

Field Underwriting Guide

AETNA ADVANTAGE PLANS FOR INDIVIDUALS,
FAMILIES AND THE SELF-EMPLOYED

A black and white photograph of a woman with blonde hair tied back, wearing a light-colored V-neck top, sitting at a desk and looking at a computer monitor. Her right hand is on a mouse and her left hand is on the keyboard. In the background, a man in a white shirt is working in a kitchen area.

Arizona	Michigan
California	Nebraska
Connecticut	Ohio
Georgia	Pennsylvania
Illinois	South Carolina
Indiana	Texas
Kentucky	

This information is intended for brokers only.

The Advantage plan disclaimer then goes on the next line. Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out of state blanket trust and Aetna Health Inc. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans. These plans are medically underwritten and you may be declined coverage in accordance with your health condition.

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Introduction

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This guide is designed to assist you in the process of submitting applications for Aetna Advantage Plans. It will provide information to help you and your clients to complete the application thoroughly and correctly and thereby expedite the processing time in the Underwriting Department.

Review the application for completeness and accuracy, and ensure that any necessary documents are attached prior to submitting it for final Underwriting.

The Medical Underwriting Risk Criteria section of this guide provides a summary of health conditions commonly encountered in the underwriting process. The underwriting risk criteria will assist you in estimating the underwriting outcome, but final determination will be made by an Aetna underwriter. This guide is intended as a brief overview only and is not intended to be the source for underwriting decisions. Aetna reserves the right to place the applicant in the appropriate risk category, request additional information or decline coverage.

Coverage can not be guaranteed and no promises should be made to the applicant(s) when the application is completed. The final decision will be based on enrollment requirements, health history and medical underwriting risk criteria.

No requested effective date will honored prior to or on the signature date.

This guide and underwriting risk criteria are subject to revision and change at anytime without notice to you.

Age and Family Status Requirements

To qualify for enrollment:

1. Applicant and enrolling spouse must be under age 64 3/4
2. Dependent children of applicant or enrolling spouse must be under age 26
3. Dependent child age: Nebraska must be under age 30; Ohio must be under age 28

Eligibility of Newborns, Adoptees and Foster Children:

1. Foster children do not qualify as a dependent on the Aetna Advantage Plans.
2. Newborn babies, born to a subscriber or enrolled spouse may be added to the parent's plan within 31 days of birth without medical underwriting. If the enrollment request is not submitted within 31 days of birth, the newborn child will be subject to the complete medical underwriting process and must meet all enrollment and underwriting requirements.
3. A newly adopted child of a subscriber or enrolled spouse may be added to the adopting parent's plan within 31 days of placement in the home for the purpose of adoption, without medical underwriting. The adopting parents must provide evidence of the authorization to control medical care. If the enrollment request is not submitted within 31 days of placement, the adoptee will be subject to the complete medical underwriting process and must meet all enrollment and underwriting requirements.

Residency Requirements

To qualify for enrollment all applicants must be:

Legal resident within the state and Aetna Advantage Plan Service Area.

Non-citizen Resident Requirements:

Applicants for the Aetna Advantage Plans, who are non-citizen residents of the United States, must provide proof of legal residency in the United States for a period of six months immediately preceding the application for coverage.

At least one of the following items must be submitted with the application as proof of residency for a six month period:

1. Proof of rent or mortgage payments within the United States for the past six months
2. Verification of employment in the United States for the past six months
3. Medical records from a medical office or hospital in the United States, indicating treatment within the United States for the past six months
4. Receipts for utility bills, in the applicants name, within the United States, for the past six months

Items such as Passports, Visas, Drivers Licenses and Social Security Cards do not provide proof of the six-month residency requirement and will not be accepted as proof of continuous residency.

Foreign Exchange Students are not subject to the six-month continuous residency requirement, but are subject to the complete medical underwriting process and must meet all enrollment and underwriting requirements. Foreign Exchange Students applying for the Aetna Advantage Plans must submit, with their application, documentation of proof of enrollment in the Foreign Exchange Student Program.

Terms of Coverage

The Aetna Advantage Plans is intended to be the sole coverage. Applicants who are currently covered by another carrier must agree to discontinue the other coverage upon the effective date of this Aetna Advantage Plan.

Coverage remains in effect as long as the required premium charges are paid on time and membership eligibility is maintained. Coverage will be terminated if the member becomes ineligible due to:

1. Non-payment of premiums
2. Residency requirements
3. Obtaining duplicate coverage

Pre-existing Conditions Limitations:

A pre-existing condition is an illness or injury for which medical advice or treatment was recommended or received within the six months preceding the effective date of coverage.

During the first 12 months* following a member's effective date of coverage, no coverage will be provided for the treatment of a pre-existing condition.

If the applicant had prior creditable coverage within 63 days** immediately before the signature date on the application, then the pre-existing conditions exclusion of the plan will be waived.

* 6 months in the state of California

** 120 days in the state of Connecticut

Medical Underwriting Requirements

The Aetna Advantage Plans are not guaranteed issue plans. All applicants, enrolling spouse and dependents are subject to medical underwriting to determine eligibility and placement within the appropriate risk level. Medical records may be requested by the underwriter for the purpose of evaluating the underwriting risk.

Aetna offers multiple risk levels based on the known and predicted medical risk factors of each applicant. These levels are represented in ten percent increments beginning at 1.0 (standard rating level - no rate up) through 2.0 (100% rate up).

Placement in Risk Categories:

Medical Underwriters will assess the risk of all applicants through a review of all information submitted on the application, the health questionnaire, phone interviews and medical records. Medical Underwriting will assign risk points associated with Medical Conditions, Build charts (BMI), Tobacco and Medication usage. Based on the assigned risk points, age and gender, the applicant:

1. May be enrolled in their selected plan at the standard premium charge
2. May be enrolled in their selected plan at a higher rate, based on the severity and associated risk of the medical findings.
3. May be declined coverage based on significant medical risk factors

Reasons Causing Underwriting Processing Delays

An application cannot be reviewed by underwriting until all information has been provided by the applicant(s) and agent. Listed below are the most frequent omissions or errors that cause delays in underwriting:

1. Answers to Health Questionnaire missing or incomplete
2. No details provided for Health Questionnaires with "yes" answers
3. Address information incomplete
4. Omitted height, weight, date of birth or age on applicant and/or dependents
5. Missing signature of spouse and/or dependents over age 18 or older
6. Missing name and address of physician or providers in health history
7. Application not dated
8. Changes made to answers without accompanying explanation or initials
9. Broker information incomplete or agent number missing
10. Single check submitted with multiple applications
11. EFT/Credit Card information incomplete

Situations which may result in the application being closed without underwriting include, but are not limited to:

1. Applications which have been completed in pencil
2. Submission of an outdated or expired application (Old applications will be honored for 90 days after a revision has been issued)
3. Multiple omitted items on the application
4. Application not dated
5. Signature date is over 30 days old or is post-dated
6. Missing signatures of applicant, spouse, over-age dependents
7. No response to request for additional information, such as medical records or phone interviews

Individual Medical Underwriting: Overview

Medical Underwriting:

The process of reviewing and comparing the medical history of applicants against established underwriting risk criteria in order to determine the appropriate level of risk

Medical Underwriting Theory:

The Medical Underwriting process is designed to identify the potential medical risk and cost for the conditions listed on an application. These costs are predicted on existing and anticipated future:

- Hospitalizations
- Surgeries
- Medical Office Visits
- Out-Patient Therapies
- Prescription Medications
- Laboratory Tests
- Radiological and Diagnostic Tests
- Durable Medical Equipment and Supplies

In our current culture, the cost of prescription medications presents an increased financial risk component for the treatment of acute and chronic health conditions that do not require hospitalizations and surgeries.

Obesity and smoking can present an increased risk component in conjunction with specific health conditions that are complicated and/or exacerbated by such conditions or behaviors. Conditions that may be affected by obesity and smoking include but are not limited to:

- Cardiac Conditions
- Hypertension
- Respiratory Conditions
- Gastric or Intestinal Conditions
- Back and Joint Conditions may present

The assigned risk category is based on the level of severity and potential risk of the listed health condition, phone interviews and by review of medical records.

Adverse selection results when there is an excessive coverage of high-risk candidates in proportion to the coverage of low-risk candidates. Through careful review and proper rating of health risks, underwriting guards against adverse selection.

Assistance with Underwriting questions:

If you have specific questions about a health condition, medication, etc, and how these may be evaluated in underwriting, you can submit send your questions to our Individual Underwriting Mailbox.

Declinable Conditions and Medications

Many health conditions present an extreme risk due to the high cost of treatment and medications. When such conditions are listed on the application Aetna reserves the right to decline coverage without further review of medical records. Conditions that will result in declination include, but are not limited to the list to the right.

Medications Subject to Decline:

Some medications are costly and present an increased underwriting risk. Applicants may be declined based on the cost of their prescription medications.

Addison's Disease	Klinefelter's Syndrome
AIDS	Lupus Erythematosus, Systemic (SLE)
AIDS Related Complex (ARC)	Lymphadenitis
Alzheimer's Disease	Mediterranean Anemia without Splenectomy
Amyotrophic Lateral Sclerosis	Multiple Sclerosis
Aplastic Anemia	Muscular Dystrophy
Ankylosing Spondylitis	Myasthenia Gravis
Arteritis	Myelofibrois
Arthritis, Rheumatoid	Organic Brain Syndrome
Bright's Disease	Paraplegia
Bronchiectasis	Paget's Disease
Buerger's Disease	Parkinson's Disease
Burkitt's Tumor	Pneumoconiosis
Cardiomyopathy	Polyarteritis Nodosa
Cerebral Palsy (Infantile)	Polycythemia
Cirrhosis of Liver	Polymyositis
Chronic Glomerulonephritis	Polyneuropathy
Chronic Hepatitis	Portal Hypertension
Chronic Obstructive Pulmonary Disease (COPD)	Pregnancy
Chronic Pulmonary Heart Disease	Psoriatic Arthropathy
Chronic Renal Failure	Pulmonary Heart Disease
Cooley's Anemia	Quadraplegia
Crouzon's Disease	Raynaud's Syndrome/Phenomenon
Cushing's, Syndrome	Renal Failure, Chronic
Cystic Fibrosis	Scleroderma
Dermatomyositis	Sickle Cell anemia
Emphysema	Sjogren's Disease
Encephalopathy	Spina Bifida
Endocarditis	Systemic Lupus Erythematosus (SLE)
Esophageal Varicies	Syringomyelia
Guillain Barre's Syndrome	Tay-Sach's Disease
Hemolytic Anemia	Testicular Dysfunction
Hemophilia	Tetralogy of Fallot
Hemochromatosis	Thalassemia Major
Hodgkin's Lymphoma	Thrombotic Thrombocytopenia Purpura
Human T-Cell Leukemia Virus	Transplant; Heart
Human T-Cell Lymphotropic Virus	Transplant; Liver
Huntington's Chorea	Transplant; Lung
Hydrocephalus	Uremia
IgG Deficiency	Von Willebrand's Disease
Insulin Dependent Diabetes Mellitus	

Medical Risk Criteria for Agents

The Risk Criteria section provides a summary of conditions commonly encountered in the medical underwriting process. The Risk Criteria and Risk Level for each condition includes the potential cost for treatment, therapy and medications. The greater the risk, the higher the Risk Level the applicant would be assigned.

Risk is increased by factors such as smoking, use of prescription medications and height/weight.

In some situations, the listed condition itself may present only a minimal health risk, but the treatment and/or use prescription medications increase the overall cost risk.

Prescription medications which exceed the acceptable cost range of an assigned risk level may result in a higher risk level being assigned or declination.

Body Mass Index

Body Mass Index, (BMI) is a measure of body fat based on height and weight. The BMI score is valid for both adult men and women, as well as children. Research data from the National Heart, Lung and Blood Institute has documented that BMI is a reliable indicator of total body fat which is related to the risk of disease and death.

Aetna uses both BMI and Height/Weight Ratio for the Applicant's age to determine the level of risk.

- BMI 43 and greater is an automatic decline
- For Applicants with a BMI of 43 or less the Build Chart is used to calculate the percentage increase for each Applicant.

How To Use The Build Chart:

1. Locate the appropriate chart for male, female or child.
2. Locate the applicant's height in the left hand column.
3. Follow that row to the right until it intersects with the applicant's weight range.
4. Note the Level Number (Examples L0, L4).
5. Reference the appropriate chart Age Band Chart for male, female or child, for the percentage increase to the premium.

Example: Male age 45 years

- Height = 6'1"
- Weight = 310 lbs.
- L5
- Percentage Increase to Premium = 30%

Adult Male Build Chart

BMI 43 AND GREATER IS AN AUTOMATIC DECLINE
For BMI below 43; please use Height/Weight table below to establish rating level.

Height Ft./In.	Avg. Wt. for 0 pts	Body Weight in Pounds																							
		90 or less	91- 105	106- 120	121- 135	136- 150	151- 165	166- 180	181- 195	196- 210	211- 225	226- 240	241- 255	256- 270	271- 285	286- 300	301- 315	316- 330	331- 345	346- 360	361- 375	376- 390			
5' 0"	131	L4	L1	L1	L1	L1	L2	L2	L3	L4	D	D	D	D	D	D	D	D	D	D	D	D			
5' 1"	134	L4	L1	L1	L1	L1	L1	L2	L3	L4	L5	D	D	D	D	D	D	D	D	D	D	D			
5' 2"	137	L4	L1	L1	L1	L1	L1	L2	L3	L4	L5	D	D	D	D	D	D	D	D	D	D	D			
5' 3"	141	L4	L1	L1	L1	L1	L1	L2	L3	L4	L5	L5	D	D	D	D	D	D	D	D	D	D			
5' 4"	145	L4	L1	L1	L1	L1	L1	L2	L3	L4	L5	L5	D	D	D	D	D	D	D	D	D	D			
5' 5"	149	L4	L1	L1	L1	L1	L1	L1	L2	L3	L3	L5	L6	D	D	D	D	D	D	D	D	D			
5' 6"	153	L4	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5	L5	D	D	D	D	D	D	D	D			
5' 7"	157	L4	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5	L6	D	D	D	D	D	D	D	D			
5' 8"	161	L4	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5	D	D	D	D	D	D	D	D			
5' 9"	165	L4	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5	L6	D	D	D	D	D	D	D			
5' 10"	170	L4	L1	L1	L1	L1	L1	L1	L1	L1	L2	L3	L3	L4	L5	D	D	D	D	D	D	D			
5' 11"	174	L4	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5	L6	D	D	D	D	D	D			
6' 0"	179	L4	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L3	L4	L5	D	D	D	D	D	D			
6' 1"	183	L4	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5	L6	D	D	D	D	D			
6' 2"	188	L4	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L3	L4	L5	L6	D	D	D	D			
6' 3"	193	L4	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5	L6	D	D	D	D			
6' 4"	199	L4	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5	L6	L7	D	D			
6' 5"	204	L4	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L6	L7	D			
6' 6"	210	L4	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5	L6	L6	D			
6' 7"	216	L4	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5	L6	L6	D			
6' 8"	221	L4	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5	L6	L6			

Adult Female Build Chart

BMI 43 AND GREATER IS AN AUTOMATIC DECLINE

For BMI below 43 please use Height/Weight table below to establish rating level.

Height Ft./In.	Avg. Wt. for 0 pts	Body Weight in Pounds																		
		<75	75-90	91-105	106-120	121-135	136-150	151-165	166-180	181-195	196-210	211-225	226-240	241-255	256-270	271-285	286-300	301-315	316-330	331-345
4' 8"	111	L4	L1	L1	L1	L1	L2	L3	L4	D	D	D	D	D	D	D	D	D	D	D
4' 9"	113	L4	L1	L1	L1	L1	L2	L2	L3	L4	D	D	D	D	D	D	D	D	D	D
4' 10"	115	L4	L1	L1	L1	L1	L1	L2	L3	L4	D	D	D	D	D	D	D	D	D	D
4' 11"	117	L4	L1	L1	L1	L1	L1	L2	L3	L4	L5	D	D	D	D	D	D	D	D	D
5' 0"	120	L4	L1	L1	L1	L1	L1	L2	L3	L4	L5	D	D	D	D	D	D	D	D	D
5' 1"	123	L4	L1	L1	L1	L1	L1	L2	L3	L4	L5	D	D	D	D	D	D	D	D	D
5' 2"	126	L4	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	D	D	D	D	D	D	D	D
5' 3"	129	L4	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L5	D	D	D	D	D	D	D
5' 4"	132	L4	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L5	D	D	D	D	D	D	D
5' 5"	135	L4	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	D	D	D	D	D	D
5' 6"	139	L4	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L5	D	D	D	D	D	D
5' 7"	142	L4	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L5	L6	D	D	D	D	D
5' 8"	146	L4	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L5	L6	D	D	D	D	D
5' 9"	150	L4	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L6	D	D	D	D	D
5' 10"	154	L4	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L6	D	D	D	D	D
5' 11"	159	L4	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L6	D	D	D	D	D
6' 0"	164	L4	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L6	D	D	D	D	D
6' 1"	169	L4	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L6	D	D	D	D	D
6' 2"	174	L4	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L6	D	D	D	D	D

Child Build Chart For Ages 2 - 18

Ht. Inches	Body Weight in Pounds																
	<10	10-15	16-20	21-25	26-30	31-40	41-50	51-60	61-70	71-90	91-120	121-140	141-160	161-170	171-210	211-250	>251
17-18	L2	L1	L2	L2	L3	L4	L5										
19-20	L2	L1	L1	L2	L2	L3	L4										
21-22	L3	L1	L1	L2	L2	L3	L4										
23-24		L1	L1	L1	L2	L2	L3	L4	L5	L7	L9						
25-26		L2	L1	L1	L2	L2	L4	L5	L6	L7	L9						
27-28		L2	L1	L1	L2	L2	L3	L4	L5	L6	L7						
29-30		L2	L2	L1	L1	L2	L2	L3	L4	L5	L6						
31-32		L4	L2	L1	L1	L2	L2	L4	L5	L6	L6						
33-34		L4	L2	L2	L1	L1	L2	L3	L4	L5	L5						
35-36			L2	L2	L1	L1	L2	L2	L3	L4	L5	L6	D				
37-38			L2	L2	L1	L1	L2	L2	L3	L4	L5	L6	L7	L9			
39-40			L2	L2	L2	L1	L2	L2	L3	L4	L5	L6	L7	L9			
41-42			L2	L2	L2	L1	L1	L2	L3	L4	L5	L6	L6	L8	L8		
43-44			L4	L4	L2	L1	L1	L2	L3	L4	L5	L6	L6	L8	L8		
45-46			L4	L4	L3	L1	L1	L2	L3	L4	L5	L6	L6	L7	L7		
47-48			L4	L4	L3	L2	L1	L2	L2	L3	L4	L5	L6	L6	L7		
49-50								L1	L1	L2	L3	L4	L5	L6	L6	L7	L9
51-52								L1	L1	L2	L3	L4	L5	L6	L6	L7	L9
53-54								L1	L1	L2	L3	L4	L5	L6	L7	L8	D
55-56								L2	L1	L1	L2	L3	L4	L5	L6	L8	D
57-58								L2	L1	L1	L2	L3	L4	L5	L6	L8	D
59-60								L3	L2	L1	L1	L2	L3	L4	L5	L5	D
61-62								L3	L2	L1	L1	L2	L3	L4	L5	L5	L9
63-64								L3	L2	L1	L1	L2	L3	L4	L5	L5	L9
65-66								L3	L2	L1	L1	L2	L3	L4	L5	L5	L9
67-68								L3	L3	L2	L1	L1	L2	L3	L4	L4	L8
69-70								L3	L3	L2	L1	L1	L2	L3	L4	L4	L8
71-72								L4	L3	L2	L1	L1	L2	L3	L4	L3	L7
73-74								L4	L3	L2	L2	L1	L1	L2	L3	L3	L7
75-76								L4	L3	L2	L2	L1	L1	L2	L3	L4	L6
77-78								L4	L3	L2	L2	L1	L1	L2	L3	L4	L6

Percentage Rating Change for Build

BMI 43 AND GREATER IS AN AUTOMATIC DECLINE

Table below is for BMI less than 43

This percentage increase to premium is based on Height/Weight to age risk factors only.

Adult Male Age Band Chart – Percentage increase to standard premium

Age	L1	L2	L3	L4	L5	L6	L7
18-22	0%	10%	30%	50	80%	100%	Decline
23-24	0%	30%	50%	70%	100%	Decline	Decline
25-29	0%	20%	40%	60%	90%	100%- Decline	Decline
30-34	0%	20%	30%	50%	80%	100%	Decline
35-39	0%	10%	20%	40%	60%	100%	100% -Decline
40-44	0%	0%	10%	20%	40%	70%	100% -Decline
45-49	0%	0%	0%	10%	30%	60%	90% -Decline
50-54	0%	0%	0%	10%	20%	50%	90% -Decline
55-59	0%	0%	0%	10%	20%	40%	80%
60-64	0%	0%	0%	10%	20%	40%	70%

Adult Female Age Band Chart – Percentage increase to standard premium

Age	L1	L2	L3	L4	L5	L6	L7
18-22	0%	10%	30%	50%	80%	30%	Decline
23-24	0%	10%	20%	40%	70%	100%	Decline
25-29	0%	10%	20%	30%	50%	90%- D	40%
30-34	0%	0%	10%	20%	40%	80%	30%
35-39	0%	0%	10%	20%	40%	70%	100% -Decline
40-44	0%	0%	0%	10%	20%	60%	90 - 100%
45-49	0%	0%	0%	10%	20%	50%	80%
50-54	0%	0%	0%	10%	10%	40%	80%
55-59	0%	0%	0%	10%	10%	40%	70%
60-64	0%	0%	0%	10%	20%	40%	70%

Additional premium increases are applied for medical conditions in combination with Height/Weight risk.

CHILD BAND CHART

Percentage Increase to Standard Premium for Both Male and Female Children

L1 = 0%	L6 = 70%
L2 = 0%	L7 = 90%
L3 = 10%	L8 = 100% - Decline
L4 = 30%	L9 = 100% - Decline
L5 = 50%	D = Decline)

Assistance with Underwriting Questions

If you have specific questions about a health condition, medication, etc, and how these may be evaluated in underwriting, you can submit your questions to our Individual Underwriting Mailbox.

This mailbox provides you with an opportunity to submit an "Underwriting Prescreen Form" and ask underwriting questions related to Aetna Advantage Plans prior to submitting an application.

You can access this submission form by logging on to our Producer World website at: https://www.aetna.com/producer/forms/uw_prescreening_form.html.

To receive a prompt response to your questions, please provide as much detail as you can. We will address your questions within 24 hrs of receipt. The following categories are typical underwriting questions and may help direct your inquiries.

- Age
- Height/Weight Risk
- Adoption
- Dates & Types of Treatment / Medications
- Residency
- Medical Underwriting Guidelines
- Possible Declinable Condition
- Generic or Other

Note: This submission form should only be used for Individual Underwriting questions related to the Aetna Advantage Plans prior to submitting an application. Do not send benefit, plan coverage or rate questions through this mailbox. Please direct those questions and question related to an application already submitted to your Aetna Sales Manager or the Sales Support Center in your region at 1-888-54 AETNA

Underwriting and the Appeals process

Applicants may appeal any underwriting decision if they consider the decision was based on incorrect or outdated information from their Aetna Application health statement or medical records. The applicant may submit an appeal if they:

- Do not agree with the assigned premium rate up
- Do not agree with the declination
- Wish to provide additional or omitted medical information.

Appeals will not be initiated based on:

- Verbal Requests
- Requests made by anyone other than the applicant
- Health Care Provider letters

In order to appeal the underwriting decision the applicant must submit a written request within 30 days of the underwriting decision and provide the following information:

- A letter requesting the appeal, with the reason why
- A copy of the Aetna underwriting decision letter to the applicant
- Updated or corrected medical records and documentation that supports the appeal request

30 days post underwriting decision.

- Requests for premium rate reviews will not be addressed until the policy has been in force for 6 months
- A new application will be required

Alphabetical Index of Medical Conditions

The following conditions are included in the Medical Risk Criteria. The chart below provides the name of all conditions found in the guide, some are primary conditions and have their own category in the guide, others are subcategories of a primary condition and are listed under that primary condition in the guide. If the condition is listed under a primary condition, the primary condition is noted in the right hand column as a cross reference for location.

Condition Name	Cross Reference Condition	Condition Name	Cross Reference Condition
Abnormal PAP		Cholecystitis	See: Gallbladder Disorders
Acid Reflux; Acid Indigestion	See: GERD	Chronic Obstructive Pulmonary Disease (COPD)	
ADD and ADHD	See: Hyperactivity	Colitis	See: Inflammatory Bowel Disease
AIDS and ARC		Coronary Artery Disease	See: Heart Disease
Alcohol Abuse		Crohn's Disease	See: Inflammatory Bowel Disease
Allergies		Deafness	
Alzheimer's Disease		Depression	See: Anxiety/Depression
Aortic Valve Disease	See: Heart Valve Disease	Diabetes Mellitus	
Amenorrhea		Dermatitis	See: Skin Conditions
Amyotrophic Lateral Sclerosis (ALS)		Diverticulitis and Diverticulosis	
Angina	See: Heart Disease	Drug Abuse	
Anorexia	See: Eating Disorders	Dysfunctional Uterine Bleeding	See: Amenorrhea
Adjustment Reaction		Ear Infections	
Anxiety/Depression		Eating Disorders	
Arrhythmias	See: Heart Disease	Emphysema	See: COPD
Arthritis (Osteoarthritis)		Endometriosis	
Arthritis (Rheumatoid)		Erectile Dysfunction	
Asthma		Eczema	See: Skin Conditions
Attention Deficit Disorder	See: Hyperactivity	Fibrocystic Breast Disease	See: Breast Disorders
Attention Deficit Hyperactivity Disorder	See: Hyperactivity	Fibroids/Fibroma of Uterus	
Back/Spine Problems		Fibromyalgia	
Basal Cell Carcinoma	See: Cancer: Skin	Folliculitis	See: Skin Conditions
Benign Prostate Hyperplasia (BPH)	See: Prostate Disorders	Gallbladder Disorders	
Breast Cancer	See: Cancer, Breast	GERD (gastro-esophageal reflux disease)	
Breast Cysts	See: Breast Disorders	Goiter	See: Thyroid Disorders
Breast Implants		Gout	
Bronchitis, chronic		Graves Disease	See: Thyroid Disorders
Bulimia	See: Eating Disorders	Hashimoto's Disease	See: Thyroid Disorders
Cancer of Throat, Lung, Stomach, Intestine, Systemic Cancers	See: Cancer, Internal Organs and Liver, Kidney, Blood, Lymph, etc.	Hay Fever	See: Allergies
Cancer, Skin: Basal Cell		Headache	
Cancer, Skin: Melanoma		Heart Attack	See: Heart Disease
Cerebral Palsy		Heartburn	See: GERD
Cirrhosis of Liver		Heart Disease	

Alphabetical Index of Medical Conditions *(continued)*

The following conditions are included in the Medical Risk Criteria. The chart below provides the name of all conditions found in the guide, some are primary conditions and have their own category in the guide, others are subcategories of a primary condition and are listed under that primary condition in the guide. If the condition is listed under a primary condition, the primary condition is noted in the right hand column as a cross reference for location.

Condition Name	Cross Reference Condition	Condition Name	Cross Reference Condition
Heart Murmur	See: Heart Valve Disease	Osteoarthritis	See: Arthritis
Heart Valve Disease		Osteopenia	See Osteoporosis
Hepatitis		Osteoporosis	
Hernia		Otitis Media	See: Ear Infections
Herniated Disc	See: Back/Spine Problems	Palpitations	See: Heart Disease
Herpes		Pancreatitis	
High Cholesterol		Polycystic Ovaries	See: Amenorrhea
Hyperactive Airway Disease	See: Asthma	Poison Oak	See: Skin Conditions
Hyperthyroidism	See: Thyroid Disorders	Pregnancy	
Hypothyroidism	See: Thyroid Disorders	Prostate Disorders	
Hyperactivity		Prostatitis	See: Prostate Disorders
Inflammatory Bowel Disorders		Psoriasis	
Irregular Heart Beat	See: Heart Disease (Arrhythmias)	Reactive Airway Disease	See: Asthma
Irritable Bowel Syndrome (IBS)		Rheumatoid Arthritis	See: Arthritis
Ischemic Heart Disease	See: Heart Disease	Sciatica	See: Back/Spine Problems
Jaw Disorders		Shingles	See: Herpes
Kaposi's Sarcoma	See: Cancer Skin	Sinusitis	See: Allergies
Kidney Stones		Sleep Apnea	
Knee Disorders		Thyroid Disorders	
Leukemia	See: Cancer: Leukemia	Thyroiditis	See: Thyroid Disease
Lupus		TMJ	See: Jaw Disorders
Melanoma	See: Cancer Skin	Tobacco Use	See: Obesity and Smoking
Migraine Headaches	See: Headache	Traumatic Stress Disorder	See: Adjustment Reaction
Mitral Valve Disease; Mitral Valve Prolapse	See: Heart Valve Disease	Tricuspid Valve Disease	See: Heart Valve Disease
Muscular Dystrophy		Ulcerative Colitis	See: Inflammatory Bowel Disorders
Multiple Sclerosis		Ulcers	
Obesity		Urinary Tract Infections	

Aetna Advantage Plans Risk Criteria

Listed Condition	Risk Criteria	Risk Level Approximate % Increase					
		Age 0-22	Age 23-29	Age 30-39	Age 40-49	Age 50-59	Age 60-65
	Individual Consideration (IC) is given to all conditions: Including body mass, severity of the condition, associated conditions and treatment including prescription medication						
Abnormal PAP <i>Including:</i> Cervical Dysplasia Cervicitis Endocervicitis	Current PAP showing Atypia or cells of unknown significance	10%	10%	0%	0%	0%	0%
	Low grade abnormal PAP within the last year	90%	60- 80%	50%	30%	20%	20%
	High grade abnormal PAP within the last year	D	D	D	100%	100%	100%
	No current normal PAP	D	D	D	D	D	D
	Surgical candidate/ procedure required Other pathology will be accessed by Underwriter	D	D	D	D	D	D
Acid Reflux	See "GERD" (Gastro-esophageal reflux disease)						
ADD and ADHD	See "Hyperactivity" (Attention Deficit Disorder)						
Adjustment Reaction <i>Including:</i> Acute reaction to stress Adjustment Reaction PTSD (post traumatic Stress Disorder) Depressive Reaction	Over age 18: Acute Episode; Related to stressful incident; no hospital admissions required; ongoing use of single prescription medication and/or counseling	10-30%	10-30%	0-20%	0-20%	0-20%	0-10%
	Ongoing Adjustment Reactions: Stable on a single prescription medication and/or counseling	10-30%	0-30%	0-20%	0-20%	0-20%	0-10%
	Suicide Attempt within 5 years	D	D	D	D	D	D
	Requiring more than on prescription medication and hospitalization with 2 years- Individual Consideration (IC) given by the underwriter	IC	IC	IC	IC	IC	IC
AIDS/ARC	Once Diagnosed	D	D	D	D	D	D
Alcohol Abuse <i>Including:</i> Alcohol Dependency	History of alcohol abuse; no treatment, therapy or medications for 2 years (AA acceptable); NO alcohol intake for 2 years; normal liver function tests (LFT's) normal	D	D	50-100%	50-100%	10-50%	10-30%
	Maintained with Anti-abuse medication	D	D	D	D	D	D
	More than one DUI within 5 years	D	D	D	D	D	D
Allergies <i>Including:</i> Allergic Rhinitis Hay Fever Seasonal Allergies Vasomotor Rhinitis	Seasonal Allergies	0-10%	0-10%	0-10%	0-10%	0%	0%
	Allergies controlled with single medication	0-10%	0-10%	0-10%	0-10%	0%	0%
	Allergy desensitization treatment once a month	30-40%	20-30%	10-30%	10-30%	0%	0%
	Allergy desensitization treatment once a week	D	D	D	D	D	D
	Requiring more than on prescription medication - Individual Consideration (IC) given by the underwriter	IC	IC	IC	IC	IC	IC
Alzheimer's Disease	Once Diagnosed	D	D	D	D	D	D

Aetna Advantage Plans Risk Criteria

Listed Condition	Risk Criteria	Risk Level Approximate % Increase					
		Age 0-22	Age 23-29	Age 30-39	Age 40-49	Age 50-59	Age 60-65
Amenorrhea <i>Including:</i> Dysfunctional Uterine Bleeding Ovarian Failure Polycystic Ovaries	INDIVIDUAL CONSIDERATION, Underlying cause must be determined to evaluate risk	IC	IC	IC	IC	IC	IC
Anxiety/Depression <i>Including:</i> Anxiety Depression Panic Attacks PMS Obsessive Compulsive Disorder	Over age 18: stable on single prescription medication; no suicide attempts; no hospitalizations	0-50%	0-50%	0-30%	0-30%	0%	0%
	As above but; stable on two prescription medications	20-60%	20-60%	10-50%	10-50%	0-30%	0-30%
	Age 12-18: stable on single prescription medication; no suicide attempts; no hospitalizations	60% - D					
	Requiring more than on prescription medication - Individual Consideration (IC) given by the underwriter	IC	IC	IC	IC	IC	IC
Arrhythmias	See Heart Disease						
Arthritis <i>Including:</i> Osteoarthritis Osteoarthrosis Degenerative Joint Disease (DJD)	History of arthritis; no current treatment or medications; no other joint or back problems; not a surgical candidate or recipient of Joint Replacement	0-10%	0-10%	0%	0%	0%	0%
	As above but; stable on one medication (non-narcotic)	70%-D	70%-D	40%-D	40%-D	10-50%	10-50%
	As above but; stable on two medications	D	D	D	D	50-80%	50-80%
	Potential surgical candidate.	D	D	D	D	D	D
	Joint replacement recipient will be assessed by Underwriter	IC	IC	IC	IC	IC	IC
Arthritis Rheumatoid Arthritis	Once Diagnosed	D	D	D	D	D	D
Asthma <i>Including:</i> Hyperactive Airway Disease (HAD) Reactive Airway Disease (RAD)	Seasonal or exercise induced	0-10%	0-10%	0-10%	0-10%	0%	0%
	Diagnosis of asthma within 2 years taking one prescription medication (Xolair excluded)	10-50%	10-50%	10-40%	10-40%	0-20%	0-20%
	Diagnosis of asthma within 2 years taking two prescription medications (Xolair excluded)	10-60%	10-60%	10-60%	10-60%	0-40%	0-30%
	Smoking within 12 months:	D	D	D	D	D	D
	Requiring more than on two prescription medications - Individual Consideration (IC) given by the underwriter	IC	IC	IC	IC	IC	IC

Aetna Advantage Plans Risk Criteria

Listed Condition	Risk Criteria	Risk Level Approximate % Increase					
		Age 0-22	Age 23-29	Age 30-39	Age 40-49	Age 50-59	Age 60-65
Back/Spine Problems <i>Including:</i> Muscle Spasms Strains Sprains	Non disabling, taking over the counter medication	0-10%	0-10%	0-10%	0%	0%	0%
	Non disabling, taking prescription medication	30%- D	30%- D	20-80%	20-80%	10-50%	0-50%
	Non disabling, taking single narcotic medication	D	D	D	50-100%	50-100%	50-100%
	Disabling episode resolved < 6 months ago	D	D	D	40-60%	40-60%	30-60%
	Potential surgical candidate	D	D	D	D	D	D
	Requiring more than on two prescription medications, or receiving therapies - Individual Consideration (IC) given by the underwriter	IC	IC	IC	IC	IC	IC
Back/Spine Problems <i>Including:</i> Disc problems Sciatica	No symptoms, therapy or treatment for one year	0%	0%	0%	0%	0%	0%
	Current symptoms treated with single prescription medication	30%- D	30%- D	20-80%	20-80%	10-50%	0-50%
	Current symptoms treated with two prescription medication	50% - D	50% - D	30%- D	30%- D	10-50%	0-50%
	Current symptoms treated with single narcotic medication	D	D	D	50-100%	50-100%	50-100%
	Potential surgical candidate	D	D	D	D	D	D
	Additional consideration for: obesity; condition after surgery and/or current testing	IC	IC	IC	IC	IC	IC
Breast Disorders <i>Including:</i> Fibrocystic Disease	Incidental finding within 12 months; no treatment required; repeat mammogram recommended	0-10%	0-10%	0-10%	0%	0%	0%
	Surgically removed within 12 months; normal pathology	40-50%	40-50%	20-30%	10-20%	0%	0%
	Multiple excisions or aspirations with normal pathology	D	D	50%	50%	10%	10%
	Undiagnosed lesion; incomplete workup; medical testing or confirmed diagnosis	D	D	D	D	D	D
Breast Implants Saline implants Silicone Implants	Cosmetic breast implants; no complications; within 6 months	D	D	50-60%	50-60%	20-30%	20%
	Cosmetic breast implants; no complications; 6 – 12 months	50-60%	50-60%	10-30%	10-30%	0-10%	0-10%
	Cosmetic breast implants; no complications; over 12 months ago	10%	10%	0%	0%	0%	0%
	Complications; potential surgical candidate	D	D	D	D	D	D
Bronchitis (Chronic) COPD Emphysema Bronchiectasis	Once Diagnosed	D	D	D	D	D	D

Aetna Advantage Plans Risk Criteria

Listed Condition	Risk Criteria	Risk Level Approximate % Increase					
		Age 0-22	Age 23-29	Age 30-39	Age 40-49	Age 50-59	Age 60-65
Cancer Leukemia	Non myeloid type leukemia: all treatment completed > 4 years ago, no recurrence	D	D	D	D	60-80%	60-80%
	Myeloid Leukemia; all treatment completed > 6 years ago, no recurrence	D	D	D	D	90% -D	90% -D
	Recurrent cancer or metastatic disease	D	D	D	D	D	D
Cancer Skin: Basal Cell	Removed > 3 months ago; in situ and all borders clear; no reconstructive surgery required; no current treatment or medications; current exam shows no recurrence	30%	30%	0-30%	0-30%	0%	0%
	Removed < 3 months ago; in situ and all borders clear; no reconstructive surgery required	90%	90% -D	50-90%	40-80%	30-40%	0-10%
	Currently being medically treated prescription medication	90% -D IC	90% -D IC	50-90% IC	40-70% IC	20-40% IC	10-30% IC
Cancer Skin: Melanoma	Stage 1, borders clear, removed > 1 year ; all cosmetic/reconstructive surgery complete; no treatment or medication for 1 year; current dermatology exam confirms no recurrence	D	D	50%- D	50%- D	10-20%	10-20%
	Does not meet any of above criteria; metastatic melanoma	D	D	D	D	D	D
	Additional consideration for: smoking and reconstructive surgery	IC	IC	IC	IC	IC	IC
Cancer Skin: Kaposi's Sarcoma	Once Diagnosed and related to HIV diagnosis	D	D	D	D	D	D
Cancer <i>Including:</i> Internal organs Systemic cancers Cerebral Palsy	Most cancers that fall within these categories are complex. The level of consideration depends on original diagnosis; pathology reports; type and length of treatment; treatment- free period and recurrence rates	IC	IC	IC	IC	IC	IC
	Over age 5 : mild impairment with speech and movement (medical records required for full assessment)	D	D	50-90%	50-90%	20-30%	10-20%
	Does not meet any of above criteria-Full medical records required	IC	IC	IC	IC	IC	IC
	Additional consideration for: incontinence, wheelchair, requiring Physical/Speech/Occupational therapy	IC	IC	IC	IC	IC	IC
Cirrhosis of Liver	Once Diagnosed	D	D	D	D	D	D
COPD Chronic Obstructive Pulmonary Disease Emphysema	Once Diagnosed	D	D	D	D	D	D
Colitis Crohn's Disease	See Inflammatory Bowel Disease						

Aetna Advantage Plans Risk Criteria

Listed Condition	Risk Criteria	Risk Level Approximate % Increase					
		Age 0-22	Age 23-29	Age 30-39	Age 40-49	Age 50-59	Age 60-65
Colitis Crohn's Disease	See Inflammatory Bowel Disease						
Deafness	Hearing aid present	0%	0%	0%	0%	0%	0%
	Hearing aid recommended/needs replacement	90%-D	90%-D	30-50%	20-50%	0-20%	0-20%
	Cochlear implant, requires monitoring only	90%-D	90%-D	30-50%	20-50%	0-20%	0-20%
	Does not meet any of the above criteria; potential surgical candidate; cochlear implant candidate	D	D	D	D	D	D
Depression	See Anxiety/Depression						
Diabetes Mellitus	Type II; Non Insulin Dependent for < 5 years: Controlled by diet or medication; BMI less than 30; no smoking/tobacco use; no kidney, vision or circulation problems; acceptable laboratory test results	70%- D	70%- D	30-70%	30-70%	0-50%	0-50%
	Type II; Non Insulin Dependent for 5 - 14 years: Controlled by diet or medication; BMI less than 30; no smoking/tobacco use; no kidney, vision or circulation problems; acceptable laboratory test results	D	D	60%-D	60%-D	20-60%	20-50%
	Does not meet any of the above criteria; amputation/peripheral vascular disease due to diabetes, complications of diabetes	D	D	D	D	D	D
	Additional consideration for: BMI, smoking, abnormal HgbA1C or fasting blood sugar levels	IC	IC	IC	IC	IC	IC
	Type I; Insulin Dependent	D	D	D	D	D	D
Diverticulitis	Incidental finding, removed during colonoscopy exam within 1 year	0%	0%	0%	0%	0%	0%
Diverticulosis	One attack; treated medically within 1 year	0%	0%	0%	0%	0%	0%
	Multiple attacks; treated medically within 2 years	D	D	D	D	60-70%	60-70%
	Multiple attacks; surgically treated > 3 yrs ago	D	D	D	D	40-50%	40-50%
	Does not meet any of the above criteria	D	D	D	D	D	D
Drug Abuse Illegal Drugs	No illegal drug use for over 5 years; no intravenous drug use ever; no therapy, treatment or mediations for 3 years except for ongoing attendance to Narcotics or Alcoholics Anonymous	D	D	50-90%	50-90%	10-40%	10-30%
	Inpatient admission within 5 years	D	D	D	D	D	D
	Does not meet any of the above criteria	D	D	D	D	D	D

Aetna Advantage Plans Risk Criteria

Listed Condition	Risk Criteria	Risk Level Approximate % Increase					
		Age 0-22	Age 23-29	Age 30-39	Age 40-49	Age 50-59	Age 60-65
Drug Abuse Marijuana/Cannabis use only	No marijuana use for 1 or more years; no chronic respiratory conditions; no therapy, treatment or medications for 1 year except for ongoing attendance to Narcotics or Alcoholics Anonymous	10%	10%	0%	0%	0%	0%
	Marijuana use 6-12 months	D	D	D	80%-D	80%-D	70%-D
	1 inpatient admission within 2-5 years for marijuana abuse	30-40%	30-40%	10-30%	10-30%	0-10%	0%
	DUI within 2 years	D	D	D	D	D	D
Drug Abuse Prescription drugs	No abuse of prescription drugs for 5 years; no therapy, treatment of mediations for 3 years except ongoing attendance at Narcotics or Alcoholics Anonymous	10-30%	10-30%	10%	0%	0%	0%
	No abuse of prescription drugs for 5 years; counseling or therapy within 3 years; no mediations for 3 years	30-40%	30-50%	20-30%	20-30%	0-10%	0%
	Does not meet any of the above criteria; still abusing prescription drugs; two or more hospital admission in 10 years	D	D	D	D	D	D
Ear Infections Otitis Media	No hearing loss; one episode within 18 months	0-10%	0-10%	0%	0%	0%	0%
	No hearing loss; two episodes within 18 months	40-60%	50-60%	20-50%	20-50%	0-20%	0%
	No hearing loss; three episodes within 18 months	90%-D	90%-D	50-90%	50-90%	0-20%	10%
	Currently on antibiotics	D	D	30-70%	20-60%	10-30%	10-30%
	Does not meet any of the above criteria	D	D	D	D	D	D
Eating Disorders <i>Including:</i> Anorexia Bulimia	Age 15 or older; Medical Records required BMI must be greater than 16; normal laboratory test results; no cardiac conditions	IC	IC	IC	IC	IC	IC
	< Age 15; History within the past 5 years	D					
	Does not meet any of the above criteria; BMI < 16	D	D	D	D	D	D
Emphysema	Once Diagnosed	D	D	D	D	D	D
Endometriosis	Mild with no medication other than over the counter NSAIDS within 5 years	D	D	10-30%	10-30%	0-10%	0%
	Mild with no medication other than over the counter NSAIDS > 5 years	0-10%	0-10%	0-10%	0-10%	0%	0%
	Currently being treated with Lupron/ Danazol or Synarel	D	D	D	50% -D	30-70%	10-50%
	Does not meet any of the above criteria; potential surgical candidate; Undiagnosed pelvic pain	D	D	D	D	IC	IC

Aetna Advantage Plans Risk Criteria

Listed Condition	Risk Criteria	Risk Level Approximate % Increase					
		Age 0-22	Age 23-29	Age 30-39	Age 40-49	Age 50-59	Age 60-65
Erectile Dysfunction (ED) Impotence	Not a surgical candidate, cause non vascular in nature	D	D	90-D%	90-D%	10-50%	10-30%
	Not a surgical candidate, cause vascular in nature	D	D	D	D	50-70%	40-60%
	Does not meet any of the above criteria; potential implant or surgical candidate	D	D	D	D	D	D
Fibroids	Post Surgical: Myomectomy with no recurrence	0%	0%	0%	0%	0%	0%
Fibroma of Uterus	Post Surgical: Hysterectomy > 6 months ago	0-10%	0-10%	0%	0%	0%	0%
	Post Surgical: Hysterectomy 3- 6 months ago	D	30%	20-40%	20-40%	10%	0-10%
	Non-Surgical; stable < 5 cm with no change in size for > 12 months	D	D	50-60%	50-60%	10-30%	10%
	Does not meet any of the above criteria	D	D	D	IC	IC	IC
	Additional consideration for: size; type; location and stability of lesion	IC	IC	IC	IC	IC	IC
Fibromyalgia	Condition resolved; no symptoms, treatment or therapy for 1-3 years	0%	0%	0%	0%	0%	0%
	Diagnostic work-up and testing completed; controlled with "over the counter (OTC)" medications or prescription medication	D	D	50%-D	50%-D	20-50%	10-50%
	Diagnostic work-up and testing completed; controlled with > 3 prescription medication	D	D	D	D	40-60%	40-60%
	Uses narcotic pain medication	D	D	D	D	40-60%	40-60%
	Does not meet any of the above criteria	D	D	D	IC	IC	IC
	Individual consideration for: BMI, physical/occupational or Chiropractic therapy	IC	IC	IC	IC	IC	IC
Gallbladder Disorders <i>Including:</i> Cholecystitis Cholelithiasis Cholangitis	Gallbladder surgically removed within one year; no complications; no problems	0%	0%	0%	0%	0%	0%
	Gallstones present, no symptoms, treated medically	0%	0%	0%	0%	0%	0%
	Gallstones present, symptomatic	D	D	D	D	D	D
	Does not meet any of the above criteria; potential surgical candidate	D	D	D	D	D	D
Graves Disease Goiter	See "Thyroid Disorders"						

Aetna Advantage Plans Risk Criteria

Listed Condition	Risk Criteria	Risk Level Approximate % Increase					
		Age 0-22	Age 23-29	Age 30-39	Age 40-49	Age 50-59	Age 60-65
General Health	<p>Adult: Aetna considers that applicants over age 50 should have seen an M.D. at least once in the past 2 years.</p> <p>Aetna will not process applications of applicants 50 years or older that do not have a least one M.D. visit in the last 2 years.</p> <p>Children Under Age 4: "Well child" checkup documenting mile stones and development will be required for all children under age 4</p>						
GERD (Gastro-esophageal Reflux Disease) <i>Including:</i> Acid reflux Acid indigestion Heartburn	Age 18 or over; all diagnostic tests completed; using one prescription medication; no smoking/tobacco use for 12 months; no respiratory complications; BMI less than 33	0-50%	0-50%	0-30%	0-20%	0-20%	0-10%
	Age 18 or over; all diagnostic tests completed; using two prescription medication; no smoking/tobacco use for 12 months; no respiratory complications; BMI less than 33	30% - D	30% - D	10-50%	10-50%	0-30%	0-20%
	Does not meet any of the above criteria	D	D	D	D	D	D
	Additional consideration for: obesity; previous use of prescription medication	IC	IC	IC	IC	IC	IC
Graves Disease Goiter	See "Thyroid Disorders"						
Gout	Occasional episodes; no more than 2-4 per year; no current medication; no joint deformities or kidney stones	0%	0%	0%	0%	0%	0%
	Currently taking prescription medications	0-20%	0-20%	0-20%	0-10%	0-10%	0%
	Does not meet any of the above criteria; > 4 episodes per year; joint deformity or associated conditions	D	D	D	D	D	D
Hasimoto's Disease	See "Thyroid Disorders"						
Headache <i>Including:</i> Migraine Vascular Migraine	Mild/ hormone related, up to 3 per year; occasional medication needed (no Topamax)	0-40%-	0-40%-	0-40%-	0-40%-	0-10%	0-10%
	Mild/ hormone related, greater than 6 per year; occasional medication needed (no Topamax)	10-50%	10-50%	0-50%	0-50%	0-30%	0-20%
	Moderate to severe headaches, up to 3 per year, uses prescription medications (non narcotic)	10-50%	10-50%	0-50%	0-50%	0-30%	0-20%
	Moderate to severe headaches, greater than 6 per year, maintained on prescription medications (non narcotic)	70%-D	70%-D	30% - D	30-90%	10-40%	10-30%
	Ongoing use of narcotic medication (Rx filled monthly)	D	D	D	D	40-70%	40-70%
Does not meet any of the above criteria	D	D	D	D	D	D	

Aetna Advantage Plans Risk Criteria

Listed Condition	Risk Criteria	Risk Level Approximate % Increase					
		Age 0-22	Age 23-29	Age 30-39	Age 40-49	Age 50-59	Age 60-65
Heart Disease <i>Including:</i> Angina Coronary Artery Disease Ischemic Heart Disease Myocardial Infarction (MI) Heart attack	History of Angina only; no surgery recommended; hypertension controlled < 135/90; PRN use of nitroglycerine; BMI less than 30	D	D	D	D	70% -D	70% -D
	History of angioplasty or coronary artery bypass grafts	D	D	D	D	70% -D	70% -D
	History of MI 1-5 years ago	D	D	D	40% - D	20-50%	10-50%
	Individual consideration for: obesity; multiple medications; multiple surgeries; smoking; respiratory disease; hypertension	IC	IC	IC	IC	IC	IC
Heart Disease <i>Including:</i> Arrhythmias Dysrhythmias Irregular heartbeat Palpitations	Pacemaker or defibrillator recipient or candidate	D	D	D	D	D	D
	Previous episode; currently maintained on medication	D	D	D	70% -D	40% - D	40% - D
	Individual consideration for: type; severity and treatment	IC	IC	IC	IC	IC	IC
	Individual consideration for: obesity; multiple medications; multiple surgeries; smoking; respiratory disease; hypertension	IC	IC	IC	IC	IC	IC
Heart Valve Disease <i>Including:</i> Mitral Valve Disease Mitral Valve Prolapse Murmur	Benign murmur only; no regurgitation; no medications required (precautionary antibiotics acceptable); no hypertension; no other cardiac conditions; BMI less than 30	50-80%	50-80%	20-50%	20-50%	0-30%	0-30%
	Asymptomatic; minimal regurgitation, normal EKG	D	D	D	80%-D	30-50%	30%
	Individual consideration for: obesity; medications; multiple surgeries; smoking; respiratory disease; hypertension	IC	IC	IC	IC	IC	IC
	Medical Records required Symptomatic or class II regurgitation	D	D	D	D	D	D
Heart Valve Disease <i>Including:</i> Aortic Valve Disease Tricuspid Valve Disease	Normal heart function; normal kidney function; no medications (precautionary antibiotics acceptable); no other cardiac conditions; no hypertension; BMI less than 30	50-80%	50-80%	20-50%	20-50%	0-30%	0-30%
	Asymptomatic; minimal regurgitation, normal EKG	D	D	D	80%-D	30-50%	30%
	Individual consideration for: obesity; medications; multiple surgeries; smoking; respiratory disease; hypertension	IC	IC	IC	IC	IC	IC
	Medical records required Symptomatic or class II regurgitation	D	D	D	D	D	D
Herpes <i>Including:</i> Herpes Zoster (Shingles)	Outbreaks, treatment or symptoms within 3 months	50-80%	50-80%	50-80%	30-60%	0-50%	0-30%
	Ongoing suppressive therapy	D	D	D	30-60%	0-50%	0-30%
	Current eye or ear involvement	D	D	D	D	80%-D	80%-D

Aetna Advantage Plans Risk Criteria

Listed Condition	Risk Criteria	Risk Level Approximate % Increase					
		Age 0-22	Age 23-29	Age 30-39	Age 40-49	Age 50-59	Age 60-65
Hepatitis	Hepatitis A or E: single episode 6 or more months ago; current normal Liver Function Tests (LFT's); no treatment, therapy or medications for 6 months	0-20%	0-20%	0-10%	0-10%	0%	0%
	Currently has Hepatitis A or E	D	D	80%-D	80%-D	50-80%	50-80%
	Hepatitis B or D: exposure only or immunization; laboratory test results positive for Antibodies- negative for Antigens; current LFT's normal; no immune disorder symptoms; no treatment therapy or medication for 1-2 years	50-80%	50-80%	50-80%	30-60%	0-50%	0-30%
	Currently has Hepatitis B or D	D	D	D	D	80% - D	80% - D
	Hepatitis C greater than 5 years ago, fully recovered with Negative tests	50-80%	50-80%	50-80%	30-60%	0-50%	0-30%
	All other types of Hepatitis: Non-A, Non-B, G	D	D	D	D	D	D
Hernia Hiatal Inguinal Femoral Umbilical Ventral Incisional	Single, asymptomatic hernia within the past year, no surgical repair required	90% - D	90% - D	50-80%	50-80%	30-50%	0-20%
	Single, asymptomatic hernia > 2 years ago, no surgical repair required	0-10%	0-10%	0-10%	0%	0%	0%
	Surgically repaired within 3 months	0-10%	0-10%	0-10%	0-10%	0%	0%
	May be a surgical candidate; further testing required	D	D	D	D	D	D
	See "Back Problems"						
Herpes <i>Including:</i> Herpes Zoster (Shingles)	Outbreaks, treatment or symptoms within 3 months	50-80%	50-80%	50-80%	30-60%	0-50%	0-30%
	Ongoing suppressive therapy	D	D	D	30-60%	0-50%	0-30%
	Current eye or ear involvement	D	D	D	D	80%-D	80%-D
Herpes <i>Including:</i> Oral Herpes	Ongoing suppressive therapy	D	D	D	30-60%	0-50%	0-30%
	Individual Consideration given for frequency of outbreaks						
Herpes <i>Including:</i> Genital Herpes	No outbreaks for 2 years, ongoing suppressive therapy	D	D	D	30-60%	0-50%	0-30%
	Anal or Rectal Herpes	D	D	D	D	D	D
High Blood Pressure Hypertension	BMI less than 28; no smoking/tobacco use for 12 months; blood pressure controlled at 130/90 or less; normal laboratory test results; normal kidney function; no other cardiovascular conditions	IC	0-20%	0%	0%	0%	0%
	BMI less than 28; no smoking/ tobacco use for 12 months; blood pressure controlled at 130/90 or less, single prescription medication; normal laboratory test results; normal kidney function; no other cardiovascular conditions	IC	0-50%	0-40%	0-40%	0-30%	0-30%

Aetna Advantage Plans Risk Criteria

Listed Condition	Risk Criteria	Risk Level Approximate % Increase					
		Age 0-22	Age 23-29	Age 30-39	Age 40-49	Age 50-59	Age 60-65
High Blood Pressure Hypertension <i>(continued)</i>	BP controlled between 130/90 to 140/100; medical records required	IC	IC	IC	IC	IC	IC
	BP controlled between 140/90 to 150/100; medical records required	IC	IC	IC	IC	IC	IC
	Individual consideration for: weight; BMI over 30; multiple medications; smoking; respiratory disease; elevated cholesterol; other associated conditions	IC	IC	IC	IC	IC	IC
High Cholesterol Hypercholesterolemia Hyperlipidemia	Individual consideration for: age; weight; blood cholesterol and lipid levels; smoking and multiple medications	IC	IC	IC	IC	IC	IC
	Normal blood cholesterol/lipid panel and on single prescription medication	IC	IC	10-30%	0-20%	0-20%	0-20%
Hyperactivity <i>Including:</i> Attention Deficit Disorder (ADD) Attention Deficit Hyperactivity Disorder	Age 5 - 18; maintained on single medication for at least 3 months; no other nervous, mental or developmental disorders; no other psychotropic medications	30%- D					
	Age 18 or over; maintained on prescription medication	10-50%	10-50%	10-40%	10-40%	0-30%-	0-20%
	Under age 5	D					
Inflammatory Bowel Disorders <i>Including:</i> Colitis Crohn's Disease Regional Enteritis	Surgical removal less than 2 years ago; no stoma; does not require steroids or immunosuppressive medications; no other treatment, therapy or medications	50%-D	50%-D	30-50%	30-50%	0-30%	0-30%
	Same Criteria as above, with stoma	D	D	D	50%-D	50%-D	50%-D
	Medically managed, with up to 4 attacks in the past 6 months	D	D	D	70%-D	60%-D	30-60%
	Individual consideration for prescription medication	IC	IC	IC	IC	IC	IC
Inflammatory Bowel Disorders <i>Including:</i> Idiopathic Proctocolitis Ulcerative Colitis	Surgical removal less than 2 years ago; no stoma; does not require steroids or immunosuppressive medications; no other treatment, therapy or medications	50%-D	50%-D	30-50%	30-50%	0-30%	0-30%
	Diagnosed with Ulcerative Colitis within the past 3 years	D	D	D	70%-D	60%-D	30-60%
	Diagnosed with Ulcerative Colitis > 3 years ago	D	D	D	50%-D	50%-D	50%-D
Irritable Bowel Syndrome (IBS)	Acute episode, full resolved	0%	0%	0%	0%	0%	0%
	Recurring, maintained on prescription medication	50%-D	50%-D	30%-D	30-60%	0-50%	0-30%
Jaw Disorders TMJ Malocclusion Other jaw disorders	Unoperated, asymptomatic with no treatment for > 2 years	30-50%	30-50%	20-50%	10-40%	0-20%	0-10%
	Surgically corrected, no residual pain or orthodontic treatment within 2 years	50%	30-50%	20-50%	10-40%	0-20%	0-10%
	Residual pain or requires orthodontic treatment	D	D	D	D	50%-D	50%-D

Aetna Advantage Plans Risk Criteria

Listed Condition	Risk Criteria	Risk Level Approximate % Increase					
		Age 0-22	Age 23-29	Age 30-39	Age 40-49	Age 50-59	Age 60-65
Kidney Stone (calculus) Ureter stone	2-3 episodes within 12 months	50-60%	50-60%	20-50%	20-50%	0%	0%
	Currently on anti-stone medication	60%	60%	30-60%	10-40%	0-20%	0-10%
	4 or more episodes within 12 months	D	D	80%- D	30-60%	10-30%	0-30%
	Required lithotripsy	60-70%	60-70%	30-60%	20-40%	10%	10%
	Potential surgical candidate; associated conditions	D	D	D	D	D	D
Knee Disorders <i>Including:</i> ACL tear Effusion Posterior Cruciate tear Anterior Cruciate tear Acute sprains Medical ligament tear Knee cysts Knee calcifications	Surgically corrected 12 or more months ago; no treatment or therapy currently	50-60%	50-60%	30-50%	20-40%	10-20%	0-10%
	Surgically corrected < 6 months age; no current treatment of therapy	D	D	D	50-100%	40-80%	30-50%
	Not surgically corrected; medically managed within the past 3 months; requires splint/brace and/or NSAIDS	D	D	D	50-100%	40-80%	30-50%
	Not surgically corrected; medically managed within 3 – 12 months; requires splint/brace and/or NSAIDS	50-60%	50-60%	20-50%	20-40%	10-20%	0-10%
	Individual consideration given for physical therapy, multiple surgeries and other medications	IC	IC	IC	IC	IC	IC
Lupus Lupus Erythematosus Systemic Lupus Discoid Lupus	Assessed by underwriter with full medical records						
	Systemic Lupus Erythematosus (SLE): Once diagnosed	D	D	D	D	D	D
Muscular Dystrophy	Once diagnosed	D	D	D	D	D	D
Multiple Sclerosis	Once diagnosed	D	D	D	D	D	D
Obesity	All applicants with a BMI greater than 36 will be required to submit medical records to include a history and physical, height and weight, BP, Cholesterol and fasting blood sugar within the past 12 months.						
	BMI 43 or greater	D	D	D	D	D	D
Osteoporosis <i>Including:</i> Osteopenia	Post menopausal; no fractures, asymptomatic, T score between - 2.5 and 1.0				0%	0%	0%
	Individual consideration given for pain, causes other than menopause and history of fractures Diagnosed under age 45	IC	IC	IC	30-60%	30-50%	30-50%
Pancreatitis	Recurrent or chronic, last episode > 3 years ago	D	D	D	40-60%	40-50%	30-50%
	Single acute episode; operated, full recovery; no treatment or medication > 2 years ago	60-70%	60-70%	30-60%	30-60%	10-30%	10-30%
	Individual consideration given for episode within 2 years with full medical records	IC	IC	IC	IC	IC	IC

Aetna Advantage Plans Risk Criteria

Listed Condition	Risk Criteria	Risk Level Approximate % Increase					
		Age 0-22	Age 23-29	Age 30-39	Age 40-49	Age 50-59	Age 60-65
Pregnancy	Pregnant dependent children are not eligible for coverage	D	D	D	D	D	D
	Pregnant applicant, spouse (civil union partner), dependent or significant other; in process of adopting or surrogate pregnancy	D	D	D	D	D	D
Prostate Disorders Benign Prostate Hyperplasia (BPH)	PSA normal, no medication required	D	D	D	40-60%	30-50%	30-40%
	Individual consideration given for specific medication Elevated PSA, biopsy normal	D	D	D	50-60%	50-60%	30-50%
	Surgically corrected, no complications	D	D	D	50-60%	50-60%	30-50%
	Surgically corrected with complications	D	D	D	D	D	D
Prostate Disorders Prostatitis	Single episode within the past 3 months	80%-D	80%-D	80%-D	60-70%	30-50%	0-10%
	Single episode within 3 – 12 months	50-60%	50-60%	30-50%	30-50%	0-10%	0-10%
	Chronic or recurrent infection within the past year, normal PSA , no hypertrophy	D	D	30-50%	30-50%	0-10%	0-10%
	Potential surgical candidate	D	D	D	D	D	D
Psoriasis	Mild/Moderate; < 10% of skin surface; treated with topical therapy or light therapy	10-30%	10-30%	10-30%	0-10%	0-10%	0-10%
	Mild/Moderate; < 10% of skin surface; treated with topical therapy and light therapy	50-70%	50-70%	20-50%	20-50%	0-20%	0-10%
	Severe; > 10% of skin surface; treated with topical agents or light therapy	50-70%	50-70%	20-50%	20-50%	0-20%	0-10%
	Severe; > 10% of skin surface; treated with topical agents and light therapy	90%-D	90%-D	50%-D	50%-D	30-50%	20-30%
	Individual consideration given with use of systemic medication, methotrexate, "Biologic Drugs" such as Enbrel or Amevive with full medical records	IC	IC	IC	IC	IC	IC
Skin Conditions <i>Including:</i> Eczema Dermatitis Poison Oak Folliculitis	Acute episode: treated with OTC medication or intermittent use of prescription cream, lotion, shampoo or anti-histamine	0-20%	0-20%	0-20%	0-10%	0-10%	0%
	Currently treated with multiple prescription medication	0-30%	0-30%	0-20%	0-10%	0-10%	0%
	Condition lasting > 3 months	IC	IC	IC	IC	IC	IC
	Related to immune disorder	D	D	D	D	D	D

Aetna Advantage Plans Risk Criteria

Listed Condition	Risk Criteria	Risk Level Approximate % Increase					
		Age 0-22	Age 23-29	Age 30-39	Age 40-49	Age 50-59	Age 60-65
Sleep Apnea - Adult <i>Including:</i> Obstructive Apnea	Not a surgical candidate, well controlled with over the counter medication and nasal strips	80%-D	80%-D	50-90%	50-90%	10-20%	10%
	Not a surgical candidate, controlled with CPAP/BIPAP	D	D	D	50-90%	40-60%	40-60%
	Surgical candidate	D	D	D	D	D	D
	Surgery completed > 1 year, no recurrence, no CPAP/BIPAP	0-20%	0-20%	0-20%	0-10%	0-10%	0%
	Surgery completed, still requires CPAP/BIPAP	D	D	D	D	90%-D	90%-D
Smoking	Smoking within the past 12 months is considered a "smoker"	0-10%	0-10%	0-10%	0-10%	0-10%	10-20%
	A Blood Continine test within the past 30 days is required to dispute smoking status						
Thyroid Disorders Hypothyroidism	Taking thyroid replacement medication; stable for > 6 months	0-20%	0-20%	0-20%	0-10%	0-10%	0%
	Taking thyroid replacement medication; stable for 3- 6 months	0-20%	0-20%	0-20%	0-20%	0-10%	0%
	Taking thyroid replacement medication; stable for < 3 months Cretinism	10-30%	10-30%	10-30%	0-10%	0-10%	0%
Thyroid Disorders Hyperthyroidism Graves Disease Multi-nodular Goiter	Previously treated with surgery, PTU and MMI or radioactive iodine within 6 months; stable on thyroid replacement medication	80%-D	80%-D	50-90%	50-90%	10-20%	10%
	Previously treated with surgery, PTU and MMI or radioactive iodine 6 – 12 months ago; stable on thyroid replacement medication	20-40%	20-40%	10-30%	10-30%	0-10%	0-10%
	Goiter diagnosed > 2 years ago, unoperated	80%-D	80%-D	40-70%	40-70%	10-20%	10%
	Surgical candidate	D	D	D	D	D	D
Thyroid Disorders Hashimoto's Disease Thyroiditis	Asymptomatic less than 2 years, no current treatment	0-20%	0-20%	0-20%	0-20%	0-10%	0%
	On thyroid replacement – rate as hypothyroidism						
	Potential surgical candidate	D	D	D	D	D	D

Aetna Advantage Plans Risk Criteria

Listed Condition	Risk Criteria	Risk Level Approximate % Increase					
		Age 0-22	Age 23-29	Age 30-39	Age 40-49	Age 50-59	Age 60-65
Ulcers Types: Gastric Duodenal Peptic Gastrojejunal	Single episodes, medically managed, no complications, fully resolved < 1 year	80%-D	80%-D	80%-D	80%-D	10-20%	10-20%
	Single episodes, medically managed, no complications, fully resolved > 1 year	40-60%	40-60%	20-50%	20-50%	10-20%	0-10%
	Current diagnosis of Ulcer	D	D	D	D	D	D
	Surgically repaired 1-4 years ago, no recurrence	40-60%	40-60%	20-50%	20-50%	10-20%	0-10%
	Surgically repaired less than one year ago	D	D	D	40-70%	40-70%	10-40%
	Surgical candidate	D	D	D	D	D	D
	Individual consideration given for multiple attacks and smoking with full medical records	IC	IC	IC	IC	IC	IC
Urinary Tract Infection	Cystitis: Female; < 3 episodes, < 1 year ago	0%	0%	0%	0%	0%	0%
	Cystitis: Female; 3-4 episodes < 1 year ago	0-20%	0-20%	0-20%	0-10%	0-10%	0%
	Cystitis: Males; 1 UTI within past year	0%	0%	0%	0%	0%	0%
	Cystitis: Males; > 1 UTI within past year	IC	IC	IC	IC	IC	IC
	Interstitial Cystitis – asymptomatic, managed with prescription medication	IC	IC	IC	IC	IC	IC

Body Mass Index (BMI)

BMI	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	
Ht. Ft./In.	Body Weight in Pounds																										
4' 10"	58	91	100	105	110	115	119	124	129	134	138	143	148	153	158	162	167	172	177	181	186	191	196	201	205	210	
4' 11"	59	94	104	109	114	119	124	128	133	138	143	148	153	158	163	168	173	178	183	188	193	198	203	208	212	217	
5' 0"	60	97	107	112	118	123	128	133	138	143	148	153	158	163	168	174	179	184	189	194	199	204	209	215	220	225	
5' 1"	61	100	106	111	116	122	132	137	143	148	153	158	164	169	174	180	185	190	195	201	206	211	217	222	227	232	
5' 2"	62	104	109	115	120	126	136	142	147	153	158	164	169	175	180	186	191	196	202	207	213	218	224	229	235	240	
5' 3"	63	107	113	118	124	130	141	146	152	158	163	169	175	180	186	191	197	203	208	214	220	225	231	237	242	248	
5' 4"	64	110	116	122	128	134	140	145	151	157	163	169	174	180	186	192	197	204	209	215	221	227	232	238	244	250	
5' 5"	65	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	246	252	258	
5' 6"	66	118	124	130	136	142	148	155	161	167	173	179	186	192	198	204	210	216	223	229	235	241	247	253	260	266	
5' 7"	67	121	127	134	140	146	153	159	166	172	178	185	191	198	204	211	217	223	230	236	242	249	255	261	268	274	
5' 8"	68	125	131	138	144	151	158	164	171	177	184	190	197	203	210	216	223	230	236	243	249	256	262	269	276	282	
5' 9"	69	128	135	142	149	155	162	169	176	182	189	196	203	209	216	223	230	236	243	250	257	264	271	278	285	291	
5' 10"	70	132	139	146	153	160	167	174	181	188	195	202	209	216	222	229	236	243	250	257	264	271	279	286	292	299	
5' 11"	71	136	143	150	157	165	172	179	186	193	200	208	215	222	229	236	243	250	257	265	272	279	286	293	301	308	
6' 0"	72	140	147	154	162	169	177	184	191	199	206	213	221	228	235	242	250	258	265	272	279	287	294	302	309	316	
6' 1"	73	144	151	159	166	174	182	189	197	204	212	219	227	235	242	250	257	265	272	280	288	295	302	310	318	325	
6' 2"	74	148	155	163	171	179	186	194	202	210	218	225	233	241	249	256	264	272	280	287	295	303	311	319	326	334	
6' 3"	75	152	160	168	176	184	192	200	208	216	224	232	240	248	256	264	272	279	287	295	303	311	319	327	335	343	
6' 4"	76	156	164	172	180	189	197	205	213	221	230	238	246	254	263	271	279	287	295	304	312	320	328	336	344	353	
6' 5"	77	160	169	177	185	194	202	211	219	228	236	244	253	260	270	278	287	295	304	312	320	329	337	346	354	363	
6' 6"	78	164	173	182	190	199	208	216	225	234	242	251	260	268	277	285	294	303	311	320	329	338	346	355	363	372	
6' 7"	79	169	177	186	195	204	213	222	231	240	249	258	266	275	284	293	302	311	320	328	337	346	355	364	373	382	
6' 8"	80	173	182	191	200	209	218	228	237	246	255	264	273	282	291	300	309	319	328	337	346	355	364	373	382	391	
6' 9"	81	177	187	196	205	215	224	233	243	252	261	271	280	289	299	308	317	327	336	345	355	364	373	383	392	401	
6' 10"	82	182	191	201	210	220	230	239	249	258	268	277	287	296	306	316	325	335	344	354	363	373	383	392	402	411	
6' 11"	83	186	196	206	216	225	235	245	255	265	274	284	294	304	314	323	333	343	353	363	372	382	392	402	412	421	

Source: National Heart, Lung and Blood Institute.

