modified	Modified	MIB
Organ Transplant Rejection	Decline	Decline	MIB
Mykrox			
Hypertension	Preferred	Preferred	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Myleran			
Leukemia	Decline	Decline	Decline
Mylocel			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Leukemia	Decline	Decline	Decline
Mysoline			
Seizure	Preferred	See Seizure in Field Guide	MIB
Nadolol			
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Naloxone Hcl			
Drug Overdose	Preferred	Preferred	MIB
Naltrexone			
Alcoholism	Modified	≤ 5 years Decline, 5+ Standard	MIB
Namenda			
Alzheimer's/Dementia	Decline	Decline	MIB
Namzaric			
Alzheimer's/Dementia	Decline	Decline	MIB
Nateglinide			
Diabetes	Preferred	Modified	MIB
Natrecor			
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Navane			
Schizophrenia	Modified	Modified	MIB
Nembutal			
Anxiety Disorder	Preferred	Preferred	MIB
Insomnia	Preferred	Preferred	MIB
Seizure	Preferred	See Seizure in Field Guide	MIB
Neoral			
Psoriasis	Preferred	Preferred	MIB
Rheumatoid Arthritis	Preferred	Preferred	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Organ Transplant Rejection	Decline	Decline	MIB
Neosar			
Leukemia	Decline	Decline	Decline
Neupro			
Restless Leg Syndrome	Preferred	Preferred	MIB
Parkinson's Disease	Modified	Modified	MIB
Neurontin			
Moderate To Severe Pain	Modified	Modified	MIB
Neuropathy	Preferred	Modified	MIB
Seizure	Preferred	See Seizure in Field Guide	MIB
Nevirapine			
HIV	Decline	Decline	Decline
Nexavar			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Nexiclon Xr			
Hypertension	Preferred	Preferred	MIB
Nicardipine Hcl			
Hypertension	Preferred	Preferred	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Nifedical XI			
Hypertension	Preferred	Preferred	MIB
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Nifedipine			
Hypertension	Preferred	Preferred	MIB
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Nilandron			
Prostate Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Prostate Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Prostate Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Nimodipine			
Ischemic Heart Disease	Modified	≤ 2 years Decline, 2+ Modified	MIB
Brain Aneurysm	Corrected Modified Uncorrected Decline	Corrected Modified, Uncorrected Decline	MIB
Nisoldipine Er			
Hypertension	Preferred	Preferred	MIB
Nitrek			
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Nitro-Bid			
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Nitroglycerin			

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Nitropress			
Hypertension	Preferred	Preferred	MIB
Nitrostat			
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Normodyne			
Hypertension	Preferred	Preferred	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Nortriptyline Hcl			
Depression	Preferred	Preferred	MIB
Norvasc			
Hypertension	Preferred	Preferred	MIB
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Norvir			
HIV	Decline	Decline	Decline
Novantrone			
Multiple Sclerosis	Modified	Modified	MIB
Novolin			
Diabetes - Injectable	Preferred	Modified	MIB
Novolog			
Diabetes - Injectable	Preferred	Modified	MIB
Nulojix			
Organ Transplant Rejection	Decline	Decline	MIB
Nuplazid			
Parkinson's Disease	Modified	Modified	MIB
Psychosis	Modified	Modified	MIB
Odefsey			
HIV	Decline	Decline	Decline
Olanzapine			
Anxiety Disorder	Preferred	Preferred	MIB
Bipolar Disorder	Preferred	Preferred	MIB
Schizophrenia	Modified	Modified	MIB
Olysio			
Hepatitis C	Modified	See Hepatitis in Field Guide	MIB
Ondansetron			
Nausea	Preferred	Preferred	MIB
Onglyza			
Diabetes	Preferred	Modified	MIB
Orenitram			
Pulmonary Hypertension	Modified	≤ 2 years Decline, 2+ Modified	MIB
Oretic			
Hypertension	Preferred	Preferred	MIB
Orkambi			
Cystic Fibrosis	Decline	Decline	MIB
Orlaam			
Opioid Dependence	Modified	≤ 5 years Decline, 5+ Standard	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Orthoclone Okt3			
Organ Transplant Rejection	Decline	Decline	MIB
Oxcarbazepine			
Seizure	Preferred	See Seizure in Field Guide	MIB
Oxtellar Xr			
Seizure	Preferred	See Seizure in Field Guide	MIB
Oxycodone Hcl			
Moderate To Severe Pain	Modified	Modified	MIB
Papaverine Hcl			
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Peripheral Vascular Disease	Modified	≤ 2 years Decline, 2+ Modified	MIB
Parlodel			
Parkinson's Disease	Modified	Modified	MIB
Paroxetine Hcl			
Anxiety Disorder	Preferred	Preferred	MIB
Paser			
Tuberculosis	Modified	Modified	MIB
Paxil			
Depression	Preferred	Preferred	MIB
Paxipam			
Anxiety Disorder	Preferred	Preferred	MIB
Peganone			
Seizure	Preferred	See Seizure in Field Guide	MIB
Pegasys			
Hepatitis B	Modified	See Hepatitis in Field Guide	MIB
Hepatitis C	Modified	See Hepatitis in Field Guide	MIB
Peg-Intron			
Hepatitis C	Modified	See Hepatitis in Field Guide	MIB
Pentoxifylline Er			
Intermittent Claudication	Modified	Modified	MIB
Perforomist			
Asthma	Preferred	Standard	MIB
COPD	Modified	Modified	MIB
Pergolide Mesylate			
Parkinson's Disease	Modified	Modified	MIB
Perindopril Erbumine			
Hypertension	Preferred	Preferred	MIB
Coronary Artery Disease	Modified	≤ 2 years Decline, 2+ Modified	MIB
Permax			
Parkinson's Disease	Modified	Modified	MIB
Perphenazine			
Psychosis	Modified	Modified	MIB
Schizophrenia	Modified	Modified	MIB
Phenobarbital			
Seizure	Preferred	See Seizure in Field Guide	MIB
Phenurone			
Seizure	Preferred	See Seizure in Field Guide	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Phenytoin Sodium			
Seizure	Preferred	See Seizure in Field Guide	MIB
Pindolol			
Hypertension	Preferred	Preferred	MIB
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Pioglitazone Hcl			
Diabetes	Preferred	Modified	MIB
Plaquenil			
Rheumatoid Arthritis	Preferred	Preferred	MIB
Lupus	Modified	Modified	MIB
Plavix			
Blood Thinner	≤ 2 years Modified, 2+ Preferred	≤ 5 years Standard, 5+ Preferred	MIB
Plegridy			
Multiple Sclerosis	Modified	Modified	MIB
Plendil			
Hypertension	Preferred	Preferred	MIB
Pletal			
Intermittent Claudication	Modified	Modified	MIB
Pradaxa			
Blood Thinner	≤ 2 years Modified, 2+ Preferred	≤ 5 years Standard, 5+ Preferred	MIB
Pramipexole Dihydrochlori			
Restless Leg Syndrome	Preferred	Preferred	MIB
Parkinson's Disease	Modified	Modified	MIB
Pravachol			
Cholesterol	Preferred	Preferred	MIB
Pravastatin Sodium			
Cholesterol	Preferred	Preferred	MIB
Prazosin Hcl			
Hypertension	Preferred	Preferred	MIB
Premarin			
Menopausal Symptoms	Preferred	Preferred	MIB
Breast And Prostate Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Breast And Prostate Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Breast And Prostate Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Prestalia			
Hypertension	Preferred	Preferred	MIB
Prezcobix			
HIV	Decline	Decline	Decline
Prezista			
HIV	Decline	Decline	Decline
Priftin			
Tuberculosis	Modified	Modified	MIB
Primacor			
Heart Disease	Modified	≤ 2 years Decline, 2+ Modified	MIB
Primidone			
Seizure	Preferred	See Seizure in Field Guide	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Prinzide			
Hypertension	Preferred	Preferred	MIB
Priscoline			
Pulmonary Hypertension	Modified	≤ 2 years Decline, 2+ Modified	MIB
Proair Hfa			
Asthma	Preferred	Standard	MIB
COPD	Modified	Modified	MIB
Procainamide Hcl			
Ventricular Arrhythmia	Modified	≤ 2 years Decline, 2+ Modified	MIB
Prograf			
Organ Transplant Rejection	Decline	Decline	MIB
Prolastin			
COPD	Modified	Modified	MIB
Prolixin			
Psychosis	Modified	Modified	MIB
Schizophrenia	Modified	Modified	MIB
Propafenone Hcl			
Atrial Fibrillation	Modified	≤ 2 years Decline, 2+ Modified	MIB
Ventricular Arrhythmia	Modified	≤ 2 years Decline, 2+ Modified	MIB
Propranolol			
Hypertension	Preferred	Preferred	MIB
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Propranolol Hcl			
Atrial Fibrillation	Modified	≤ 2 years Decline, 2+ Modified	MIB
Protriptyline Hcl			
Depression	Preferred	Preferred	MIB
Proventil			
Asthma	Preferred	Standard	MIB
Bronchitis	Preferred	Preferred	MIB
COPD	Modified	Modified	MIB
Prozac			
Anxiety Disorder	Preferred	Preferred	MIB
Panic Disorder	Preferred	Preferred	MIB
Pulmozyme			
Cystic Fibrosis	Decline	Decline	MIB
Purinethol			
Leukemia	Decline	Decline	Decline
Pyrazinamide			
Tuberculosis	Modified	Modified	MIB
Quetiapine Fumarate			
Bipolar Disorder	Preferred	Preferred	MIB
Manic Depression	Modified	Modified	MIB
Schizophrenia	Modified	Modified	MIB
Quinapril			

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Quinaretic			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Quinidine Gluconate Cr			
Atrial Fibrillation	Modified	≤ 2 years Decline, 2+ Modified	MIB
Ventricular Arrhythmias	Modified	≤ 2 years Decline, 2+ Modified	MIB
Qvar			
Asthma	Preferred	Standard	MIB
Ramipril			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Ranexa			
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Rapamune			
Organ Transplant Rejection	Decline	Decline	MIB
Razadyne Er			
Alzheimer's/Dementia	Decline	Decline	MIB
Rebetron			
Hepatitis C	Modified	See Hepatitis in Field Guide	MIB
Relpax			
Migraine	Preferred	Preferred	MIB
Reminyl			
Alzheimer's/Dementia	Decline	Decline	MIB
Remodulin			
Pulmonary Hypertension	Modified	≤ 2 years Decline, 2+ Modified	MIB
Renagel			
Renal Disease With Dialysis Patients	Decline	Decline	MIB
Renese			
Hypertension	Preferred	Preferred	MIB
Renvela			
Dialysis	Decline	Decline	MIB
Requip			
Restless Leg Syndrome	Preferred	Preferred	MIB
Parkinson's Disease	Modified	Modified	MIB
Rescriptor			
HIV	Decline	Decline	Decline
Reserpine			
Hypertension	Preferred	Preferred	MIB
Retavase			
Heart	Modified	≤ 2 years Decline, 2+ Modified	MIB
Revia			

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Alcoholism	Modified	≤ 5 years Decline, 5+ Standard	MIB
Drug Addiction	Modified	≤ 5 years Decline, 5+ Standard	MIB
Rexulti			
Major Depressive Disorder	Modified	Modified	MIB
Schizophrenia	Modified	Modified	MIB
Reyataz			
HIV	Decline	Decline	Decline
Ribasphere			
Hepatitis C	Modified	See Hepatitis in Field Guide	MIB
Rifamate			
Tuberculosis	Modified	Modified	MIB
Rilutek			
ALS (Lou Gherig's Disease)	Decline	Decline	MIB
Riluzole			
ALS (Lou Gherig's Disease)	Decline	Decline	MIB
Risperdal			
Bipolar Disorder	Preferred	Preferred	MIB
Schizophrenia	Modified	Modified	MIB
Risperidone			
Bipolar Disorder	Preferred	Preferred	MIB
Schizophrenia	Modified	Modified	MIB
Rituxan			
Rheumatoid Arthritis	Preferred	Preferred	MIB
Chronic Lymphocytic Leukemia	Decline	Decline	MIB
Non-Hodgkin's Lymphoma	Decline	Decline	Decline
Rivastigmine Tartrate			
Alzheimer's/Dementia	Decline	Decline	MIB
Ropinirole			
Restless Leg Syndrome	Preferred	Preferred	MIB
Parkinson's Disease	Modified	Modified	MIB
Rybix Odt			
Moderate To Severe Pain	Modified	Modified	MIB
Ryzolt			
Moderate To Severe Pain	Modified	Modified	MIB
Sabril			
Epilepsy	Preferred	See Seizure in Field Guide	MIB
Saluron			
Hypertension	Preferred	Preferred	MIB
Saphris			
Bipolar Disorder	Preferred	Preferred	MIB
Schizophrenia	Modified	Modified	MIB
Savaysa			
Atrial Fibrillation	Modified	≤ 2 years Decline, 2+ Modified	MIB
Savella			
Fibromyalgia Syndrome	Preferred	Preferred	MIB
Selegiline			

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Parkinson's Disease	Modified	Modified	MIB
Selzentry			
HIV/AIDS	Decline	Decline	Decline
Serevent Diskus			
Asthma	Preferred	Standard	MIB
COPD	Modified	Modified	MIB
Emphysema	Modified	Modified	MIB
Seromycin			
Tuberculosis	Modified	Modified	MIB
Seroquel			
Bipolar Disorder	Preferred	Preferred	MIB
Depression	Preferred	Preferred	MIB
Schizophrenia	Modified	Modified	MIB
Sertraline			
Depression	Preferred	Preferred	MIB
Sertraline Hcl			
Panic Disorder	Preferred	Preferred	MIB
Simulect			
Organ Transplant Rejection	Decline	Decline	MIB
Simvastatin			
Cholesterol	Preferred	Preferred	MIB
Sinemet			
Parkinson's Disease	Modified	Modified	MIB
Sirturo			
Tuberculosis	Modified	Modified	MIB
Soltamox			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Sotalol Hcl			
Ventricular Arrhythmia	Modified	≤ 2 years Decline, 2+ Modified	MIB
Sovaldi			
Hepatitis C	Modified	See Hepatitis in Field Guide	MIB
Spiriva Handihaler			
COPD	Modified	Modified	MIB
Spiriva Respimat			
Asthma	Preferred	Standard	MIB
COPD	Modified	Modified	MIB
Spirolactone			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Stalevo			
Parkinson's Disease	Modified	Modified	MIB
Starlix			
Diabetes	Preferred	Modified	MIB
Stavudine			

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
HIV	Decline	Decline	Decline
Stiolto Respimat			
COPD	Modified	Modified	MIB
Stivarga			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Stribild			
HIV	Decline	Decline	Decline
Striverdi Respimat			
COPD	Modified	Modified	MIB
Suboxone			
Opioid Dependence	Modified	≤ 5 years Decline, 5+ Standard	MIB
Subsys			
Severe Pain	Modified	Modified	MIB
Sulfinpyrazone			
Gout	Preferred	Preferred	MIB
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Cardiovascular Disease	Modified	≤ 2 years Decline, 2+ Modified	MIB
Sumatriptan			
Migraine	Preferred	Preferred	MIB
Sustiva			
HIV	Decline	Decline	Decline
Sutent			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Symbicort			
Asthma	Preferred	Standard	MIB
COPD	Modified	Modified	MIB
Symbyax			
Bipolar Disorder	Preferred	Preferred	MIB
Depression	Preferred	Preferred	MIB
Symmetrel			
Parkinson's Disease	Modified	Modified	MIB
Synthroid			
Hypothyroidism	Preferred	Preferred	MIB
Synribo			
Chronic Myeloid Leukemia	Decline	Decline	MIB
Tabloid			
Leukemia	Decline	Decline	Decline
Tacrolimus			
Organ Transplant Rejection	Decline	Decline	MIB
Tagrisso			
Lung Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Lung Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Lung Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Tambocor			
Heart Disease	Modified	Modified	MIB
Tamoxifen Citrate			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Tamsulosin Hcl			
Enlarged Prostate	Preferred	Preferred	MIB
Tanzeum			
Diabetes - Non Insulin Injectable	Preferred	Modified	MIB
Tarceva			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Tarka			
Hypertension	Preferred	Preferred	MIB
Tasigna			
Leukemia	Decline	Decline	Decline
Tasmar			
Parkinson's Disease	Modified	Modified	MIB
Tecfidera			
Multiple Sclerosis	Modified	Modified	MIB
Technivie			
Hepatitis C	Modified	See Hepatitis in Field Guide	MIB
Tekamlo			
Hypertension	Preferred	Preferred	MIB
Tekturna			
Hypertension	Preferred	Preferred	MIB
Teniposide			
Acute Lymphocytic Leukemia	Decline	Decline	Decline
Tenormin			
Hypertension	Preferred	Preferred	MIB
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Terazosin Hcl			
Hypertension	Preferred	Preferred	MIB
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Teveten			
Hypertension	Preferred	Preferred	MIB
Thalitone			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Theophylline Er			
Asthma	Preferred	Standard	MIB
COPD	Modified	Modified	MIB
Emphysema	Modified	Modified	MIB
Thioridazine			
Schizophrenia	Modified	Modified	MIB
Thiothixene			
Schizophrenia	Modified	Modified	MIB
Thorazine			
Schizophrenia	Modified	Modified	MIB
Tiagabine Hydrochloride			
Seizure	Preferred	See Seizure in Field Guide	MIB
Ticlid			
Blood Thinner	≤ 2 years Modified, 2+ Preferred	≤ 5 years Standard, 5+ Preferred	MIB
Ticlopidine Hcl			
Blood Thinner	≤ 2 years Modified, 2+ Preferred	≤ 5 years Standard, 5+ Preferred	MIB
Tikosyn			
Atrial Fibrillation	Modified	≤ 2 years Decline, 2+ Modified	MIB
Timolide			
Hypertension	Preferred	Preferred	MIB
Tivicay			
HIV	Decline	Decline	Decline
Tobi			
Cystic Fibrosis	Decline	Decline	MIB
Tolazamide			
Diabetes	Preferred	Modified	MIB
Tolbutamide			
Diabetes	Preferred	Modified	MIB
Tolinase			
Diabetes	Preferred	Modified	MIB
Tonocard			
Ventricular Arrhythmia	Modified	≤ 2 years Decline, 2+ Modified	MIB
Topamax			
Migraine	Preferred	Preferred	MIB
Seizure	Preferred	See Seizure in Field Guide	MIB
Topiragen			
Migraine	Preferred	Preferred	MIB
Seizure	Preferred	See Seizure in Field Guide	MIB
Topiramate			
Migraine	Preferred	Preferred	MIB
Seizure	Preferred	See Seizure in Field Guide	MIB
Toposar			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Toprol			
Hypertension	Preferred	Preferred	MIB
Angina	Modified	≤ 2 years Decline, 2+ Modified	MIB
Toprol XL			
Congestive Heart Failure	Modified	Modified	MIB
Torsemide			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	Modified	MIB
Tracleer			
Pulmonary Hypertension	Modified	≤ 2 years Decline, 2+ Modified	MIB
Tradjenta			
Diabetes	Preferred	Modified	MIB
Tramadol			
Pain	Preferred	Preferred	MIB
Trandate			
Hypertension	Preferred	Preferred	MIB
Trandolapril/Verapamil Hc			
Hypertension	Preferred	Preferred	MIB
Trazodone Hcl			
Anxiety Disorder	Preferred	Preferred	MIB
Major Depressive Disorder	Modified	Modified	MIB
Treanda			
Chronic Lymphocytic Leukemia	Decline	Decline	MIB
Tresiba Flextouch			
Diabetes - Injectable	Preferred	Modified	MIB
Tretinoin			
Topical Cream - Eczema	Preferred	Preferred	MIB
Oral pill - Leukemia	Decline	Decline	Decline
Triamterene/ Hydrochlorothiazide			
Hypertension	Preferred	Preferred	MIB
Tribenzor			
Hypertension	Preferred	Preferred	MIB
Trihexyphenidyl Hcl			
Parkinson's Disease	Modified	Modified	MIB
Trileptal			
Epilepsy	Preferred	See Seizure in Field Guide	MIB
Trimeq			
HIV	Decline	Decline	Decline
Trizivir			
HIV	Decline	Decline	Decline
Trulicity			
Diabetes - Non Insulin Injectable	Preferred	Modified	MIB
Truvada			
HIV	Decline	Decline	Decline
HIV PrEP	Preferred	Preferred	MIB
Tubersol			
Tuberculosis	Modified	Modified	MIB

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

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Veletri			
Pulmonary Hypertension	Modified	≤ 2 years Decline, 2+ Modified	MIB
Velosulin Br			
Diabetes - Injectable	Preferred	Modified	MIB
Velphoro			
Renal Insufficiency	Modified	Modified	MIB
Vemlidy			
Hepatitis B	Modified	See Hepatitis in Field Guide	MIB
Venclexta			
Chronic Lymphocytic Leukemia	Decline	Decline	MIB
Venlafaxine Hcl Er			
Anxiety Disorder	Preferred	Preferred	MIB
Depression	Preferred	Preferred	MIB
Major Depressive Disorder	Modified	Modified	MIB
Ventavis			
Pulmonary Hypertension	Modified	≤ 2 years Decline, 2+ Modified	MIB
Verapamil			
Hypertension	Preferred	Preferred	MIB
Vesanoid			
Leukemia	Decline	Decline	Decline
Victoza			
Diabetes - Non Insulin Injectable	Preferred	Modified	MIB
Victrelis			
Hepatitis C	Modified	See Hepatitis in Field Guide	MIB
Videx			
HIV	Decline	Decline	Decline
Viekira Pak			
Hepatitis C	Modified	See Hepatitis in Field Guide	MIB
Viibryd			
Depression	Preferred	Preferred	MIB
Vimpat			
Seizure	Preferred	See Seizure in Field Guide	MIB
Viracept			
HIV	Decline	Decline	Decline
Viramune			
HIV	Decline	Decline	Decline
Viread			
Hepatitis B	Modified	See Hepatitis in Field Guide	MIB
HIV	Decline	Decline	Decline
Visken			
Hypertension	Preferred	Preferred	MIB
Vitekta			
HIV	Decline	Decline	Decline
Vivitrol			
Alcoholism	Modified	≤ 5 years Decline, 5+ Standard	MIB
Drug Overdose	Modified	≤ 5 years Decline, 5+ Standard	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Vraylar			
Bipolar Disorder	Preferred	Preferred	MIB
Schizophrenia	Modified	Modified	MIB
Warfarin			
Blood Thinner	Modified	Standard	MIB
Xalkori			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Xarelto			
Blood Thinner	≤ 2 years Modified, 2+ Preferred	≤ 5 years Standard, 5+ Preferred	MIB
Xeloda			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Xenazine			
Huntington's Chorea	Decline	Decline	MIB
Xigduo Xr			
Diabetes	Preferred	Modified	MIB
Zafirlukast			
Asthma	Preferred	Standard	MIB
Zarontin			
Seizure	Preferred	See Seizure in Field Guide	MIB
Zaroxolyn			
Hypertension	Preferred	Preferred	MIB
Congestive Heart Failure	Modified	≤ 2 years Decline, 2+ Modified	MIB
Zarxio			
Neutropenia	Decline	Decline	Decline
Zavesca			
Gaucher's Disease	Decline	Decline	MIB
Zelapar			
Parkinson's Disease	Modified	Modified	MIB
Zemaira			
COPD	Modified	Modified	MIB
Emphysema	Modified	Modified	MIB
Zemplar			
Chronic Kidney Disease	Modified	Modified	MIB
Dialysis	Decline	Decline	MIB
Zenapax			
Organ Transplant Rejection	Decline	Decline	MIB
Zepatier			
Hepatitis C	Modified	See Hepatitis in Field Guide	MIB
Zerit			
HIV	Decline	Decline	Decline
Zestoretic			
Hypertension	Preferred	Preferred	MIB

Medication/Indication	Loyalty Plan	Guardian Plan	MIB
Zetia			
Cholesterol	Preferred	Preferred	MIB
Ziac			
Hypertension	Preferred	Preferred	MIB
Zinbrya			
Multiple Sclerosis	Modified	Modified	MIB
Ziprasidone Hcl			
Bipolar Disorder	Preferred	Preferred	MIB
Schizophrenia	Modified	Modified	MIB
Zocor			
Cholesterol	Preferred	Preferred	MIB
Zofran			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Zoloft			
Depression	Preferred	Preferred	MIB
Zonegran			
Seizure	Preferred	See Seizure in Field Guide	MIB
Zonisamide			
Seizure	Preferred	See Seizure in Field Guide	MIB
Zortress			
Organ Transplant Rejection	Decline	Decline	MIB
Zyprexa			
Bipolar Disorder	Preferred	Preferred	MIB
Schizophrenia	Modified	Modified	MIB
Zytiga			
Cancer	Current or < 90 days free Decline	Current or ≤ 2 years free Decline	Decline
Cancer	91+ days free Modified	2 - 5 years free Standard	MIB
Cancer	2+ years free Preferred	5+ years free Preferred	MIB
Prostate Cancer	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
- Cushing's Disease
- 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
- Marijuana Use
- 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
- Pulmonary Interstitial Disease
- Sarcoidosis (If in Stage 3 or 4)
- Suicidal behavior within 2 years
- Thrombocytopenia
- Trachostomy
- 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



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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.