

Underwriting Guidelines AIM HealthChoice:

Conditions

Underwriting Decision

- | | |
|---|---------|
| 1. Currently pregnant: | Decline |
| 2. Currently an expectant parent: | Decline |
| 3. Currently adopting a child: | Decline |
| 4. Within 24 months confined to a hospital twice for same condition: | Decline |
| 5. Within 24 months confined to a nursing home twice for same condition: | Decline |
| 6. Within 24 months confined to a rehab institution twice for same condition: | Decline |
| 7. Within 24 months received home health care services: | Decline |
| 8. Within 24 months received treatment for cancer: (not including basal or squamous cell) | |
| 9. Within 24 months received treatment for alcohol or drug abuse: | |
| 10. Within 24 months received kidney dialysis: | Decline |
| 11. Within 5 years received any abnormal test results or medical or surgical treatment or consulted a health care professional or taken medication for; | |
| Alzheimer's: | Decline |
| Multiple Sclerosis: | Decline |
| Systemic Lupus: | Decline |

Medical Definitions

Cancer treatment within 2 years: Preventive medication such as tamoxifen or arimidex will be acceptable. Chemotherapy, radiation therapy or surgery will be an auto decline.

Chronic: Defined as ongoing treatment, monitoring or medications required.

Drug or alcohol abuse treatment. AA, NA , or related programs are not considered medical treatment.

Heart Attack within 2 years: Blood pressure, cholesterol and blood thinning medications acceptable.

Invasive procedure: Defined as any procedure that enters the heart to include angiocardiograms.

Liver: Any hepatitis will be acceptable. Elevated liver enzymes are acceptable if NOT caused by fatty liver, alcohol abuse or cirrhosis.

Uncontrolled Blood Pressure: Reduction in dosage of the same medication will be acceptable. (for example: Atenolol 40 mg reduced to 20 mg.)

An increase or change of medication in the last 6 months or a prescribed treatment/medication not being followed would be an auto decline.

Uncontrolled Diabetes means a diagnosis made with either a prescribed treatment not being followed, and/or the condition not controlled in the opinion of the attending physician.