

# Assurant Health

## Medical and Non-Medical Underwriting Guidelines

### Risk Categories:

S = Standard	Rx = Underwrite Drug Costs
IC = Individual Consideration	RD = Rider
RT = Rate	D = Decline
CSD = Condition Specific Deductible	P = Postpone

This is a partial list of common medical conditions and the probable underwriting action. The list is not exhaustive and should serve only as an illustrative guide. The list does not guarantee the underwriting action that will be taken based on a given medical condition. Final determination is based on underwriting review. All situations are different and each case will be evaluated based on all specific facts related to the applicant. Any combination of conditions may drive a different result. We reserve the right to continue to follow all preexisting condition guidelines. This document is subject to change and only the most recent version will contain the applicable underwriting action. The agent is responsible for finding and using the most current version of this list.

In the states where we can't rider or have limited rider ability, underwriting will make every effort to offer a rating. If a rating is insufficient for the risk, the underwriting action will be a decline.

CSDs are available nationally except in the following states: CA, CT, GA, ID, MN, OR. Where CSDs are available, underwriters will make every effort to offer a CSD instead of a rider. If a rider is preferable to the client, that option is also available. See marketing materials on the agent sales site for more details on the advantages of a CSD for your client. A complete list of CSD's is available on pages 35 and 36 of the document.

Condition	Consideration	Underwriting Action
<b>Abnormal Pap/ Cervical Dysplasia</b>	All abnormal pap smears/tests; follow-up or treatment pending or not completed	CSD/RD 156
	After 2-3 normal pap smears (number of normal paps required depends on the pathology)	S
	<b>NOTE:</b> Time until a standard offer depends upon the severity of the abnormal findings, that the required follow-up paps/treatments are completed and that the applicant's pap schedule is up to date.	
<b>Acne</b>	Treatment with OTC medications	S
	Treatment with isotretinoin, chemical peels or laser treatment in the past year	CSD/RD 711
	Treatment with other oral or topical medications	Rx
<b>Alcohol</b>	Evidence of medical problems due to alcohol, total abstinence < 6 years	D
	No evidence of medical problems due to alcohol, total abstinence ≥ 6 years	RT (25-50%)
<b>Allergies</b>	Seasonal allergies	S
	Year round allergies	Rx
	Receives allergy shots	CSD/RD 575
<b>Anorexia Nervosa</b>	Present or ≤ 5 years since recovery	D
	> 5 years since disease controlled	IC

# Assurant Health

## Medical and Non-Medical Underwriting Guidelines

Condition	Consideration	Underwriting Action
<b>Anxiety/Nervous Disorders/Depression</b>	Depending on stability and specific disorder	RT (25-50%)/Rx
	Unstable or severe disorder	D
	Children (< 18) with mental illness other than situational anxiety or depression related to a life event or ADHD	D
	<b>NOTE:</b> Situational is related to a specific event such as a death or divorce and is short term (< 1 year in length). If treatment extends beyond one year, it is no longer considered situational.	
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<b>Arthritis</b>		
Gouty	Mild to moderate	Rx
	Severe	D
Osteo	No treatment/symptoms in past 3 years	S
	Treatment/symptoms in past 3 years	CSD/RD 322
Psoriatic	All Cases	RD 724
Rheumatoid	All Cases	CSD 322/D
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<b>Asthma</b>	No treatment/symptoms in past 2 years	S
	Mild asthma, non-tobacco user	Rx
	Exercise induced, occasional albuterol use only, nonsmoker	Rx
	Treatment/symptoms in past 2 years	CSD/RD 648
	Moderate asthma / tobacco user	RD 648
	Severe	D
<hr/>		
<b>Atrial</b>		
Fibrillation	Chronic	D
Septal Defect	Surgically corrected > 6 months ago	S
	Present with no complications, surgical correction < 6 months ago	RD 927
	< 10 years old with spontaneous closure	IC
	Present with other heart abnormalities or surgical correction with complications	D
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<b>Attention Deficit/Hyperactivity Disorder (ADD or ADHD)</b>	Stable	CSD/RD 007
	Unstable	D
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<b>Aviation</b>	Commercial, private or student pilot	S
	Ballooning, parachuting, parasailing, paragliding, skydiving	RD 002
	Crop duster or stunt flying	D

# Assurant Health

## Medical and Non-Medical Underwriting Guidelines

Condition	Consideration	Underwriting Action
<b>Back</b>		
Sprain/Strain	After one year	S
	During first year	CSD/RD 342
Whiplash	After one year	S
	During first year	CSD/RD 342
Disc Disorder	No treatment/symptoms in past 3 years	S
	Treatment/symptoms in past 3 years	CSD/RD 342
	Chronic pain, dorsal column stimulator, narcotic use	D
Chiropractic	No back or other physical condition, adjustments only (< 12/yr)	S
<b>Basal Cell Carcinoma</b>		
	Low risk lesion removed	S
	High risk lesion removed or recurrence	CSD/RD 715
	Lesion present or metastasis	D
<b>Benign Prostatic Hypertrophy (BPH)</b>		
	Surgically corrected with complete recovery	S
	Controlled with conservative treatment	CSD/RD 167
	Symptoms not controlled or complications present	CSD/RD 167
<b>Bladder Infections/Cystitis</b>		
	Children < 10 with history of urinary tract infection and no workup	RD 222
	Children < 10 and males > 10 with history of urinary tract infection and normal workup	S
	Children < 10 with history of urinary tract infection and abnormal workup	IC
	Females > 10 with history of ≤ 3 urinary tract infections	S
	Females > 10 with history of > 3 urinary tract infections	CSD/RD 222
<b>Breast</b>		
Cyst, Nodule or Mass	Removed and benign	S
	Benign, stable, present < 2 years	CSD/RD 157
	Benign, stable, present > 2 years	S
Fibrocystic	Mild to moderate	S
	Severe	CSD/RD 157
Implants	Done for cosmetic purposes only	S
	Complications present and implants due to history of breast cancer	IC
Reduction	2 years after recovery from surgery	S
	Surgery recommended or surgery completed < 2 years ago	RD 149
<b>Bronchitis</b>		
	Mild: acute (1-2 episodes per year), no other pulmonary disease	S
	Moderate: (3-4 episodes per year) < 1 year	RD 610
	Moderate: (3-4 episodes per year) last episode > 1 year ago	S
	Recurrent episodes (> 4), last episode less than 4 years	RD 610
	Recurrent episodes (> 4), last episode less than 4 years	S
	Chronic (> 4 episodes per year) / COPD	D

# Assurant Health

## Medical and Non-Medical Underwriting Guidelines

Condition	Consideration	Underwriting Action	
<b>Bulimia</b>	Present or < 5 years since recovery	D	
	≥ 5 years since disease controlled	IC	
<b>Bunions</b>	Surgically corrected with full recovery > 6 months ago	S	
	Present, surgical correction < 6 months ago	CSD/RD 326/Rx	
	Still symptomatic after surgery	D	
<b>Bursitis</b>	One acute attack < 1 year ago	CSD/RD 327	
	Two attacks < 2 years ago	CSD/RD 327	
	> 2 attacks < 4 years ago	CSD/RD 327	
<b>Cancer (other than listed in this guide)</b>	Most cancers < 8-10 years since remission (see decline list)	D	
	Many cancers can be considered after 8 to 10 years in remission (no treatment and disease free) and there is no lymph node involvement or metastasis.	RT (25-50%)	
	<b>NOTE:</b> Information needed to quantify risk includes: Stage, lymph node involvement, metastasis (spread to other organs), treatment received (chemo, radiation, surgery), remission dates and current follow-up.		
<b>Carpal Tunnel</b>	> 2 years since symptoms or treatment	S	
	< 2 years since symptoms or treatment	CSD/RD 324	
<b>Cataracts</b>	Acquired	Present	CSD/RD 596
		Surgically corrected and no complications	S
	Congenital	Present or surgically corrected < 5 years ago	RD 596
		Surgically corrected > 5 years ago	RD 596
<b>Cholecystitis/Gall Bladder Inflammation</b>	One attack, no surgery, < 3 years ago	CSD/RD 443	
	Recurrent attacks, no surgery, < 3 years ago	CSD/RD 443	
	Gall Bladder removed	S	
<b>Cholesterol (High)</b>	No medications and total Chol/HDL ratio ≤ 4.9	S	
	Taking medications or total Chol/HDL ratio > 4.9, rating based on cholesterol level, gender and age	RT (15-50%)/Rx	
<b>Cleft Palate / Cleft Lip</b>	Present or surgically corrected, < 25 years old	RD 341	
	Surgically corrected, > 25 years old, no residuals	CSD/RD 341	
<b>Crohn's</b>	All cases	D	
<b>C-Section Delivery</b>	History of c-section followed by vaginal delivery, sterilization procedure or menopause	S	
	Youngest child < 4 years old and c-section not followed by vaginal delivery, sterilization procedure or menopause	CSD/RD 194	

# Assurant Health

## Medical and Non-Medical Underwriting Guidelines

Condition	Consideration	Underwriting Action
<b>Cysts</b>		
Ganglion or Sebaceous	Present	RD 078
	Removed	S
Ovarian (not polycystic)	Present, under current treatment, asymptomatic, no surgery recommended	RD 199
	Present, under current treatment, symptomatic	IC
	Resolved with complete recovery	S
<b>Depression/Anxiety/ Nervous Disorders</b>		
	Depending on stability and specific disorder	RT (25-50%)/Rx
	Unstable or severe disorder	D
	Children (<18) with mental illness other than situational anxiety or depression related to a life event or ADHD	D
<b>NOTE:</b> Situational is related to a specific event such as a death or divorce and is short term (< 1 yr in length). If treatment extends beyond one year, it is no longer considered situational.		
<b>Deviated Nasal Septum</b>		
	Surgically corrected and complete recovery	S
	Present, diagnosed > 2 years ago, with no other nasal disorders	S
	Present with other nasal disorders	CSD/RD 571
<b>Diabetes</b>		
Gestational	Normal glucose testing postpartum	RT (10%)
	Abnormal glucose test postpartum	D
Mellitus	All cases	D
<b>Diverticulitis</b>		
	Present, or within one year of treatment	CSD/RD 462
	Prompt response to conservative treatment, > 1 year ago	S
	Surgically corrected	R
<b>Endometriosis</b>		
	Within 3 years	CSD/RD 158
	Severe	D
<b>Epilepsy</b>		
	> 6 months since last febrile seizure	S
	Current symptoms, treatment or medication	RD 820
	Use of vagus nerve stimulator or surgery recommended	D
<b>Fractures</b>		
	Simple fracture (no surgery / hardware required), treatment and casting completed	S
	Complex fracture (surgery and/or hardware required) may require a 2-5 yr rider depending on the age, type and location of fracture	CSD/RD 334
	Complications after treatment	D
	<b>Note:</b> Risk is based on type of fracture and bones affected. Healing time is affected by age, type of fracture as well as smoking status.	
<b>Gall Stones</b>		
	Present	CSD/RD 443
	Gall Bladder removed, full recovery	S

# Assurant Health

## Medical and Non-Medical Underwriting Guidelines

Condition	Consideration	Underwriting Action
<b>GERD/Acid Reflux</b>	Treated with OTC medications only	S
	Treated with prescription medication within last year, symptoms controlled	Rx
	Symptoms uncontrolled, surgery proposed	CSD/RD 455
<b>Glaucoma</b>	Present	CSD/RD 597
	Surgically corrected	CSD/RD 597
<b>Headaches/Migraines</b>	Treated with OTC medications, evaluated by doctor and no history of emergency room visits	S
	Treated with prescription medications, evaluated by doctor, no emergency room visits in last year	Rx
	Emergency room visits within the past year, no diagnostic testing done or <6 months since onset	IC
	Severe, difficult to control despite medications, taking narcotics to control, diagnostic testing advised or abnormal	D
<b>Heart Impairments (other than listed in this guide)</b>	<b>NOTE:</b> The following information is generally needed for most heart impairments. See ineligible conditions for those that are declines. If not listed, please provide the following information: Name of condition, how was it diagnosed, tests completed/recommended and results, cause, treatment received, symptoms before and after treatment, medications, activity restrictions, next follow-up visit and name/address of cardiologist or treating doctor. APS may be required if an offer is possible.	IC
<b>Hemorrhoids</b>	Surgically corrected and complete recovery	S
	Treated with OTC meds only or no treatment	S
	Treated with prescription medication within last year	CSD/RD 458
	Surgery pending	CSD/RD 458
<b>Hepatitis</b>		
A	Normal LFT's within 6 months of infection	S
B, Acute	> 2 years, all liver function and hepatitis tests within normal limits	S
C or Chronic B	Detectable viral load	D
	> 2 years with undetectable viral load	IC
D or E	All cases	D
<b>Hernia</b>	Surgically corrected, no residuals	S
	Present with no surgical correction	CSD/RD 457/459
<b>Herpes (genital)</b>	Episodic outbreaks	Rx
	Daily maintenance medications	CSD/RD 132
<b>Hypercholesterolemia</b>	See Cholesterol (high)	
<b>Hypertension</b>	Rating based on degree of control, gender and age	RT (20-70%)/Rx
	< 6 months since diagnosis	IC
	Stage II hypertension with other risk factors	D

# Assurant Health

## Medical and Non-Medical Underwriting Guidelines

Condition	Consideration	Underwriting Action
<b>Irritable Bowel Syndrome</b>	< 4 episodes per year with good response to treatment	Rx
	> 4 episodes per year with good response to treatment	RD 405
	Prolonged or disabling episodes	D
<b>Kidney Stones</b>	No treatment/symptoms in past 2-3 years	S
	Treatment/symptoms in past 2-3 years	CSD/RD 224
	Stone present	D
<b>Knee Fracture</b>	Currently under treatment, or complete recovery < 2 yrs	RD 334
	Treatment complete – complete recovery > 2 yrs	S
	Residual impairment (includes malunion, malposition or angulation (incorrect healing causing impairment))	RD 334
<b>Knee Injury: Meniscus/Cartilage/ Ligament Damage</b>	Currently under treatment	CSD/RD 336
	Treatment complete	IC
	<b>Note:</b> Riders may be temporary depending on age, activity level and time since last symptoms or treatment. Please provide appropriate information.	
<b>Knee Strain</b>	Complete recovery (no cartilage or ligament damage)	S
	Other (continuing symptoms, treatment)	CSD/RD 336
<b>Meniere's Disease</b>	No treatment/symptoms in past 5 years	S
	Treatment/symptoms in past 5 years	RD 540
<b>Menopause</b>	Symptoms controlled with oral hormone replacement	S
	Symptoms not controlled	RD 142 or 199
<b>Migraines/Headaches</b>	Treated with OTC medications, evaluated by doctor and no history of emergency room visits	S
	Treated with prescription medications, evaluated by doctor, no emergency room visits in last year	Rx
	Emergency room visits within the past year, no diagnostic testing done or < 6 months since onset	IC
	Severe, difficult to control despite medications, taking narcotics to control, diagnostic testing advised or abnormal	D
<b>Miscarriage</b>	One occurrence or > 1 occurrence followed by a viable birth or sterilization	S
	Greater than one occurrence not followed by a viable birth	RD 180
<b>Motor Vehicle Sports</b>	Amateur or recreational drivers	RD 001
	Professional motor vehicle racers	D
<b>Osteoporosis/Osteopenia</b>	Preventative treatment only	Rx
	Diagnosed with osteopenia or osteoporosis	RD 340
	Disabling fracture associated with osteoporosis or malignant osteoporosis	D
<b>Otitis Media</b>	< 3 infections in past year, no hearing loss	S
	≥ 3 infections per year	CSD/RD 532
	Tubes present	CSD/RD 532

# Assurant Health

## Medical and Non-Medical Underwriting Guidelines

Condition	Consideration	Underwriting Action
<b>Phlebitis/Blood Clot</b>	No treatment/symptoms in past 3 years	S
	Treatment/symptoms in past 3 years	CSD/RD 962
	Present, recurrent or on anticoagulation treatment	D
<b>Plantar Fasciitis</b>	No current treatment, symptoms resolved	S
	Current treatment or surgical correction with poor outcome	CSD/RD 335
	Surgically corrected, good outcome > 3 months ago	S
<b>Pneumonia</b>	Acute with complete recovery	S
	Recurrent	RD 658
	Present – postpone until full recovery	D
<b>Prostate Cancer</b>	Stage III or Stage IV	D
	Stage I or Stage II	IC
<b>Prostatitis</b>	One occurrence with complete recovery or > 2 years since last symptoms/treatment	S
	Present or chronic	CSD/RD 167
<b>Psoriasis</b>	All cases	RD 724
<b>Rodeo Participation</b>		
Amateur or Recreational	Calf roping, team roping, racing barrels	S
	Bull riding, bareback riding, saddle bronc riding, steer wrestling and bull fighting	RD 001
Professional	Calf roping, team roping, racing barrels	RD 001
	Bull riding, bareback riding, saddle bronc riding, steer wrestling and bull fighting	D
<b>Rotator Cuff Injury</b>	Currently under treatment	CSD/RD 338
	Treatment complete – depends on activity level and time since injury stabilized	IC
<b>Scoliosis</b>	Present, < 5 years since last symptoms/treatment	RD 309
	Pulmonary, cardiac or spinal cord involvement	D
<b>Sinusitis</b>	Prompt response to treatment, < 3 episodes per year, no prior surgery or planned surgery	S
	Surgery planned	D
	≥ 3 episodes per year and/or history of prior sinus surgery	CSD/RD 568
<b>Sleep Apnea</b>	Workup complete, successful conservative treatment	CSD/RD 626
	Surgically corrected	CSD/RD 626
	Unresponsive to treatment or planned sleep study or surgery pending	D
<b>Tendonitis</b>	Present, conservative treatment, < 2 years ago	CSD/RD 327
	Surgery completed < 2 years ago	CSD/RD 327
	Surgery completed > 2 years ago	S

# Assurant Health

## Medical and Non-Medical Underwriting Guidelines

Condition	Consideration	Underwriting Action
<b>Tenosynovitis</b>	Present, conservative treatment, < 1 year ago	CSD/RD 327
	Chronic or recurrent	CSD/RD 327
	Surgery completed < 1 year ago	CSD/RD 327
	Surgery completed > 1 year ago	S
<b>Testicular Cancer</b>	≤ 5 years in remission	D
	> 5 years in remission	IC
<b>Thyroid Disorders</b>	Hypothyroid – controlled and no complications or underlying disorders	S
	Hyperthyroid – > 3 months since remission of symptoms	RD 063
	Hyperthyroid – < 3 months since remission of symptoms	D
<b>Tonsillitis</b>	Four or fewer episodes per year that respond promptly to antibiotics	S
	> 4 episodes year, cryptic or severely enlarged tonsils	CSD/RD 570
<b>Transplants (other than corneal)</b>	Donor	S
	Recipient	D
<b>Transplants, Corneal</b>	< 6 months since transplant	P
	> 6 months since transplant	RD 589
<b>Ulcer</b>	> 3 years since last symptoms or treatment	S
	< 3 years since last symptoms or treatment	CSD/RD 424
	< 1 year since any surgical correction, treated with > 75% gastrectomy or complications present	D
<b>Ulcerative Colitis</b>	Some cases can be considered with medical records if the following criteria are met : colectomy completed with no complications, no medications for ulcerative colitis, good function of the pouch, normal LFT's	IC
	All other cases	D
<b>Underwater Diving Participation</b>	Average depth of dives < 60 feet and no history of decompression sickness or air gas embolism	S
	Average depth of dives 60-130 feet and no history of decompression sickness or air gas embolism	RD 001
	History of decompression sickness, air gas embolism, professional divers, cave divers, average depth 130 feet or greater	D
<b>Uterine Fibroids</b>	Hysterectomy completed or menopausal over 1 year	S
	Other surgical procedures or Lupron, < 5 years ago	CSD/RD 151
	Other surgical procedures or Lupron in the past but no treatment or symptoms for 5 years or more	S
<b>Varicose Veins</b>	Present but no symptoms	S
	Symptomatic or previously treated with surgery or sclerotherapy	CSD/RD 908
	Complications of ulcers, cellulitis or hyperpigmentation	D

# Assurant Health

## Medical and Non-Medical Underwriting Guidelines

Condition	Consideration	Underwriting Action
Ventricular Septal Defect	Spontaneously closed or surgically closed > 6 months ago	S
	Small VSD with no other heart problems and closure expected or surgically corrected < 6 months ago	RD 927
	Moderate to large defect or any size defect with other heart problems	D

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## Assurant Health Medical and Non-Medical Underwriting Guidelines

<b>Build Table - IM</b> Age 16 and Older					
In"	Ft' In"	Preferred Range Males	Preferred Range Females	Max for Standard Males and Females	Max for Rating Males and Females
58	4'10"		90-138	157	190
59	4'11"		92-140	163	197
60	5'0"	98-152	94-143	168	203
61	5'1"	101-155	96-146	174	210
62	5'2"	103-159	98-150	180	217
63	5'3"	105-162	101-153	184	224
64	5'4"	107-166	104-158	188	231
65	5'5"	110-171	107-163	192	239
66	5'6"	112-175	109-168	197	246
67	5'7"	115-181	112-173	204	254
68	5'8"	118-186	115-178	210	261
69	5'9"	121-191	117-185	216	269
70	5'10"	124-197	119-192	222	277
71	5'11"	126-203	122-197	229	285
72	6'0"	129-208	123-202	235	293
73	6'1"	132-215	126-207	242	301
74	6'2"	135-220	130-213	248	310
75	6'3"	139-226	134-219	255	318
76	6'4"	143-232	138-225	262	327
77	6'5"	146-240	141-235	269	336
78	6'6"	147-250	147-241	276	345
79	6'7"	151-256	151-248	283	354
80	6'8"	155-263	155-254	290	363

## Assurant Health Medical and Non-Medical Underwriting Guidelines

<b>Build Table - IM</b> From Birth to Age 15 <b>Juvenile Build Chart (Male and Female)</b>		
Age	Height	Weight
Birth	18" - 21" (1'6" - 1'9")	6 - 10 lbs.
1 Month	20" - 24" (1'8" - 2'0")	8 - 13 lbs.
2 Months	21" - 25" (1'9" - 2'1")	9 - 15 lbs.
3 Months	22" - 26" (1'10" - 2'2")	10 - 17 lbs.
4 Months	23" - 27" (1'11" - 2'3")	11 - 19 lbs.
5 Months	24" - 28" (2'0" - 2'4")	13 - 20 lbs.
6 Months	24" - 29" (2'0" - 2'5")	14 - 21 lbs.
7 Months	25" - 29" (2'1" - 2'5")	14 - 23 lbs.
8 Months	25" - 30" (2'1" - 2'6")	15 - 24 lbs.
9 Months	26" - 30" (2'2" - 2'6")	16 - 25 lbs.
10 Months	26" - 31" (2'2" - 2'7")	17 - 26 lbs.
11 Months	27" - 31" (2'3" - 2'7")	17 - 27 lbs.
1 Year	27" - 32" (2'3" - 2'8")	18 - 28 lbs.
2 Years	32" - 37" (2'8" - 3'1")	23 - 34 lbs.
3 Years	35" - 40" (2'11" - 3'4")	26 - 38 lbs.

## Assurant Health Medical and Non-Medical Underwriting Guidelines

<b>Build Table - IM</b> From Birth to Age 15 <b>Juvenile Build Chart (Male and Female)</b>		
Age	Height	Weight
4 Years	37" - 43" (3'1" - 3'7")	29 - 45 lbs.
5 Years	40" - 46" (3'4" - 3'10")	32 - 52 lbs.
6 Years	42" - 49" (3'6" - 4'1")	36 - 60 lbs.
7 Years	45" - 52" (3'9" - 4'4")	40 - 69 lbs.
8 Years	47" - 54" (3'11" - 4'6")	44 - 80 lbs.
9 Years	49" - 57" (4'1" - 4'9")	49 - 92 lbs.
10 Years	50" - 59" (4'2" - 4'11")	55 - 106 lbs.
11 Years	52" - 62" (4'4" - 5'2")	61 - 121 lbs.
12 Years	54" - 64" (4'6" - 5'4")	67 - 136 lbs.
13 Years	57" - 67" (4'9" - 5'7")	75 - 149 lbs.
14 Years	59" - 70" (4'11" - 5'10")	83 - 160 lbs.
15 Years	60" - 72" (5'0" - 6'0")	90 - 173 lbs.

## Assurant Health Ineligible Occupations

Most persons will qualify for medical insurance without regard to occupation. This list is not exhaustive and is subject to change. Assurant Health's Underwriting Department reserves the right to decline other occupations not listed below.

### **Among the occupations that are NOT eligible are the following:**

- Adult Entertainers/Dancers
- Air traffic controller
- Armed Forces personnel
- Asbestos/toxic chemical workers
- Boxers and prize fighters
- Circus, carnival and amusement park performers/workers
- Commercial Fishermen/Crew going on overnight excursions
- Divers (professional skin or scuba and ocean rescue and recovery)
- Explosive workers
- Oil and natural gas workers both on-shore and off-shore operations
- Professional motor vehicle racers
- Professional athletes including but not limited to: ballet, baseball, basketball, football and wrestling

**Note:** *Pro-bowlers, billiard players and golfers are acceptable.*

- Professional Crop Dusters
- Structural steel workers
- Stunt flyers
- Stunt person
- Underground miners
- Unemployed due to disability

### **The following occupations will be considered on an individual basis:**

- Horse trainers
- Long-haul truckers
- Professional Rodeo participants
- Ski instructors
- Loggers-rated 25% if they do not have worker's compensation and their duties include actual logging. Office personnel are acceptable as standard.

# Assurant Health

## Declinable Conditions

This is an illustrative list of the most common conditions that result in a decline. The list is not exhaustive and is subject to change.

### A

- Addison's Disease
- AIDS
- Alcohol Abuse
- Alzheimer's Disease
- Amyotrophic Lateral Sclerosis (ALS)
- Aneurysms
- Angina
- Ankylosing Spondylitis
- Aortic Insufficiency
- Aplastic Anemia
- Arterial
  - Embolism (clot)
  - Occlusion
- Arteriosclerosis Obliterans (A.S.O.)
- Atherosclerosis
  - Obliterans
  - Thrombotic Disease

### B

- Bipolar Disorders

### C

- Cardiomyopathy
- Carotid Stenosis
- Cirrhosis of the Liver
- Coarctation of the Aorta
- Congestive Heart Failure (CHF)
- Cor Pulmonale
- Coronary
  - Artery Disease (C.A.D.)
  - Heart Disease (C.H.D.)
- Crohn's Disease
- Cushing Syndrome
- Cystic Fibrosis

### D

- Dementia
- Diabetes Mellitus
- Down Syndrome
- Drug Abuse

### E

- Esophageal Varices

# Assurant Health Declinable Conditions

## **F**

Fabry Disease  
Factor VIII or IX Deficiency

## **G**

Gastric Bypass/Stapling  
Gilles De La Tourette's Syndrome

## **H**

Heart Transplant  
Hemiplegia  
Hemophilia A or B  
Hodgkin's Disease  
Hydrocephalus

## **I**

Ischemic Heart Disease

## **J**

## **K**

Kidney Transplant

## **L**

Leukemia  
Liver Transplant  
Lou Gehrig's Disease  
Lung Transplant  
Lymphoma

## **M**

Marfan's Syndrome  
Medullary Sponge Kidney  
Mitral Stenosis  
Mixed Connective Tissue Disease  
Multiple Myeloma  
Multiple Sclerosis  
Muscular Dystrophy  
Myocardial  
    Infarction (M.I.)  
    Ischemia (M.I.)

## **N**

Neurofibromatosis

# Assurant Health Declinable Conditions

## O

## P

Pacemakers  
Paget's Disease  
Paralysis  
Paranoid Disorder  
Paraplegia  
Parkinson's Disease  
Peripheral Occlusive Arterial Disease (P.O.A.D.)  
Personality Disorders  
Pituitary Dwarfism  
Pneumocystitic Carinii Pneumonia (P.C.P.)  
Polycythemia Vera  
Primary Pulmonary Hypertension  
Pulmonary Heart Disease  
Pulmonic Insufficiency

## Q

Quadraplegia

## R

## S

Sarcoma  
Schizo Affective Disorders  
Schizophrenia  
Scleroderma  
Severe Childhood or Adolescent Mental Nervous Disorders  
Sick Sinus Syndrome  
Sickle Cell Anemia/Disease  
Stroke  
Suicide attempt  
Syndrome X  
Systemic Lupus Erythematosus

# Assurant Health Declinable Conditions

## T

Tetrology of Fallot  
Thalassemia Major  
TIA  
Tourette's Syndrome  
Transient Ischemic Attack  
Transsexualism  
Tricuspid  
    Insufficiency  
    Stenosis  
Trisomy 21 Syndrome

## U

## V

Valve Replacement  
Ventricular Arrhythmias

## W, X, Y, Z

# Assurant Health Exclusion Rider

Code	Exclusion Rider Description
<b>Condition Specific Riders</b>	
009	Any pharmaceutical agents whose primary indication is to treat psychiatric / mental illness/ nervous disorders regardless of the reason for the prescription
997	Any pharmaceutical agents whose primary indication is to treat hyperlipidemia regardless of the reason for the prescription
998	Any pharmaceutical agents whose primary indication is to treat hypertension or to lower blood pressure regardless of the reason for the prescription
<b>HAZARDOUS ACTIVITIES</b>	
<b>Condition Specific Riders</b>	
001	Any injury sustained or sickness contracted while engaged in any activity directly related to ( <u>specific activity</u> )
002	Aviation-any injury sustained while operating, riding in or descending from any type of aircraft, except as a fare-paying passenger on a commercial flight
<b>General Riders</b>	
none	
<b>MENTAL ILLNESS</b>	
<b>Condition Specific Riders</b>	
004	Any diagnostic procedure, treatment or surgery for encopresis, including any underlying causes or complications thereof
005	Developmental delay including any underlying causes, diagnostic procedures and evaluations, and treatment including any therapy which includes but is not limited to physical, occupational and speech therapy, surgery or complications thereof
006	Pervasive developmental disorders, including but not limited to any diagnostic procedures, evaluations, therapies including but not limited to physical, occupational and speech, treatment, surgery, underlying causes or complications thereof
007	Hyperactivity/attention deficit disorder/hyperkinetic syndromes, including but not limited to any diagnostic testing, treatment, therapy, underlying causes or complications thereof
<b>General Riders</b>	
none	

# Assurant Health Exclusion Rider

Code	Exclusion Rider Description
<b>ENDOCRINE/METABOLIC</b>	
<b>Condition Specific Riders</b>	
062	Hypopituitarism/panhypopituitarism/pituitary insufficiency including but not limited to any diagnostic procedures, treatment, surgery, hormone replacement therapy, underlying causes or complications thereof
063	Hyperthyroidism, hypothyroidism or thyroiditis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
064	Enlarged thyroid/goiter/thyroid nodules, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
068	Klinefelter syndrome, including but not limited to any diagnostic procedures, treatment, testosterone replacement, surgery or complications thereof
070	Any diagnostic procedures, treatment or surgery for lipomatosis, including any underlying causes or complications thereof
071	Functioning and non-functioning pituitary tumors whether microadenoma or macroadenoma, including but not limited to any diagnostic procedures, treatment, surgery, hormone replacement therapy, underlying causes or complications thereof
073	Any diagnostic procedure, treatment or surgery for phenylketonuria, including any underlying causes or complications thereof
099	( <u>Specific disorder</u> ), including any diagnostic procedures, treatment, surgery or any complications thereof <b>OR</b> Any diagnostic procedures, treatment, or surgery for ( <u>specific disorder</u> ), including any underlying causes or complications thereof
<b>General Riders</b>	
060	Any illness, disease or physical disorder of the thyroid gland
<b>TUMORS</b>	
<b>Condition Specific Riders</b>	
078	( <u>Insert specific type of growth, such as leukoplakia, cyst, tumor, fibroma, etc.</u> ) or any neoplasm of the ( <u>specify organ part</u> )
079	( <u>Specify type</u> ) or any neoplasm of the vocal cords, including any treatment, surgery, scarring, speech therapy or complications thereof
080	Oral leukoplakia, including but not limited to any diagnostic procedures, treatment, surgery, progression to malignancy or complications thereof
092	Scar tissue of ( <u>specify area</u> ), including any treatment or complications thereof
099	( <u>Specific disorder</u> ), including any diagnostic procedures, treatment, surgery or any complications thereof

## Assurant Health Exclusion Rider

Code	Exclusion Rider Description
<b>General Riders</b>	
none	
<b>REPRODUCTIVE</b>	
<b>Condition Specific Riders</b>	
103	Any diagnostic procedures, treatment or surgery for infertility, including any underlying causes or complications thereof
105	Condylomata Accuminata/Human Papilloma Virus(HPV), including but not limited to any diagnostic procedures, treatment, surgery, progression to invasive malignancy or complications thereof
128	Menstrual disorders, including but not limited to any underlying causes, diagnostic procedures, treatment, surgery or complications thereof
130	Polycystic ovarian syndrome, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
131	( <u>Specific disorder</u> ), including but not limited to any diagnostic procedures, treatment, surgery, support procedures, anterior vaginal repair, posterior vaginal repair, hysterectomy, underlying causes or complications thereof
132	Herpes simplex infections, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
140	Bartholin's duct cyst or abscess, including any complications thereof
143	Uterine displacement, including any diagnostic procedures, treatment, surgery or any complications thereof
148	Any treatment, surgical procedures or replacement of breast implants, including, but not limited to scarring, infections, contractures, reconstructive surgeries or any complications thereof
149	Breast reduction, including any surgery, treatment, scarring or complications thereof
151	Symptomatic or asymptomatic uterine fibroids, and discomfort or uterine bleeding for which fibroids are partially or wholly contributory, including but not limited to any diagnostic procedures, treatment, surgery, or complications thereof
152	Reconstructive breast surgery following a mastectomy or lumpectomy for breast tumors
156	Abnormal cervical cytology/tissue, including but not limited to any diagnostic procedures, treatment, surgery, progression to malignancy or complications thereof
157	Benign breast conditions including but not limited to fibroadenoma, cyst, hyperplasia, dysplasia, fibrocystic disease, mass, scar, papillomatosis, intraductal papilloma, mastitis, sclerosing adenosis, fat necrosis and any diagnostic procedures, treatment, surgery or complications thereof

## Assurant Health Exclusion Rider

Code	Exclusion Rider Description
158	Endometriosis/dysmenorrhea/menstrual disorders/Abdominal and pelvic adhesions, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
159	Gynecomastia or macromastia, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
163	Phimosis, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
164	Hypospadias / epispadias, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
167	Benign disorders of the prostate gland including but not limited to benign prostatic hypertrophy, prostatitis, urinary obstruction, any diagnostic procedures, treatment, surgery or complications thereof
169	Prostatic intraepithelial neoplasia, including but not limited to any diagnostic procedures, treatment, surgery, progression to invasive malignancy or complications thereof
174	Hypogonadism including underlying causes, and including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
177	Erectile dysfunction including any underlying causes, but not limited to any diagnostic procedures, treatment, surgery or complications thereof.
178	Peyronie's Disease, including but not limited to any diagnostic procedures, treatment, surgery, penile implant surgery or complications thereof
181	Ectopic pregnancy, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
182	Spontaneous abortion, spontaneous termination of pregnancy, or miscarriage not resulting in viable birth, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
183	Molar pregnancy/hydatidiform mole/gestational trophoblastic disease, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes, progression to malignancy or complications thereof
194	Cesarean section delivery or any complications thereof
199	(Specific disorder), including any diagnostic procedures, treatment, surgery or any complications thereof <b>OR</b> Any diagnostic procedures, treatment, or surgery for (specific disorder), including any underlying causes or complications thereof
<b>General Riders</b>	
139	Any illness, disease or physical disorder of the uterus, including, but not limited to, uterine fibroids or any complications thereof

## Assurant Health Exclusion Rider

Code	Exclusion Rider Description
141	Any illness, disease or physical disorder of the cervix, including, but not limited to, (specific disorder)
142	Any illness, disease or physical disorder of the reproductive organs
146	Any illness, disease or physical disorder of the vagina, including, but not limited to, (specific disorder)
150	Any illness, disease or physical disorder of the breasts
170	Any illness, disease or physical disorder of the epididymis
171	Any illness, disease or physical disorder of the urinary bladder, prostate or urethra
175	Any illness, disease or physical disorder of the penis
176	Any illness, disease or physical disorder of the testes, or treatment thereof
179	Any illness, disease or physical disorder of the penis or urethra
<b>URINARY</b>	
<b>Condition Specific Riders</b>	
201	(Specific condition), including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
204	Any diagnostic procedures, treatment or surgery for enuresis, including any underlying causes or complications thereof
205	Vesicoureteral reflux(VUR), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
210	Urinary incontinence, including but not limited to any diagnostic procedures, treatment, surgery, support procedures, vaginal repairs, hysterectomy, underlying causes or complications thereof
221	Ureteropelvic junction obstruction/UPJ obstruction/UPJ block/UPJ stenosis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
222	Urinary tract infections/cystitis/urethritis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
224	Urinary tract stones, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
226	Urethritis including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
227	Urethral stricture/obstruction, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
230	Renal cyst(s), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof

## Assurant Health Exclusion Rider

Code	Exclusion Rider Description
299	(Specific disorder), including any diagnostic procedures, treatment, surgery or any complications thereof <b>OR</b> Any diagnostic procedures, treatment, or surgery for (specific disorder), including any underlying causes or complications thereof
<b>General Riders</b>	
215	Any illness, disease or physical disorder of the urinary tract
248	Any illness, disease or physical disorder of the urinary bladder or ureters, including, but not limited to, (specific disorder)
249	Any illness, disease or physical disorder of the urethra or urinary bladder
287	Any illness, disease or physical disorder of the (right, left or both) kidneys or ureters
288	Any illness, disease or physical disorder of the urinary bladder, ureters or urethra
<b>MUSCULOSKELETAL</b>	
<b>Condition Specific Riders</b>	
304	Curvatures of the spine/scoliosis/lordosis/kyphosis, including but not limited to any diagnostic procedures, treatment, fixation devices, surgery, underlying causes or complications thereof
306	Thoracic outlet syndrome, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
308	Prosthesis or fixation device of the remaining portion of the (amputated limb), including any complications thereof
316	Club foot/Talipes Equinovarus, including but not limited to any diagnostic procedures, treatment, surgery, therapies or complications thereof
322	Arthritis/Rheumatic disorders/Inflammatory, Traumatic or Degenerative Joint Disease, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
323	Craniosynostosis present or repaired, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
324	Carpal Tunnel Syndrome, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
325	Any diagnostic procedures, treatment or surgery for bone spurs of the (bone involved), including any complications or underlying causes thereof
326	Bunions /bunionettes/tailors bunion/hallux valgus of the feet, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
327	Bursitis/tendonitis/synovitis/tenosynovitis of the (involved joints), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
328	Any diagnostic procedures, surgery or treatment for flat feet

## Assurant Health Exclusion Rider

Code	Exclusion Rider Description
332	Any neuroma or neoplasm of the ( <u>left foot, right foot or feet</u> ) including, but not limited to Morton's Neuroma
334	Fracture of the ( <u>    </u> ), including but not limited to any diagnostic procedures, treatment, surgery, fixation devices or complications thereof, including ( <u>specific condition</u> )
335	Plantar fasciitis including any underlying causes, and including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
336	Non-bone structures of ( <u>right, left or both</u> ) knee(s) including but not limited to any diagnostic procedures, treatment, surgery, fixation devices or complications thereof. Non-bone structures include all bursae, cartilages, ligaments, tendons, synovium, and joint capsules
337	Fracture of the knee/patella, including but not limited to any diagnostic procedures, treatment, surgery, fixations devices, underlying causes or complications thereof
338	Rotator cuff structures of the ( <u>right, left or both</u> ) shoulder(s) including ligaments, tendons, muscles, cartilage and acromioclavicular joint, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof including ( <u>specific disorder</u> )
339	Fracture of the hip/femur, including but not limited to any diagnostic procedures, treatment, surgery, fixation devices, underlying causes or complications thereof
340	Osteopenia/Osteoporosis, including but not limited to any diagnostic procedures, treatment, surgery, underlying or related fractures, or complications thereof
341	Cleft lip/Cleft palate including associated defects of the skull, jaws, facial bones and soft tissues, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof, including ( <u>specific complication</u> )
342	( <u>Specific disorder</u> ) of the ( <u>select region</u> ) spine and its muscles, ligaments, joints, discs, nerves and spinal cord, including but not limited to any diagnostic procedures, treatment, fixation devices, surgery, underlying causes or complications thereof
343	Fracture of the spine, including but not limited to any diagnostic procedures, treatment, surgery, fixation devices, underlying causes or complications thereof
345	( <u>Specific disorder</u> ) of the ( <u>specific location</u> ), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
346	( <u>Right/left/both</u> ) Shoulder fracture(s), including but not limited to any diagnostic procedures, treatment, surgery, fixation devices, underlying causes or complications thereof
347	Pronator syndrome of the ( <u>right/left/both</u> ) upper extremity(ies), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
348	Radial nerve palsy of the ( <u>right/left/both</u> ) upper extremity(ies), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
350	Any misalignment of the upper and lower teeth and/or improper positioning of how the jaw bone connects to the skull, including, but not limited to the Temporomandibular Joint, its associated tendons, ligaments, musculature or any complications thereof
351	Torticollis, including any diagnostic procedures, surgery or treatment thereof

## Assurant Health Exclusion Rider

Code	Exclusion Rider Description
352	Tarsal tunnel syndrome of the ( <u>right/left/both</u> ) foot(feet), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
353	Ulnar palsy/cubital tunnel syndrome of the ( <u>right/left/both</u> ) upper extremity(ies), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
354	<u>(Right/Left/Both)</u> dislocated or separated shoulder(s), including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
355	Pectus deformities/pectus excavatum/pectus carinatum, including but not limited to any diagnostic procedures, treatment, surgery, fixation devices or complications thereof
356	Ganglion cyst, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
357	Hammer toes, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
392	Prosthesis of the ( <u>involved part</u> ) or any complications thereof
393	Surgical pins, screws, plates, implants or any fixation devices of the ( <u>involved bone</u> ), including removal, replacement or any complications thereof
399	_____, including any diagnostic procedures, treatment, surgery or complications thereof
<b>General Riders</b>	
307	Any injury, illness, disease or physical disorder of the remaining portion of the ( <u>amputated limb</u> ) or treatment thereof, including, but not limited to, prosthesis
329	Any illness, disease or physical disorder of the ( <u>involved portion</u> ), including, but not limited to, ( <u>specific disorder</u> )
330	Any injury, illness, disease or physical disorder of the ( <u>involved portion</u> ), including, but not limited to, ( <u>specific condition</u> )
358	Any injury, illness, disease, or physical disorder of the ( <u>select region</u> ) spine and its muscles, ligaments, joints, discs, nerves and spinal cord, including but not limited to any diagnostic procedures, treatment, surgery, fixation devices, underlying causes or complications thereof
360	Any injury, illness, disease, or physical disorder of the spine and its muscles, ligaments, joints, discs, nerves and spinal cord, including but not limited to any diagnostic procedures, treatment, surgery, fixation devices, underlying causes or complications thereof
<b>DIGESTIVE</b>	
<b>Condition Specific Riders</b>	
401	Esophageal stricture, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof

## Assurant Health Exclusion Rider

Code	Exclusion Rider Description
402	Schatzki's Ring/lower esophageal ring, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
404	Sprue / intestinal malabsorption, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
405	Irritable bowel syndrome/spastic colon, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
408	Appendicitis, including any diagnostic procedures, treatment or complications thereof
410	Colon or rectal polyps or papilloma, including but not limited to any diagnostic procedures, treatment, surgery, progression to invasive malignancy or complications thereof
423	Pancreatitis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
424	Ulcer and inflammation of esophagus, stomach, or duodenum; peptic ulcer; Helicobacter pylori infection, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
426	Colorectal cancer, metastases, recurrences, or anastomoses, including but not limited to any diagnostic procedures, treatment, surgery, ostomy services and supplies, follow-up management and surveillance or complications thereof
443	Bile system disorders and gall stones, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
445	Anal fissure, abscess or fistula, including any diagnostic procedures, treatment, surgery or complications thereof
446	Fistula in ano, ischiorectal abscess or anorectal abscess, including any diagnostic procedures, treatment, surgery or complications thereof
455	Esophagitis, reflux esophagitis, heartburn, indigestion, gastroesophageal reflux disease, duodenitis or hiatal hernia, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
456	Intestinal obstruction or abdominal adhesions, including any diagnostic procedures, treatment, surgery or complications thereof
457	Inguinal, femoral, scrotal hernia, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
458	Hemorrhoids, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
459	Abdominal, incisional, umbilical, ventral hernia, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
462	Colon diverticulosis/diverticulitis, including but not limited to any diagnostic procedures, treatment, surgery, ostomy services and supplies, followup management and surveillance or complications thereof
464	Meckel's diverticulum, including any diagnostic procedures, treatment, surgery or complications thereof

## Assurant Health Exclusion Rider

Code	Exclusion Rider Description
476	Any illness, disease, disorder or complications arising from ulcerative colitis or surgery for ulcerative colitis, including but not limited to ileostomy, continence pouch, pouchitis, spondylitis, iritis, aortitis, sclerosing cholangitis or pyoderma gangrenosum
499	( <u>Specific disorder</u> ), including any diagnostic procedures, treatment, surgery or any complications thereof <b>OR</b> Any diagnostic procedures, treatment, or surgery for ( <u>specific disorder</u> ), including any underlying causes or complications thereof
<b>General Riders</b>	
420	Any illness, disease or physical disorder of the salivary glands, including, but not limited to, ( <u>specify the disorder</u> )
425	Any illness, disease, physical disorder, papilloma, or polyp of the ( <u>involved area</u> )
430	Any illness, disease or physical disorder of the colon and/or rectum
431	Any illness, disease or physical disorder of the esophagus
432	Any illness, disease or physical disorder of the stomach
433	Any illness, disease or physical disorder of the gastrointestinal tract
444	Any illness, disease or physical disorder of the anus, including, but not limited to, ( <u>specific condition</u> )
465	Any illness, disease or physical disorder of the small intestines, including, but not limited to, ( <u>specific disorder</u> )
466	Any illness, disease or physical disorder of the esophagus, stomach, or duodenum, including, but not limited to, ( <u>specific disorder</u> )
467	Any illness, disease or physical disorder of the stomach or duodenum including, but not limited to, ( <u>specific disorder</u> )
472	Any illness, disease or physical disorder of the rectum or the anorectal area
<b>EAR, EYE, NOSE AND THROAT</b>	
<b>Condition Specific Riders</b>	
502	Speech, language, communication disorders, including any underlying causes, diagnostic procedures and evaluations, and treatment including any therapy which includes but is not limited to speech, occupational or physical therapy, surgery or complications thereof
525	Vertigo, dizziness, labyrinthitis, Meniere's disease, tinnitus, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
532	Otitis media including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
534	Hearing loss and/or underlying conditions, including but not limited to diagnostic procedures, evaluations, speech therapy, devices, equipment, prosthesis, medical or surgical interventions to assist hearing or auditory perception, or any other treatment

## Assurant Health Exclusion Rider

Code	Exclusion Rider Description
547	Ptosis/ blepharoptosis/ blepharochalasis/ dermatochalasis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
548	Corneal transplant, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
549	Optic nerve atrophy, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
550	Retinal degeneration, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
551	Retinal hemorrhage, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
552	Retinal artery or vein occlusion, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
553	Retinal detachment, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
554	Retinitis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
555	Retinitis pigmentosa, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
556	Retrolental fibroplasia/Retinopathy of prematurity, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
557	Retinopathy, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
558	Amaurosis/amaurosis fugax, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof including blindness
559	Macular degeneration/maculopathy, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
568	Sinusitis/rhinitis/deviated nasal septum/hypertrophic turbinates, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
570	Infectious and hypertrophic diseases of the tonsils and adenoids, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
571	Deviated nasal septum/nasal obstruction, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
575	Allergies/hayfever/allergic rhinitis/allergic conjunctivitis/nasal obstruction, including but not limited to any diagnostic procedures, treatment, immunotherapy, surgery, or complications thereof

## Assurant Health Exclusion Rider

Code	Exclusion Rider Description
578	Iritis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
579	Pterygium, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
580	Keratoconcus, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
582	Strabismus or surgery to the extraocular muscles, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
583	Amblyopia, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
584	Keratitis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
586	Prosthesis of the ( <u>right eye, left eye</u> ), including any complications thereof
591	Blindness--any diagnostic procedures, treatment or surgery for blindness of the ( <u>specific eye</u> ) or any underlying causes thereof
595	Radial Keratotomy, correction of refraction or any complications thereof
596	Cataracts, including but not limited to any diagnostic procedures, treatment, surgery, implanted devices, underlying causes or complications thereof
597	Glaucoma/ocular hypertension, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
598	Apraxia/Dyspraxia including but not limited to any therapy evaluations or sessions, treatment, surgery, underlying causes or complications thereof
599	<u>(Specific disorder)</u> , including any diagnostic procedures, treatment, surgery or any complications thereof <b>OR</b> Any diagnostic procedures, treatment, or surgery for ( <u>specific disorder</u> ), including any underlying causes or complications thereof
<b>General Riders</b>	
535	Any illness, disease or physical disorder of the ( <u>right ear, left ear, or ears</u> ), including, but not limited to, ( <u>specific condition</u> )
574	Any illness, disease or physical disorder of the nasal structures or sinuses
576	Any illness, disease or physical disorder of the larynx, pharynx, or associated throat structures including, but not limited to, ( <u>specify disorder</u> )
577	Any illness, disease or physical disorder of the tonsils or adenoids
588	Any illness, disease or physical disorder of the eyelids, including, but not limited to, ( <u>specific disorder</u> )
589	Any illness, disease of physical disorder of the ( <u>right eye, left eye or eyes</u> ) , including, but not limited to, blindness
590	Any injury, illness, disease or physical disorder of the ( <u>right eye, left eye or eyes</u> ),

## Assurant Health Exclusion Rider

Code	Exclusion Rider Description
	including, but not limited to, blindness
592	Any illness, disease or physical disorder of the ( <u>right eye, left eye or eyes</u> ) or optic nerves, including, but not limited to, blindness
<b>RESPIRATORY</b>	
<b>Condition Specific Riders</b>	
610	Bronchitis, including any diagnostic procedures, treatment, surgery or complications thereof
626	Sleep apnea/snoring/nasal obstruction, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
648	Asthma/reactive airway disease (RAD)/bronchospasm, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
699	( <u>Specific disorder</u> ), including any diagnostic procedures, treatment, surgery or any complications thereof <b>OR</b> Any diagnostic procedures, treatment, or surgery for ( <u>specific disorder</u> ), including any underlying causes or complications thereof
<b>General Riders</b>	
611	Any illness, disease or physical disorder of the respiratory tract, including, but not limited to, ( <u>specify condition</u> )
657	Any illness, disease or physical disorder of the upper respiratory tract, including, but not limited to, ( <u>specify condition</u> )
658	Any illness, disease or physical disorder of the trachea, the bronchi or lungs, including, but not limited to, ( <u>specify condition</u> )
659	Any illness, disease or physical disorder of the trachea, bronchi or lungs, except cancer
<b>SKIN</b>	
<b>Condition Specific Riders</b>	
092	Scar tissue of the ( <u>specify area</u> ), including any treatment or complications thereof
701	Boil, Furuncles, or carbuncles, including any diagnostic procedures, treatment, surgery or complications thereof
702	Contact dermatitis, including but not limited to any diagnostic procedures, treatment, surgery, scarring or complications thereof
705	( <u>Type of disorder</u> ), including any treatment, surgery, scarring or complications thereof
706	( <u>Type of growth</u> ), including any treatment, surgery, scarring, progression to invasive malignancy or complications thereof

## Assurant Health Exclusion Rider

Code	Exclusion Rider Description
707	Herpes Zoster/Shingles, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
708	Eczema/atopic dermatitis, including but not limited to any diagnostic procedures, treatment, surgery, scarring or complications thereof
709	Actinic keratosis, any site, including but not limited to any diagnostic procedures, treatment, surgery, progression to malignancy or complications thereof
710	(Type of disorder), including any treatment, surgery, or complications thereof
711	Acne/acne scarring/rosacea, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
714	Urticaria, including but not limited to any diagnostic procedures, treatment, surgery, scarring, underlying causes or complications thereof
715	Basal cell carcinoma of the skin, any site, including but not limited to any diagnostic procedures, treatment, surgery, scarring, progression to invasive malignancy or complications thereof
717	Onychomycosis/ toe nail fungus, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
718	Squamous cell carcinoma of the skin, any site, including but not limited to any diagnostic procedures, treatment, surgery, scarring, actinic keartosis, progression to invasive malignancy or complications thereof
719	Vitiligo, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
720	Calluses or corns of the (right foot, left foot, feet), any diagnostic procedures, treatment, surgery or complications thereof
721	Hydradenitis/hidradenitis suppurativa, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
722	Seborrheic dermatitis, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
723	Lichen simplex chronicus, including but not limited to any diagnostic procedures, treatment, surgery, scarring or complications thereof
724	Psoriasis/psoriatic arthritis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
793	Burn injury of the ( specific body part ), including any treatment, surgery, scarring or residual complications thereof
799	(Specific disorder), including any diagnostic procedures, treatment, surgery or any complications thereof <b>OR</b> Any diagnostic procedures, treatment, or surgery for (specific disorder), including any underlying causes or complications thereof

## Assurant Health Exclusion Rider

Code	Exclusion Rider Description
<b>General Riders</b>	
762	Any illness, disease or physical disorder of the skin, including, but not limited to ( <u>specific condition</u> )
<b>NERVOUS</b>	
<b>Condition Specific Riders</b>	
802	Headaches/Migraines, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
803	Bell's palsy/ facial palsy/ seventh nerve palsy, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
804	Restless leg syndrome, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
820	Epilepsy, seizures, convulsions, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
863	Trigeminal neuralgia or complications thereof, including any diagnostic procedures, treatment, surgery or complications thereof
864	Neuroma or neurofibromatosis, including any diagnostic procedures, treatment, surgery or complications thereof
899	( <u>Specific disorder</u> ), including any diagnostic procedures, treatment, surgery or any complications thereof <b>OR</b> Any diagnostic procedures, treatment, or surgery for ( <u>specific disorder</u> ), including any underlying causes or complications thereof
<b>General Riders</b>	
none	
<b>CIRCULATORY</b>	
<b>Condition Specific Riders</b>	
903	Kawasaki disease, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
905	Patent ductus arteriosus, including but not limited to any diagnostic procedures, treatment, surgery, congenital heart disease, underlying causes or complications thereof
906	Raynaud's disease, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
907	Long QT syndrome, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
908	Varicose veins/varicose ulcers/venous insufficiency, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof

## Assurant Health Exclusion Rider

Code	Exclusion Rider Description
910	Aortic valve disease, Bicuspid aortic valve, aortic valve stenosis or insufficiency, including but not limited to any diagnostic procedures, treatment, surgery, or complications thereof
912	Cardiac Arrhythmias/Palpitations including, but not limited to any diagnostic procedures or evaluation, treatment, surgery, pacemaker placement, catheter or surgical ablation, underlying causes or complications thereof
927	Cardiac Septal Defect, Atrial Septal Defect, Ventricular Septal Defect present or repaired, including but not limited to any diagnostic procedures, treatment, surgery or complications thereof
933	Thrombophilia disorders including but not limited to antiphospholipid syndrome, protein c deficiency, protein s deficiency, antithrombin III deficiency, factor V leiden, protein c resistance or venous thrombosis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
962	Phlebitis/Thrombophlebitis, including but not limited to any diagnostic procedures, treatment, surgery, underlying causes or complications thereof
999	<u>(Specific disorder)</u> , including any diagnostic procedures, treatment, surgery or any complications thereof <b>OR</b> Any diagnostic procedures, treatment, or surgery for <u>(specific disorder)</u> , including any underlying causes or complications thereof
<b>General Riders</b>	
none	

## Assurant Health Condition Specific Deductible (CSD)

CSD #	CSD Description
007	Hyperactivity/attention deficit disorder/hyperkinetic syndromes
068	Klinefelter syndrome
130	Polycystic ovarian syndrome
132	Herpes simplex infections
151	Symptomatic or asymptomatic uterine fibroids, and discomfort or uterine bleeding for which fibroids are partially or wholly contributory
156	Abnormal cervical cytology/tissue
157	Benign breast conditions including but not limited to fibroadenoma, cyst, hyperplasia, dysplasia, fibrocystic disease, mass, scar, papillomatosis, intraductal papilloma, mastitis, sclerosing adenosis, fat necrosis
158	Endometriosis/dysmenorrhea/menstrual disorders/abdominal and pelvic adhesions
159	Gynecomastia or macromastia
167	Benign disorders of the prostate gland including but not limited to benign prostatic hypertrophy, prostatitis, urinary obstruction
178	Peyronie's Disease
194	Caesarean section delivery
222	Urinary Tract infections/cystitis/urethritis
224	Urinary tract stones
226	Urethritis
322	Arthritis/Rheumatic disorders/Inflammatory, Traumatic or Degenerative Joint disease
324	Carpal Tunnel Syndrome
326	Bunions/bunionettes/tailors bunion/hallux valgus of the feet
327	Bursitis/tendonitis/synovitis/tenosynovitis of the (involved joints)
334	Fracture of the (_____)
335	Plantar fasciitis
336	Non-bone structures of (right, left or both) knee(s)- Non-bone structures include all bursae, cartilages, ligaments, tendons, synovium, and joint capsules
338	Rotator cuff structures of the (right, left or both) shoulder(s) including ligaments, tendons, muscles, cartilage and acromioclavicular joint
341	Cleft lip/Cleft palate including associated defects of the skull, jaws, facial bones and soft tissues
342	(Specific disorder) of the (select region) spine and its muscles, ligaments, joints, discs, nerves and spinal cord
355	Pectus deformities/pectus excavatum/pectus carniatum
388	Rheumatoid arthritis

## Assurant Health Condition Specific Deductible (CSD)

CSD #	CSD Description
424	Ulcer and inflammation of esophagus, stomach, or duodenum, peptic ulcer, Helicobacter pylori infection
443	Bile system disorders and gall stones
455	Esophagitis, reflux esophagitis, heartburn, indigestion, gastroesophageal reflux disease, duodenitis or hiatal hernia
457	Inguinal, femoral, scrotal hernia
458	Hemorrhoids
459	Abdominal, incisional, umbilical, ventral hernia
462	Colon diverticulosis/diverticulitis
532	Otitis media
550	Retinal degeneration
553	Retinal detachment
568	Sinusitis/rhinitis/deviated nasal septum/hypertrophic turbinates
570	Infectious and hypertrophic disease of the tonsils and adenoids
571	Deviated nasal septum/nasal obstruction
575	Allergies/hayfever/allergic rhinitis/allergic conjunctivitis/nasal obstruction
582	Strabismus or surgery to the extraocular muscles
596	Cataracts
597	Glaucoma/ocular hypertension
626	Sleep apnea/snoring/nasal obstruction
648	Asthma/reactive airway disease (RAD)/bronchospasm
680	Allergies/asthma
682	Allergies/sinusitis
684	Asthma/sinusitis
686	Allergies/asthma/sinusitis
702	Contact dermatitis
708	Eczema/atopic dermatitis
709	Actinic keratosis, any site
711	Acne/acne scarring/rosacea
714	Urticaria
715	Basal cell carcinoma of the skin, any site
908	Varicose veins/varicose ulcers/venous insufficiency
962	Phlebitis/thrombophlebitis