

RATED PREMIUM GUIDE

APR

ADDITIONAL PREMIUM RIDER

EBR

EXCLUSION BENEFIT RIDER

SBR

SELECT BENEFIT RIDER

UA *United American
Insurance Company*
Since 1947

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LIFE AND HEALTH MAXIMUM HEIGHT/WEIGHT CHART

HEIGHT		POINT VALUE	POINT VALUE
FEET	INCHES	25 ▲	50 ●▲
4'	10"	192-208	209-226
4'	11"	197-214	215-232
5'	0"	200-217	218-235
5'	1"	202-219	220-237
5'	2"	206-224	225-243
5'	3"	210-228	229-247
5'	4"	217-236	237-256
5'	5"	223-242	243-262
5'	6"	229-249	250-270
5'	7"	235-255	256-276
5'	8"	243-264	265-286
5'	9"	251-273	274-296
5'	10"	254-276	277-299
5'	11"	261-284	285-308
6'	0"	265-288	289-312
6'	1"	274-298	299-323
6'	2"	279-303	304-328
6'	3"	288-313	314-339
6'	4"	307-333	334-360
6'	5"	312-338	339-385
	and above		

- ▲ If a person is rated due to height and weight, they must maintain a normal weight for at least 6 months before underwriting can remove the rider. We will accept a statement from the doctor stating that the weight has been maintained for 6 months.
- **Uninsurable** if over maximum weight for Point Value 50.
- ◆ Includes UA-250 Policy Form
- ▼ The Company's Underwriting Department reserves the right to decline other avocations or occupations not shown on these lists. Each case has to be evaluated on its own merits.

RIDER DEFINITIONS

In many cases there are alternatives for insuring applicants with health conditions (illnesses and/or injuries or height/weight restrictions) or previous health history.

Options for applicants with health conditions or questionable health history that are not classified as uninsurable include Select Benefit Rider, Additional Premium Rider and Exclusion Benefit Rider.

SBR – SELECT BENEFIT RIDER (NOT APPROVED IN CA, ID, MD, OR OR)

A Select Benefit Rider is an attachment to a health insurance policy that limits or adjusts the policy's coverage for a certain preexisting health condition(s).

The pre-existing condition waiting period specified in the policy (in most states 12 months) is shortened to 180 days for the condition listed in the SBR. After the 180-day waiting period, policy benefits are paid at 75% of the regular policy benefit. SBR coverage is optional unless the applicant has more than three conditions requiring a rider or has any condition for which the SBR is mandatory.

Additional premium is required for policies with an SBR. The SBR rate is calculated by a point system. Refer to the Condition Point Value Table in the (F5837) Rated Premium Guide, to determine the point value for a condition. The point values for height/weight ranges are shown on the Height/Weight Chart in F5837. Applicants with conditions that total more than 150 points are considered uninsurable.

SBR premium is commissionable.

APR – ADDITIONAL PREMIUM RIDER (NOT APPROVED IN OR)

An Additional Premium Rider, or Rated Premium Notice (RPN), is an attachment to a health insurance policy regarding certain preexisting health condition(s). The preexisting condition waiting period specified in the policy (in most states 12 months) will apply. There is no reduction on benefits for claims associated with the conditions listed in the RPN after the preexisting condition waiting period has expired.

APR is available with most health policies in CA, ID and MD, and for Foundation (MMGAP).

The policyholder is charged an additional premium to compensate for the preexisting condition.

The completed U-1280 must be submitted with the application.

APR premium is commissionable.

EBR - EXCLUSION BENEFIT RIDER (NOT APPROVED IN OR. NOT APPROVED FOR MEDICAL CONDITIONS IN CA OR ID)

An Exclusion Benefit Rider is a rider attached to a health insurance policy for certain health condition(s) or certain hazardous sports or avocations.

The policyholder does not pay additional premiums and does not receive any benefits for claims associated with the condition(s), or avocations, listed in the EBR.

REMOVAL OF RIDERS

Within 30 days from the date of issue and provided no claims have been submitted or paid, United American will consider any type of change to be made to a health policy as of the issue date. Return the policy to the New Business / Reissue Department with your request.

After 30 days, any approved change in benefits will be as of the next premium due date.

For many of the diseases or conditions listed in the Condition Point Value Table, the SBR or Exclusion Rider may be considered temporary. This is indicated by a time designated in the Recovery Period Column.

See the table at right for the Recovery Period definitions and the example Condition Point Value Table below for the column location. This table is also reproduced before and after the Condition Point Value Table. See the chart on the following pages for instructions on how to properly submit a request for changes or removal of riders.

INSTRUCTIONS FOR COMPLETING THE RATED PREMIUM WORKSHEET

IMPORTANT: Separate worksheets are required for each individual applying for coverage. If the individual is applying for SBR or APR coverage on more than one plan of insurance, separate worksheets are required for each application.

- 1 Enter the Disease or Condition Number, Description, Point Value and Rider Number from the **Condition Point Value Table**.
 - Do not enter a disease or condition if the Recovery Period has elapsed.
 - Be sure to check the Height/Weight point value chart.
- 2 Total the Point Values. Refer to the **Point Value Conversion Chart** to determine the rated premium rate level.
- 3 Circle the Premium Conversion Table applicable to the Total Point Value
- 4 Enter the **Standard** Monthly Premium found on the rate card.
- 5 Enter the **Rated** Monthly Premium(s). This is the Monthly Premium amount to enter on the application.
- 6 **Optional benefit OHE** (Outpatient Hospital Expense) is subject to the same rated premium. The OHE benefits are only with FOUNDATION (MMGAP). These benefits and Standard Monthly Premiums are found on the appropriate application/brochure and/or Rate Card.

EXAMPLE

- A Determine Point Value for each Family Member by referencing the Condition Point Value Table. Family Member #1 (Applicant) has **Heart Attack, disease or condition** with a point value of **40**.
- B Because the SBR rate and coverage are mandatory for **Heart Attack, disease or condition**, the Applicant does not have the option of having this condition excluded from coverage.
- C The Point Value Conversion Chart shows that 21-40 points require Premium Conversion Table B. Reference the Standard Monthly Premium amount with the correct Premium Conversion Table to determine the Converted Rated Premium:

Standard Monthly Premium	Table B Converted Premiums			
	Annual	Semi-Annual	Quarterly	Monthly
\$ 8	\$ 132	\$ 69	\$ 35	\$ 12
101	—	—	—	—
100	1661	864	440	151
1	22	11	6	2

NOTE: In the example, the Standard Monthly Premium amount of \$101 does not exist on the Point Value Conversion Chart. Add the Converted Premium for \$100 and \$1 to determine the \$153 sub-total for the Basic Plan Converted Rated Premium. Add the \$12 APV Benefit Converted Premium to the \$153 Basic Plan Converted Premium to determine the total Converted Premium, which is \$165 in this example.

RATED PREMIUM WORKSHEET: FOUNDATION Signature Series™ APP SAMPLE WITH APR

Example FOUNDATION Signature Series™ Rate Card (F6389)

Rated Premium Worksheet (Form U-1280)



RATED PREMIUM WORKSHEET For SELECT BENEFIT RIDER (SBR) & ADDITIONAL PREMIUM RIDER (APR)

IMPORTANT: SEPARATE WORKSHEETS ARE REQUIRED FOR EACH INDIVIDUAL APPLYING FOR COVERAGE. IF THE INDIVIDUAL IS APPLYING FOR RATED PREMIUM COVERAGE ON MORE THAN ONE PLAN OF INSURANCE, SEPARATE WORKSHEETS ARE REQUIRED FOR EACH APPLICATION.

AGENT'S SECTION

Writing Agent's Name Robert Thomas	Family Member As listed on the Application 1	Name of Family Member applying for Rated Premium coverage James Harris
Writing Agent's Number A12345	Policy Form MMGAP	Plan Type or Daily Room Benefit \$ 2,500

Disease or Condition #	DESCRIPTION OF DISEASE OR CONDITION	Point Value	Rider #
130	Kidney Stones	25	12
OVERWEIGHT? See Height & Weight chart in the Rated Premium Guide F5837			
TOTAL POINT VALUE		25	

TOTAL POINT VALUE	CIRCLE THE TOTAL POINT VALUE AND CHECK THE PREMIUM CONVERSION TABLE					
	15-20 TABLE	21-40 TABLE	41-60 TABLE	61-80 TABLE	81-150 TABLE	151+ TABLE
SBR	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C	<input type="checkbox"/> D	<input type="checkbox"/> E	Uninsurable
APR	<input type="checkbox"/> F	<input checked="" type="checkbox"/> G	<input type="checkbox"/> H	<input type="checkbox"/> I	<input type="checkbox"/> J	

	Standard Monthly Premium	CONVERTED PREMIUMS FROM PREMIUM CONVERSION TABLE (see F5837)			
		Annual (1)	Semi-Annual (2)	Quarterly (4)	Monthly (12)
BASIC (BASE) PLAN PREMIUM	\$ 10	\$	\$	\$	\$ 16.00
OHE RIDER PREMIUM <small>OUTPATIENT HOSPITAL EXPENSE</small>	\$	\$	\$	\$	\$
TOTAL CONVERTED PREMIUM RATES	\$	\$	\$	\$	\$ 16.00

APR Additional Premium Rider (Not approved in OR.)
APR is available with most health plans in CA, ID and MD, and for Foundation Signature Series (policy form MMGAP) applicants.
An Additional Premium Rider, or Rated Premium Notice (RPN), is an attachment to a health insurance policy regarding certain preexisting health condition(s). The policyholder is charged an additional premium to provide coverage for the preexisting condition. The preexisting condition waiting period specified in the policy (in most states 12 months) will apply. Full policy benefits are paid for claims associated with the conditions listed in the RPN after the preexisting condition waiting period has expired.

SBR Select Benefit Rider (Not approved in CA, ID, MD, or OR.)
Not available with FOUNDATION Signature Series™ MMGAP)

A Select Benefit Rider is an attachment to a health insurance policy that limits or adjusts the policy's coverage for a certain preexisting health condition(s). The preexisting condition waiting period specified in the policy (in most states 12 months) is shortened to 180 days for the condition(s) listed in the SBR. After the 180 day waiting period, policy benefits are paid at 75% of the regular policy benefit. SBR coverage is optional unless the applicant has more than three conditions requiring a rider or has any condition for which the SBR is mandatory.

U-1280

1 of 2

Example FOUNDATION Signature Series™ Rate Card (F6389)

BASE PLAN – MONTHLY PREMIUMS

ISSUE AGE	MALE – HOSPITAL INPATIENT AT 100% – PREMIUM PER MAXIMUM ANNUAL BENEFIT		
	\$2,000	\$2,500	\$3,000
4 18-25	\$8	\$10	\$10
26-30	9	10	12
31-35	9	11	13
36-40	12	15	17
41-45	14	17	21
46-50	20	24	26
51-55	25	29	33
56-60	28	33	37
61-63	29	35	39

Premium Conversion Tables

ADDITIONAL PREMIUM RIDER TABLE "G" 21-40 POINTS TOTAL

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 6	99	51	26	9
7	121	63	32	11
8	143	74	38	13
9	154	80	41	14
10	176	92	47	16
\$11	187	97	50	17
12	209	109	55	19
13	220	114	58	20
14	242	126	64	22
15	264	137	70	24

Condition Point Value Table

CONDITION POINT VALUE TABLE

CONDITION NUMBER	RECOVERY PERIOD	POINTS	SBR	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANL52 POLICY	CIL5 POLICY
130	2	25		12	KIDNEY STONES OR COLIC			
Stones form in the kidney, consisting mainly of phosphates, oxalates, and urates. Colic - a sudden attack of abdominal pain, often caused by spasm, inflammation, or obstruction.								

CONDITION POINT VALUE TABLE

CONDITION POINT VALUE TABLE - DEFINITIONS

RECOVERY PERIOD	"T"	(Temporary) Upon request by the policyowner and submission of medical proof of corrective surgery or treatment with complete recovery and no recurrence, consideration will be given to change, or removal of an Exclusion rider, APR or SBR, and adjustment or removal of the extra premium.
	"2" "5" in Years	Upon request by the policyowner and submission of medical proof of complete recovery and no complications or recurrence, consideration will be given to change, or removal of an Exclusion rider, APR or SBR, and adjustment or removal of the extra premium, provided that the time indicated in the Recovery Period column has elapsed since the date of last treatment.
	" "	No Recovery Period designation. APR, SBR or Exclusion rider are considered permanent.
	"U"	Uninsurable
	To be outside the recovery period, one would have to no longer have or be treated for the condition.	
APR/SBR ONLY	"▲"	APR/SBR Mandatory – Cannot be issued with EBR Exclusionary Rider
ACCIDENT UA250 POLICY	"U"	Uninsurable
CANCER CANLS2 POLICY		
CRITICAL ILLNESS CILS POLICY		

APR/SBR ONLY	"▲"	APR/SBR Mandatory for this health condition – <i>Cannot be issued with EBR Exclusion Benefit Rider</i>
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POINT VALUE CONVERSION CHART						
TOTAL POINT VALUE	15-20	21-40	41-60	61-80	81-150	OVER 150
SBR	A (page 52)	B (page 53)	C (page 54)	D (page 55)	E (page 56)	Uninsurable
APR	F (page 57)	G (page 58)	H (page 59)	I (page 60)	J (page 61)	

CONDITION NUMBER	RECOVERY PERIOD	POINTS	APR/SBR ONLY	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANLS2 POLICY	CILS POLICY
233	2	25		28	ACID REFLUX (G.E.R.D.) Upper ejection of stomach acid into the esophagus, or throat, causing pain known as heartburn and possible damage to the esophagus lining		IC	
001		75	▲	28	ACROMEGALY A disease of adults that is caused by overproduction of growth hormones, resulting in enlargement of the bones of the hands, feet, jaw, nose, and ribs.			U
002	U				ADDISON'S DISEASE A wasting disease characterized by bronzing of the skin, low blood pressure, and weakness. It is caused by underactivity of the adrenal glands.			U
003	5	60	▲	8	ADENOCARCINOMA (<i>uninsurable if treated in past year</i>) A malignant tumor in glandular tissue. Breast cancers are often adenocarcinomas		U	U
004	T	15		28	ADENOIDS A mass of tissue at the back of the throat that, if they become enlarged, breathing can be restricted through the nose.			
005	2	25		28	ADHESIONS The abnormal adhering or uniting of normally unconnected body parts by bands of fibrous tissue.			
225	U				ADRENAL DISORDERS Endocrine gland located above each kidney. The inner part (medulla) of each gland secretes epinephrine and the outer part (cortex) secretes steroids			U
241	U				AIDS, AIDS RELATED COMPLEX OR HIV POSITIVE AIDS - a disease of the immune system caused by infection with the retrovirus HIV, which destroys certain white blood cells and is transmitted through blood or bodily secretions. AIDS related complex — the set of symptoms associated with infection by HIV, including weight loss and fever. HIV Positive - shown by a test for antibodies to have HIV in the bloodstream to be infected with the HIV virus.	U	U	U
006	2	25		12	ALBUMINURIA The presence of albumin in urine, usually an indication of kidney disease. Also called proteinuria.			U
007	U				ALCOHOLISM Dependence on alcohol consumption to an extent that adversely affects behavior and social or work function and produces withdrawal symptoms when intake is stopped or greatly reduced.	U		U

APR/SBR ONLY	“▲”	APR/SBR Mandatory for this health condition – <i>Cannot be issued with EBR Exclusion Benefit Rider</i>
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POINT VALUE CONVERSION CHART						
TOTAL POINT VALUE	15-20	21-40	41-60	61-80	81-150	OVER 150
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APR	F (page 57)	G (page 58)	H (page 59)	I (page 60)	J (page 61)	

CONDITION NUMBER	RECOVERY PERIOD	POINTS	APR/SBR ONLY	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANLS2 POLICY	CILS POLICY
					ALLERGIES			
					<i>see Asthma, Allergies</i>			
008	U				ALZHEIMER'S DISEASE	U		U
					A degenerative disorder that affects the brain and causes dementia, especially late in life.			
010	U				AMPUTATION DUE TO DISEASE	U		U
					To cut off a limb or other appendage of the body, due to a medical condition such as diabetes or circulatory disorders.			
	2	25			AMPUTATION, DUE TO TRAUMA <i>(use condition # 334 through #339 shown below)</i>	U		U
					To cut off a limb or other appendage of the body, due to an accidental physical injury.			
334	2	25			Any disease or disorder of the remaining portion of the left upper extremity			U
335	2	25			Any disease or disorder of the remaining portion of the right upper extremity.			U
336	2	25			Any disease or disorder of the remaining portion of either or both upper extremities.			U
337	2	25			Any disease or disorder of the remaining portion of the left lower extremity.			U
338	2	25			Any disease or disorder of the remaining portion of the right lower extremity.			U
339	2	25			Any disease or disorder of the remaining portion of either or both lower extremities.			U
011	U				AMYOTROPHIC LATERAL SCLEROSIS <i>(ALS or Lou Gehrig's Disease)</i>	U		U
					A fatal degenerative disease of the nervous system marked by progressive muscle weakness and atrophy. It is a form of motor neuron disease.			
012	T	15		28	ANAL FISSURE OR FISTULA			
					An abnormal cleft or groove or abnormal passage in the anal area.			
013	2	25		28	ANAL POLYP OR RECTAL POLYP		U	
					A protruding growth from a mucous membrane in the anal or rectal area. May be malignant or benign			

APR/SBR ONLY	“▲”	APR/SBR Mandatory for this health condition – <i>Cannot be issued with EBR Exclusion Benefit Rider</i>
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POINT VALUE CONVERSION CHART						
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CONDITION NUMBER	RECOVERY PERIOD	POINTS	APR/SBR ONLY	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANLS2 POLICY	CILS POLICY
170	2	30		2	ANEMIA (<i>Pernicious Anemia</i>) A blood condition in which there are too few red blood cells or the red blood cells are deficient in hemoglobin, resulting in poor health.		IC	U
014	U				ANEMIA (<i>Sickle Cell, Aplastic</i>) Sickle Cell – a chronic hereditary form of anemia. Aplastic – severe anemia in which the capacity of bone marrow cells to generate red blood cells is diminished. Also called pancytopenia.		U	U
015	U				ANEURYSM (<i>unoperated</i>) A bulge in an artery. A fluid filled sac in the wall of an artery, or vein or in the heart	U		U
226	5	40	▲	3	ANEURYSM (<i>operated</i>) ABDOMINAL AORTIC ANEURYSM Involves the aorta, one of the large arteries that carries blood from the heart to the rest of the body. The aorta bulges at the site of the aneurysm and the wall is weakened and may rupture.			U
227	5	40	▲	19	ANEURYSM, CEREBRAL (<i>operated</i>) A brain aneurysm is an abnormal widening of an artery or vein in the brain. Brain aneurysms are caused by a weakness in the wall of an artery or vein within the brain.			U
016	5	40	▲	3	ANGINA PECTORIS A medical condition in which lack of blood to the heart causes severe chest pains.			U
248	U				ANGIOPLASTY A surgical operation to clear a narrowed or blocked artery. <i>also, see Heart/Cardiovascular Surgery</i>			U
249	5	25		6	ANKYLOSING SPONDYLITIS A disease of the spine that causes the vertebrae to form a solid inflexible column.			U
250	U				ANOREXIA An eating disorder, marked by an extreme fear of becoming overweight that leads to excessive dieting to the point of serious ill health and sometimes death. <i>also, see Bulimia</i>	U		U
					ANTHRACOSIS <i>see Lung Disease</i>			

APR/SBR ONLY	“▲”	APR/SBR Mandatory for this health condition – <i>Cannot be issued with EBR Exclusion Benefit Rider</i>
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POINT VALUE CONVERSION CHART						
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CONDITION NUMBER	RECOVERY PERIOD	POINTS	APR/SBR ONLY	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANLS2 POLICY	CILS POLICY
					APLASTIC ANEMIA			
					<i>see Anemia</i>			
251	T	15		28	APPENDICITIS			
					An inflammation of the appendix, causing severe pain.			
019	U				ARTERIOSCLEROSIS OBLITERANS	U		U
					A disease of the blood vessels characterized by narrowing and hardening of the arteries that support the legs and feet. This causes a decrease in blood flow that can injure nerves and other tissues.			
017	5	40	▲	3	ARTERIOSCLEROSIS, ATHEROSCLEROSIS			U
					A common arterial disease in which raised areas of degeneration and cholesterol deposits (plaques) form on the inner surfaces of the arteries.			
018	5	40	▲	3	ARTERIOSCLEROTIC HEART DISEASE			U
					The arterial disease atherosclerosis.			
020	2	15		28	ARTHRITIS			IC
					A medical condition affecting a joint or joints, causing pain, swelling, and stiffness.			
158	5	25		25	OSTEOARTHRITIS			U
					A form of arthritis characterized by gradual loss of cartilage of the joints, usually affecting people after middle age.			
021		25	▲	28	ARTHRITIS, RHEUMATOID, OR SEVERE OR CRIPPLING ARTHRITIS			U
					A chronic disease of the joints that causes stiffness, swelling, weakness, loss of mobility, and eventual destruction and deformity of the joints.			
022	2	20		28	ASTHMA, ALLERGIES			
					Unusual sensitivity to a normally harmless substance that, when breathed in, ingested, or brought into contact with the skin, provokes a strong reaction from the person's body and sometimes causing asthma.			
023	5	40	▲	28	ASTHMA, CHRONIC OR SEVERE			U
					A disease of the respiratory system, sometimes caused by allergies, with symptoms including coughing, sudden difficulty in breathing, and a tight feeling in the chest.			
252	U				AUTISM	U		U
					A disturbance in psychological development in which use of language, reaction to stimuli, interpretation of the world, and the formation of relationships are not fully established and follow unusual patterns.			

APR/SBR ONLY	"▲"	APR/SBR Mandatory for this health condition – <i>Cannot be issued with EBR Exclusion Benefit Rider</i>
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POINT VALUE CONVERSION CHART						
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CONDITION NUMBER	RECOVERY PERIOD	POINTS	APR/SBR ONLY	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANLS2 POLICY	CILS POLICY
253	U				AVASCULAR NECROSIS Death of tissue caused by deprivation of its blood supply.	U		U
024	2	25		6	BACK SPRAIN OR STRAIN Injury to the back caused by a sudden wrenching of its ligaments or through using it too hard or too much.			
044	5	60	▲	28	BARIATRIC SURGERY — BYPASS, STAPLING, LAP BAND, ETC. (after 1 year) Surgery for the treatment of obesity.			U
331	U				BEHCET'S SYNDROME A chronic inflammatory disorder involving the small blood vessels, characterized by a classic triad of features: ulcers in the mouth, ulcers of the genitalia, and inflammation of the eye (uveitis). Arthritis is commonplace with Behcet's syndrome, as is involvement of the gastrointestinal system and central nervous system.			U
025	T	20		28	BELL'S PALSY The inability to move the muscles on one side of the face, causing a distorted facial expression.			
255	U				BIPOLAR DISORDER A psychiatric disorder characterized by extreme mood swings, ranging between episodes of acute euphoria (mania) and severe depression. <i>also, see Manic Depressive, Psychosis, Schizophrenia</i>	U		U
026	2	25		12	BLADDER STONES (urinary) An excess of cystine in the urine and the formation of cystine stones			
027		60	▲	2	BLEEDER A disorder linked to a recessive gene on the X-chromosome and occurring almost exclusively in men and boys, in which the blood clots much more slowly than normal, resulting in extensive bleeding from even minor injuries. <i>also, see Hemophilia</i>			U
028	2	25		7	BLINDNESS (if operable) Loss of useful sight.	U		U
030	5	40	▲	3	BLOOD PRESSURE, HIGH (hospitalized) High pressure (tension) in the arteries. The arteries are the vessels that carry blood from the pumping heart to all of the tissues and organs of the body. A blood pressure level requiring medication is considered high blood pressure.			U

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CONDITION NUMBER	RECOVERY PERIOD	POINTS	APR/SBR ONLY	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANLS2 POLICY	CILS POLICY
029	2	25		28	BLOOD PRESSURE, HIGH (<i>not hospitalized</i>)			
					High pressure (tension) in the arteries. The arteries are the vessels that carry blood from the pumping heart to all of the tissues and organs of the body. A blood pressure level requiring medication is considered high blood pressure.			
340	2	25			BRACE OR PROSTHESIS OR INJURY TO OR DISEASE OR DISORDER OF THE LEFT LOWER EXTREMITY.	U		
341	2	25			BRACE OR PROSTHESIS OR INJURY TO OR DISEASE OR DISORDER OF THE RIGHT LOWER EXTREMITY.	U		
342	5	40	▲		BRACE OR PROSTHESIS OR INJURY TO OR DISEASE OR DISORDER OF EITHER OR BOTH LOWER EXTREMITIES.	U		
					Brace – worn on the lower leg and foot to support the ankle, hold the foot and ankle in the correct position. Prosthesis – An artificial substitute or replacement of a part of the body such as, the leg, an arm, etc.			
035	U				BRAIN TUMOR, MALIGNANT	U	U	U
					Malignant brain tumors contain cancer cells. They interfere with vital functions and are life-threatening. Malignant brain tumors are likely to grow rapidly and crowd or invade the tissue around them.			
034	U				BRAIN TUMOR, NON-MALIGNANT	U	U	U
					Benign brain tumors do not contain cancer cells. Although they do not invade nearby tissue, they can press on sensitive areas of the brain and cause symptoms.			
036	2	25		28	BREAST IMPLANTS		IC	
					Cosmetic surgical breast enlargement.			
037		15		15	BREAST TUMOR (<i>benign, unoperated</i>)		IC	
					Non-cancerous growth of the breast tissue.			
038	5	60	▲	12	BRIGHT'S DISEASE			U
					An inflammatory disease of the kidneys, such as glomerulonephritis.			
039	5	25		5	BRONCHIECTASIS			U
					Chronic dilation of the airways to and within the lungs, causing coughing and excessive mucus production.			

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040	5	20		5	BRONCHITIS, CHRONIC Inflammation of the mucous membrane in the airways (bronchial tubes) of the lungs, resulting from infection or irritation and causing breathing problems and severe coughing.			U
041	U				BUERGER'S DISEASE Most commonly affects the small and medium sized arteries, veins and nerves. The arteries of the arms and legs become narrowed or blocked, causing lack of blood supply (ischemia) to the fingers, hands, toes and feet.	U		U
256	U				BULIMIA Eating disorder in which bouts of overeating are followed by under eating, use of laxatives, or self-induced vomiting. It is associated with depression and anxiety about putting on weight. <i>also, see Anorexia</i>	U		U
042	T	15		28	BUNIONS Inflammation of the sac (bursa) around the first joint of the big toe, accompanied by swelling and sideways displacement of the joint.			
043	T	25		28	BURNS, 2ND & 3RD DEGREE In second degree burns, the damage is severe enough to cause blistering of the skin and the pain is usually intense. In third degree burns the damage has progressed to the point of skin death. The skin is white and without sensation.			
257	T	15		28	BURSITIS Inflammation of a fluid-filled sac (bursa) of the body, particularly at the elbow, knee, or shoulder joint.			
044	5	60	▲	28	BYPASS OF INTESTINES FOR WEIGHT CONTROL (<i>after 1 yr</i>) Surgery for the treatment of obesity. <i>also, see Bariatric Surgery</i>			U
202	T	25		28	CALCANEAL HEEL SPUR A bony spur projecting from the back or underside of the heel bone (the calcaneus) that often makes walking painful.			
045	2	25		28	CANCER, SKIN <i>see Skin Cancer</i>		U	IC

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046	5	60	▲	8	CANCER, OTHER THAN SKIN (<i>uninsurable if treated in past year</i>) A malignant tumor or growth caused when cells multiply uncontrollably, destroying healthy tissue located within or affecting the inside of the body.		U	IC
047	2	25		28	CARCINOMA IN SITU Cancer that involves only the place in which it began and that has not spread. Carcinoma in situ is an early-stage tumor.		U	IC
258	5	40	▲	3	CARDIAC ABLATION Ablation is a procedure that destroys the specific area of the heart that begins the abnormally fast signals done by either using a catheter or during open-heart surgery that is being done for another medical condition.			U
247	U				CARDIOMYOPATHY A disease of the heart muscle, usually chronic and with unknown or obscure cause.	U		U
048	U				CARDIO-RENAL DISEASE The result of interactions between the kidneys and other circulatory compartments that increase circulating volume and symptoms of heart failure and disease progression are exacerbated.			U
259	U				CAROTID ENDARTERECTOMY A surgical procedure designed to clean out material occluding the carotid artery to restore normal blood flow through it to the brain and prevent a stroke.			U
049	U				CAROTID STENOSIS An abnormal constriction or narrowing of the large artery on either side of the neck that supplies blood to the head in the body.	U		U
343	2	25			CARPAL TUNNEL SYNDROME OR INJURY TO OR DISEASE OR DISORDER OF THE LEFT WRIST.			
344	2	25			CARPAL TUNNEL SYNDROME OR INJURY TO OR DISEASE OR DISORDER OF THE RIGHT WRIST.			
345	2	25			CARPAL TUNNEL SYNDROME OR INJURY TO OR DISEASE OR DISORDER OF EITHER OR BOTH WRISTS. A type of compression neuropathy (nerve damage) caused by compression and irritation of the median nerve in the wrist.			
051	5	25		7	CATARACT (<i>no rider if both eyes surgically corrected</i>) An eye disease in which the lens becomes covered in an opaque film that affects sight, eventually causing total blindness.			IC

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260	5	30		13	CELIAC DISEASE A disorder caused by a sensitivity to gluten that makes the digestive system unable to deal with fat. Symptoms include diarrhea and anemia.			
052	U				CEREBRAL PALSY A condition caused by brain damage around the time of birth and marked by lack of muscle control, especially in the limbs. Also call spastic paralysis.	U		U
053	5	40	▲	19	CEREBRAL VASCULAR DISEASE A general term for any disease of the blood vessels and, especially, the arteries that supply the brain.	U		U
261	2	30		16	CERVICAL POLYPS Small stalk-shaped growths in the uterine cervix. Polyps are mostly benign, but some become malignant.		IC	
054	2	30		16	CERVICITIS Inflammation of the uterine cervix.		IC	
332	2	25		16	CESAREAN SECTION Surgical delivery of a baby by cutting through the abdomen and womb.			
262	U				CHARCOT-MARIE-TOOTH DISEASE (<i>progressive muscular atrophy</i>) A genetic disease of nerves characterized by progressively debilitating muscle weakness, particularly of the limbs.	U		U
263	2	25		6	CHIROPRACTIC MANIPULATION Treatment using chiropractic methods, heat, massage, stimulation, etc.			
055	2	25		28	CHONDROMALACIA Abnormal softening or degeneration of cartilage. Chondro- refers to cartilage while malacia (from the Greek malakia, softness) means softening. Chondromalacia patellae: The patellofemoral syndrome (PFS), the most common cause of chronic knee pain.			
033	U				CHRONIC BRAIN SYNDROME Refers to a group of symptoms involving progressive impairment of brain function. The two major degenerative causes are Alzheimer's disease (the progressive loss of nerve cells without known cause) and vascular dementia (loss of brain function due to a series of small strokes).	U	U	U

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228	U				CHRONIC FATIGUE SYNDROME	U		IC
					An illness without a known cause that is characterized by long-term exhaustion, muscle weakness, depression, and sleep disturbances, possibly as a reaction to a viral infection in somebody already debilitated. Also called post viral syndrome.			
056		40	▲	5	CHRONIC OBSTRUCTIVE LUNG DISEASE		IC	U
					Any disorder such as asthma, bronchitis and emphysema marked by persistent obstruction of bronchial air flow.			
					CIRRHOSIS			
					<i>see Liver Disease</i>			
057		25		28	CLEFT PALATE, HARELIP (<i>unoperated</i>)			
					A congenital fissure along the midline of the roof of the mouth.			
058		25		28	CLUBFOOT (<i>unoperated</i>)			
					A congenital deformity of the foot, especially one in which the foot is twisted and turned inward.			
059	2	25		27	COLITIS (<i>non ulcerative</i>)		IC	
					Inflammation of the colon, characterized by lower-bowel spasms and upper abdominal cramps. <i>also, see Ulcerative Colitis</i>			
264	U				COLLAGEN DISEASE			U
					Diseases caused by anomalies in the chemical structure, distribution, and quantity of collagen, such as lupus erythamatosus, dermatomyositis, scleroderma, polyarteritis nodosa, rheumatoid disorder and thrombotic purpura.			
060	U				COLOSTOMY		U	U
					Surgical operation that creates an opening between the colon and the surface of the body.			
061	5	40	▲	3	CONGESTIVE HEART FAILURE			U
					A form of heart failure in which the heart is unable to pump away the blood returning to it fast enough, causing congestion in the veins and resulting in retention of water and sodium that causes difficulty breathing.			
238	U				CONNECTIVE TISSUE DISEASE	U		U
					A group of disorders whereby the membranes and linings of organs are disrupted and consist of collagen, rheumatoid, and cartilaginous disorders.			

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062	5	60	▲	4	CONVULSIONS	U		U
					A violent shaking of the body or limbs caused by uncontrollable muscle contractions, which can be a symptom of brain disorders.			
063	2	25		7	CORNEAL TRANSPLANT, CORNEAL ULCER			IC
					Corneal transplant – The replacement of the clear window on the front of the eye by a healthy cornea. Corneal ulcer – severe scarring of the cornea by injury or infection.			
265	U				CORONARY ARTERY BYPASS SURGERY			U
					CABG. A form of bypass surgery that can create new routes around narrowed and blocked coronary arteries, permitting increased blood flow to deliver oxygen and nutrients to the heart muscle.			
064	5	40	▲	3	CORONARY ARTERY DISEASE			U
					Coronary artery disease (CAD) occurs when the arteries that supply blood to the heart muscle (the coronary arteries) become hardened and narrowed due to buildup of a material called plaque on their inner walls.			
065	2	25		28	COSTOCHONDRITIS			
					Inflammation of the cartilage of the chest wall, usually involving that which surrounds the breast bone (sternum). It causes local pain and tenderness of the chest around the sternum.			
066		60	▲	27	CROHN'S DISEASE		U	U
					A chronic inflammatory disease, usually of the lower intestinal tract, marked by scarring and thickening of the intestinal wall and obstruction.			
067	U				CUSHING'S DISEASE OR SYNDROME			U
					A condition caused by excessive production of corticosteroids by the adrenal cortex or pituitary gland and marked by obesity, muscular weakness, hypertension, striated skin, and fatigue.			
069	U				CYSTIC FIBROSIS		U	U
					A hereditary disease starting in infancy that affects various glands and results in secretion of thick mucus that blocks internal passages, including those of the lungs, causing respiratory infections.			
068	2	15		28	CYSTITIS			
					Inflammation of the urinary bladder, often caused by infection.			
070	2	20		28	CYSTOCELE			
					A hernia of the urinary bladder that protrudes through the vaginal wall.			

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076	2	30		16	D & C (<i>Dilation & Curettage</i>) A surgical procedure that involves scraping the inside surface of a body cavity with an instrument shaped like a spoon (curette) to remove abnormal growths or other tissue.		IC	
071	2	20		28	DEAFNESS (<i>if operable</i>) A partial or total hearing impairment in one or both ears.	U		U
	U				DEMENTIA <i>See AMDL Glossary (Available for Download).</i>	U	U	U
072	2	25		7	DETACHED RETINA An eye condition in which the retina becomes separated from the eyeball, causing loss of vision.			IC
195	T	20		28	DEVIATED SEPTUM Common physical disorder of the nose, most frequently caused by impact trauma, such as by a blow to the face.			
073		40	▲	28	DIABETES, DIET OR PILL CONTROL Type 2 diabetes is the most common form of diabetes, affecting 85-90% of all people with the disease. This type of diabetes, also known as late-onset diabetes, is characterized by insulin resistance and relative insulin deficiency.			U
074		65	▲	28	DIABETES, INSULIN CONTROL In patients with diabetes, the absence or insufficient production of insulin causes hyperglycemia. Diabetes is a chronic medical condition, meaning although it can be controlled with insulin, it lasts a lifetime.			U
229	U				DIABETES, JUVENILE ONSET (<i>diagnosed prior to age 21 and requiring any type of treatment, oral or insulin or diet control</i>) Diabetes Mellitus with an early onset; characterized by polyuria and excessive thirst and increased appetite and weight loss and episodic ketoacidosis; diet and insulin injections are required to control the disease.			U
075	U				DIABETIC NEUROPATHY A family of nerve disorders caused by diabetes. Diabetic neuropathies cause numbness and sometimes pain and weakness in the hands, arms, feet, and legs.	U		U
230	U				DIABETIC RETINOPATHY A common complication of diabetes affecting the blood vessels in the retina (the thin light-sensitive membrane that covers the back of the eye). If untreated, it may lead to blindness.	U		U

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077	2	25		6	DISC-CERVICAL, DORSAL, LUMBAR OR SACROILIAC DISORDER			
					Characterized by the acute onset of pain during torsional strain, tenderness over the affected joint.			
					Discoid Lupus			
					<i>see Lupus</i>			
078	2	20		27	DIVERTICULITIS, DIVERTICULOSIS			
					Inflammation of abnormal protrusions (diverticula) of the lining of the large intestine, causing severe abdominal pain, often with fever and constipation.			
079	U				DOWN SYNDROME	U	U	U
					A genetic disorder characterized by a broad skull, blunt facial features, short stature, and learning difficulties.			
080	U				DRUG ABUSE	U		U
					Deliberate use of an illegal drug or of too much of a prescribed drug.			
					DUODENAL ULCER			
					<i>see Ulcer, Stomach, Peptis, Duodenal</i>			
081		25		28	DUPUYTREN'S CONTRACTURE (<i>unoperated</i>)			
					An inflammatory shortening of the tendons on the palm of the hand that leaves one or more fingers permanently bent.			
082	2	20		30	EAR DISORDER (<i>Labyrinthitis, Otitis media, Meniere's disease</i>)			U
					Labrynthitis – the inner ear becomes inflamed, causing a loss of balance and nausea.			
					Otitis media – a painful inflammation of the middle ear that can cause dizziness and temporary hearing loss.			
					Meniere's disease – recurrent vertigo accompanied by ringing in the ears (tinnitus) and deafness.			
083	T	15		28	ECZEMA			
					An inflammation of the skin characterized by reddening and itching and the formation of scaly or crusty patches that may leak fluid.			
084	2	30		22	EDEMA			U
					An abnormal buildup of serous fluid between tissue cells.			

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085		40	▲	5	EMPHYSEMA A chronic medical disorder of the lungs in which the air sacs are dilated or enlarged and lack flexibility, resulting in breathing impairment and sometimes infection.			U
086	2	25		28	ENCEPHALITIS Inflammation of the brain, usually caused by a viral infection.			U
087	U				ENDARTERECTOMY Surgical removal of material that is wholly or partially obstructing blood flow in an artery.			U
266	5	40	▲	3	ENDOCARDITIS Inflammation of the membranous lining of the heart's cavities (endocardium).			U
088	2	30		16	ENDOMETRIOSIS, ENDOMETRITIS A medical condition in which the mucous membrane (endometrium) that normally lines only the womb is present and functioning in the ovaries or elsewhere in the body.		IC	
					ENLARGED LIVER <i>see Liver Disease</i>			
267	2	25		18	EPIDIDYMITIS Inflammation of the epididymis, a structure within the scrotum attached to the backside of the testis.			
089	2	25		4	EPILEPSY, PETIT MAL — <i>also, see Seizures or Convulsions</i> Petit mal – a form of epilepsy with very brief, unannounced lapses in consciousness. A petit mal seizure involves a brief loss of awareness, which can be accompanied by blinking or mouth twitching.	U		U
090	5	60	▲	4	EPILEPSY, GRAND MAL — <i>also, see Seizures or Convulsions</i> Grand mal – a form of epilepsy characterized by tonic-clonic seizures involving two phases -- the tonic phase in which the body becomes rigid, and clonic phase in which there is uncontrolled jerking.	U		U
268	2	25		28	EPSTEIN-BARR VIRUS EBV - best known as the cause of infectious mononucleosis, characterized by fatigue and general malaise.			

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091	2	25		28	ESOPHAGITIS OR ESOPHAGUS STRICTURE Inflammation of the esophagus. The esophagus is that soft tube-like portion of the digestive tract connecting the pharynx with the stomach.		IC	
092	2	30		16	FEMALE DISORDERS Diseases of the female reproductive organs.		IC	
093	2	30		15	FIBROCYSTIC BREAST DISEASE OR MASTITIS An unusual growth of fibrous tissue that contains cystic spaces, occurring particularly in glandular tissue such as the breast.		IC	
094		30		16	FIBROID TUMOR (<i>unoperated</i>) A benign growth composed of fibrous and muscle tissue, especially one that develops in the wall of the womb and is associated with painful and excessive menstrual flow.		IC	
231		25	▲	28	FIBROMYALGIA , MILD A disorder causing aching muscles, sleep disorders, and fatigue, associated with abnormal levels of the brain chemicals that transmit nerve signals (neurotransmitters).			U
232	U				FIBROMYALGIA (<i>moderate to severe</i>) A disorder causing aching muscles, sleep disorders, and fatigue, associated with abnormal levels of the brain chemicals that transmit nerve signals (neurotransmitters).			U
333	2	30		28	FIBROMYOSITIS A syndrome characterized by chronic pain in the muscles and soft tissues surrounding joints, fatigue, and tenderness at specific sites in the body. Also called fibromyalgia syndrome, fibromyositis, fibrositis.	IC		IC

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	T	15			FRACTURE, NO PINS OR PLATES (use conditions #346 through 366)			
346	T	15			Fracture, neck or treatment or complications thereof.			
347	T	15			Fracture, left shoulder, or treatment or complications thereof.			
348	T	15			Fracture, right shoulder, or treatment or complications thereof.			
349	T	15			Fracture, either or both shoulders or treatment or complications thereof.			
350	T	15			Fracture, left upper extremity or treatment or complications thereof.			
351	T	15			Fracture, right upper extremity or treatment or complications thereof.			
352	T	15			Fracture, either or both upper extremities or treatment or complications thereof.			
353	T	15			Fracture, left hand or treatment or complications thereof.			
354	T	15			Fracture, right hand, or treatment or complications thereof.			
355	T	15			Fracture, left lower extremity or treatment or complications thereof.			
356	T	15			Fracture, right lower extremity or treatment or complications thereof.			
357	T	15			Fracture either or both lower extremities or treatment or complications thereof.			
358	T	15			Fracture, left hip or treatment or complications thereof.			
359	T	15			Fracture, right hip or treatment or complications thereof.			
360	T	15			Fracture either or both hips or treatment or complications thereof.			
361	T	15			Fracture, left ankle or treatment or complications thereof.			
362	T	15			Fracture, right ankle or treatment or complications thereof.			
363	T	15			Fracture, either or both ankles or treatment or complications thereof.			
364	T	15			Fracture, left foot or treatment or complications thereof.			
365	T	15			Fracture, right foot or treatment or complications thereof.			
366	T	15			Fracture, either or both feet or treatment or complications thereof.			

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POINT VALUE CONVERSION CHART						
TOTAL POINT VALUE	15-20	21-40	41-60	61-80	81-150	OVER 150
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CONDITION NUMBER	RECOVERY PERIOD	POINTS	APR/SBR ONLY	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANLS2 POLICY	CILS POLICY
		25			FRACTURE REQUIRING PIN, PLATE, WIRE, NAIL OR SCREW (use conditions #367 through 388)			
367		25			Fracture or injury to or disease or disorder of the neck.			
368		25			Fracture or injury to or disease or disorder of the left upper extremity.			
369		25			Fracture or injury to or disease or disorder of the right upper extremity.			
370		25			Fracture or injury to or disease or disorder of the either or both upper extremities.			
371		25			Fracture or injury to or disease or disorder of the left hand.			
372		25			Fracture or injury to or disease or disorder of the right hand.			
373		25			Fracture or injury to or disease or disorder of the either or both hands.			
374		25			Fracture or injury to or disease or disorder of the left lower extremity.			
375		25			Fracture or injury to or disease or disorder of the right lower extremity.			
376		25			Fracture or injury to or disease or disorder of the either or both lower extremities.			
377		25			Fracture or injury to or disease or disorder of the left hip.			
378		25			Fracture or injury to or disease or disorder of the right hip.			
379		25			Fracture or injury to or disease or disorder of the either or both hips.			
380		25			Fracture or injury to or disease or disorder of the left knee.			
381		25			Fracture or injury to or disease or disorder of the right knee.			
382		25			Fracture or injury to or disease or disorder of the either or both knees.			
383		25			Fracture or injury to or disease or disorder of the left foot.			
384		25			Fracture or injury to or disease or disorder of the right foot.			
385		25			Fracture or injury to or disease or disorder of the either or both feet.			
386		25			Fracture or injury to or disease or disorder of the left ankle.			
387		25			Fracture or injury to or disease or disorder of the right ankle.			
388		25			Fracture or injury to or disease or disorder of the either or both ankles.			

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097		30		11	GALL BLADDER DISEASE, GALLSTONES (<i>unoperated</i>) Abnormal composition of bile leads to formation of gallstones, a process termed cholelithiasis. The gallstones cause cholecystitis, inflammation of the gallbladder.			
098	T	15		28	GANGLION CYST A harmless swelling similar to a cyst that forms on a joint or tendon.			
099	2	25		21	GASTRECTOMY Gastrectomy is performed for several reasons, most commonly to remove a malignant tumor or to cure a perforated or bleeding stomach ulcer.		IC	U
044	5	60	▲	28	GASTRIC BYPASS FOR WEIGHT CONTROL (<i>after 1 year</i>) Surgery for the treatment of obesity. <i>also, see Bariatric Surgery</i>			U
269		15		28	GENITAL HERPES A sexually transmitted disease caused by the herpes simplex virus and affecting the genital and anal regions with painful blisters.		U	
100	2	30		18	GENITOURINARY DISORDERS RECURRING Relating to or affecting the genital and urinary organs.		IC	IC
101	2	30		7	GLAUCOMA Eye disorder marked by abnormally high pressure within the eyeball that leads to damage of optic disk and, if not treated, causes impaired vision and sometime blindness.			IC
102		20		10	GOITER (<i>unoperated</i>) Enlargement of the thyroid gland appearing as a swelling of the front of the neck.		IC	IC
271	U				GONORRHEA A sexually transmitted disease that causes inflammation of the genital mucous membrane, burning pain when urinating, and a discharge.		U	U
103	2	25		28	GOUT, GOUTY ARTHRITIS A metabolic disorder mainly affecting men in which excess uric acid is produced and deposited in the joints, causing painful swelling, especially in the toes and feet.			IC
272		20		28	GRAVE'S DISEASE An inflammatory disorder of the thyroid gland commonly associated with protrusion of the eyes.			

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270	U				GUILLAIN-BARRE SYNDROME	U		U
					A disorder characterized by progressive symmetrical paralysis and loss of reflexes, usually beginning in the legs, is progressive, and is usually proceeds from the end of an extremity toward the torso.			
					HARELIP			
					<i>see Cleft Palate</i>			
104	2	25		23	HEADACHES, MIGRAINES			
					A recurrent, throbbing, very painful headache, often affecting one side of the head and sometimes accompanied by vomiting or by distinct warning signs including visual disturbances.			
105	5	40	▲	3	HEART ATTACK, DISEASE OR DISORDER			U
					A sudden, serious, painful, and sometimes fatal interruption of the heart's normal functioning, especially due to a blockage in the coronary artery.			
106	U				HEART PACEMAKER			U
					A battery-operated electrical device inserted into the body to deliver small regular shocks that stimulate the heart to beat in a normal rhythm.			
273	U				HEART STENT			U
					An open tubular structure of stainless steel or plastic used to prevent arteries and other body tubes from becoming blocked by disease.			
222	U				HEART VALVE REPLACEMENT			U
					Heart valve surgery is used to repair or replace diseased heart valves.			
107	U				HEART/CARDIOVASCULAR SURGERY, STENT, SHUNT, BYPASS (CABG), BALLOON SURGERY (<i>Angioplasty</i>)			U
					Shunt – artificially created passage to redirect the circulation of blood or cerebrospinal fluid. For other terms, See specific conditions.			
108	T	15		28	HEMANGIOMA			
					A benign tumor or birthmark consisting of a dense, often raised cluster of blood vessels in the skin.			
109	T	25		28	HEMATEMESIS		IC	
					The vomiting of fresh red blood. The source is generally the upper gastrointestinal tract.			
110	2	25		12	HEMATURIA		IC	IC
					The presence of blood in the urine as a result of injury to or disease of the kidneys, ureters, bladder, or urethra.			

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242	U				HEMOCHROMATOSIS A genetic disorder in which there is excess accumulation of iron in the body leading to damage of many organs, especially the liver and pancreas.		U	U
111		60	▲	2	HEMOPHILIA A disorder linked to a recessive gene on the X-chromosome and occurring almost exclusively in men and boys, in which the blood clots much more slowly than normal, resulting in extensive bleeding from even minor injuries. <i>also, see Bleeder</i>		IC	U
113	2	20		28	HEMORRHOIDS (<i>unoperated</i>) Painful varicose veins in the canal of the anus.			
114	5	30		11	HEPATITIS A A relatively mild form of hepatitis that is caused by a virus and transmitted through contaminated food and water.		U	U
246		30		11	HEPATITIS B A sometimes chronic or fatal form of hepatitis that is caused by a virus and transmitted through contact with infected blood, blood products, and bodily fluids.		U	U
234	U				HEPATITIS C OR CHRONIC HEPATITIS Inflammation of the liver due to the hepatitis C virus (HCV), which is usually spread by blood transfusion, hemodialysis, and needle sticks.		U	U
					HEPATOMEGALY <i>see Liver Disease</i>			
115		30		28	HERNIA (<i>unoperated</i>) A condition in which part of an internal organ projects abnormally through the wall of the cavity that contains it, especially the projection of the intestine from the abdominal cavity.			
327		15		28	HERPES II A viral infection causing small painful blisters and inflammation, most commonly at the junction of skin and mucous membrane in the mouth or nose or in the genitals.		U	U
030	5	40	▲	3	HIGH BLOOD PRESSURE (<i>hospitalized</i>) High pressure (tension) in the arteries. The arteries are the vessels that carry blood from the pumping heart to all of the tissues and organs of the body. A blood pressure level requiring medication is considered high blood pressure.			U

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029	2	25		28	HIGH BLOOD PRESSURE (<i>not hospitalized</i>)			
					High pressure (tension) in the arteries. The arteries are the vessels that carry blood from the pumping heart to all of the tissues and organs of the body. A blood pressure level requiring medication is considered high blood pressure.			
389	5	25			HIP REPLACEMENT OR INJURY TO OR DISEASE OR DISORDER OF THE LEFT HIP.			
390	5	25			HIP REPLACEMENT OR INJURY TO OR DISEASE OR DISORDER OF THE RIGHT HIP.			
391	5	25			HIP REPLACEMENT OR INJURY TO OR DISEASE OR DISORDER OF EITHER OR BOTH HIPS.			
					Surgery in which the diseased ball and socket of the hip joint are completely removed and replaced with artificial materials.			
274		25		28	HISTOPLASMOSIS		IC	
					A disease of the lungs with symptoms resembling flu, caused by the fungus <i>Histoplasma capsulatum</i> .			
117		60	▲	2	HODGKIN'S DISEASE (<i>uninsurable if treated in past year</i>)		U	U
					A type of lymphoma, a cancer that develops in the lymph system, part of the body's immune system. Because there is lymph tissue in many parts of the body, Hodgkin's disease can start in almost any part of the body and can spread to almost any organ or tissue in the body, including the liver, bone marrow, and spleen.			
118	U				HUNTINGTON'S DISEASE	U		U
					A hereditary disorder with mental and physical deterioration leading to death. Although characterized as an "adult-onset" disease, it can affect children as well.			
119	2	20		28	HYDROCELE			
					An abnormal accumulation of watery liquid in a body cavity, especially in the sac around the testes.			
120	U				HYDROCEPHALUS	U		U
					An abnormal increase of cerebrospinal fluid around the brain, resulting in infants in an enlargement of the head because the bones of the skull are still unfused.			
121	5	60	▲	12	HYDRONEPHROSIS			U
					Distention of the kidney with urine. Due to obstruction of urine outflow (for example, by a stone blocking the ureter, the tube going from the kidney to the bladder).			

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122		40	▲	28	HYPERGLYCEMIA An abnormally high level of sugar in the blood.			U
123	2	30		28	HYPOGLYCEMIA Having an abnormally low level of sugar in the blood.			U
					HYPERTENSION <i>see High Blood Pressure</i>			
124	5	60	▲	27	ILEITIS Inflammation of the ileum : The lowest part of the small intestine, located beyond the duodenum and jejunum, just before the large intestine (the colon).		IC	
329	U				ILEOSTOMY Surgical operation of making an opening through the abdominal wall into the ileum, so that waste can be discharged out of the body without passing through the colon.		U	U
					INJURY TO OR DISEASE OR DISORDER OF THE KNEE OR SHOULDER <i>(use conditions #395 through 398)</i>			
395	2	25			Injury to or disease or disorder of the left knee.			
396	2	25			Injury to or disease or disorder of the right knee.			
397	2	25			Injury to or disease or disorder of the left shoulder.			
398	2	25			Injury to or disease or disorder of the right shoulder.			
330	2	25		28	INJURY, TORN LIGAMENT, MUSCLE OR CARTILAGE —			
275	2	25		28	INSOMNIA Inability to fall asleep or to remain asleep long enough to feel rested, especially as a problem continuing over time.			
125	2	25		27	INTESTINAL OBSTRUCTION Any hindrance to the passage of intestinal contents.		IC	
126	2	15		7	IRITIS Inflammation of the iris of the eye.			
235	2	25		13	IRRITABLE BOWEL SYNDROME A condition of the bowel in which there is recurrent pain with constipation or diarrhea or alternating attacks of these.		IC	
317	U				ITP (<i>Ideopathic Thrombocytopenic Purpura</i>)		U	U

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					Now called <i>Immune Thrombocytopenic Purpura</i> : A blood disorder characterized by the destruction of blood platelets due to the presence of antiplatelet autoantibodies. Autoantibodies are antibodies directed against the patient's own cells, in this disorder, the patient's own platelets.			
					JUVENILE ONSET DIABETES			
					<i>see Diabetes, Juvenile Onset</i>			
127	U				KIDNEY FAILURE/INSUFFICIENCY	U	U	U
					Kidney (renal) failure – when your kidneys lose their filtering ability, dangerous levels of fluid and waste accumulate in your body. Renal insufficiency, also called renal failure, is when your kidneys no longer have enough kidney function to maintain a normal state of health.			
128	2	20		12	KIDNEY INFECTION			IC
					Infection of the kidney and the ducts that carry urine away from the kidney (ureters).			
129	5	30		12	KIDNEY REMOVAL		IC	U
					Kidney removal, also called nephrectomy, is a surgical procedure to remove a kidney.			
130	2	25		12	KIDNEY STONES OR COLIC			
					Stones form in the kidney, consisting mainly of phosphates, oxalates, and urates. Colic - a sudden attack of abdominal pain, often caused by spasm, inflammation, or obstruction.			
392	5	25			KNEE REPLACEMENT OR INJURY TO OR DISEASE OR DISORDER OF THE LEFT KNEE.			
393	5	25			KNEE REPLACEMENT OR INJURY TO OR DISEASE OR DISORDER OF THE RIGHT KNEE.			
394	5	25			KNEE REPLACEMENT OR INJURY TO OR DISEASE OR DISORDER OF EITHER OR BOTH KNEES.			
					A surgical procedure in which damaged parts of the knee joint are replaced with artificial parts.			
132	2	25		6	KYPHOSIS			
					A permanent curving of the spine that makes somebody look hunched over.			
					LABYRINTHITIS			
					<i>see Ear Disorder</i>			
044	5	60	▲	28	LAP BAND SURGERY FOR WEIGHT CONTROL (<i>after 1 year</i>)			U

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CONDITION NUMBER	RECOVERY PERIOD	POINTS	APR/SBR ONLY	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANL52 POLICY	CILS POLICY
					Types of surgeries for the treatment of obesity. <i>also, see Bariatric Surgery.</i>			
133		60	▲	2	LEUKEMIA (<i>uninsurable if treated within the past year</i>) A type of cancer in which white blood cells displace normal blood. This leads to infection, shortage of red blood cells (anemia), bleeding, and other disorders, and often proves fatal.		U	U
					LIGAMENT INJURY <i>see Injury</i>			
134	U				LIVER DISEASE, ENLARGED, CIRRHOSIS A chronic progressive disease of the liver characterized by the replacement of healthy cells with scar tissue (fibrosis).	U	U	U
135	2	25		6	LORDOSIS Unusual inward curving of the spine in the lower part of the back.			
136	5	40	▲	5	LUNG DISEASE, SILICOSIS, ANTHRACOSIS Silicosis – a lung disease caused by prolonged inhalation of dust containing silica, and marked by the development of fibrous tissue in the lungs resulting in chronic shortness of breath. Anthracosis – caused by the long-term inhalation of coal dust. Also called black lung.		IC	U
112	2	25		5	LUNG HEMORRHAGE Bleeding or the abnormal flow of blood in the lungs.		IC	U
138	5	45		28	LUPUS, DISCOID A chronic inflammatory condition limited to the skin, caused by an autoimmune disease. An autoimmune disease occurs when the body's tissues are attacked by its own immune system.			U
137	U				LUPUS, SYSTEMIC (<i>SLE -systemic Lupus Erythematosus</i>), OR DISSEMINATED LUPUS A chronic inflammatory condition caused by an autoimmune disease. An autoimmune disease occurs when the body's tissues are attacked by its own immune system. Systemic lupus can cause disease of the skin, heart, lungs, kidneys, joints, and nervous system.	U		U
276	2	25		28	LYME DISEASE			

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					An infectious bacterial disease transmitted by ticks, in which skin rash, fever, and headache precede arthritis and nervous disorder.			
245		60	▲	2	LYMPHOMA, NON HODGKIN'S (<i>uninsurable if treated in past year</i>)		U	U
					Non-Hodgkin's lymphoma is a malignant (cancerous) growth of B or T white blood cells (lymphocytes) in the lymph system. The Non-Hodgkin's lymphomas encompass over 29 types of lymphoma, each a bit different. Cases of the Non-Hodgkin's lymphoma far outweigh cases of Hodgkin's Lymphoma (Disease) - a separate category of lymphatic cancers. <i>also, see Hodgkin's</i>			
243		25		7	MACULAR DEGENERATION	U		U
					Breakdown or damage of the yellowish spot (macula) in the middle of the retina caused by leaking blood vessels. Symptoms include blurry central vision and diminished color perception.			
139	5	30		13	MALABSORPTION SYNDROME		IC	U
					The inadequate absorption of nutrients from digested food in the alimentary canal, especially by the small intestine in celiac disease.			
277	U				MANIC DEPRESSIVE, OBSESSIVE COMPULSIVE DISORDER, PSYCHOSIS, SCHIZOPHRENIA	U	U	U
					Manic depressive - somebody affected by bipolar disorder.			
140	2	25		15	MASTECTOMY, BENIGN		IC	
					The surgical removal of a breast, due to non-cancerous cysts.			
141	2	25		15	MASTITIS, CYSTIC, BENIGN		IC	
					Inflammation of a breast usually as a result of bacterial infection.			
142	2	15		28	MASTOIDITIS			
					Inflammation of the mastoid (a bony protuberance on the skull, found behind the ear).			
278	5	60	▲	8	MELANOMA (<i>uninsurable if treated in past year</i>)		U	U
					A malignant tumor, most often on the skin, that contains dark pigment and develops from a melanin-producing cell (melanocyte).			
					MENIERE'S DISEASE			
					<i>see Ear Disorder</i>			
143	5	45		28	MENINGITIS			U

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					A serious, sometimes fatal illness in which a viral or bacterial infection inflames the meninges, causing symptoms such as severe headaches, vomiting, stiff neck, and high fever.			
144	2	30		16	MENOPAUSE SYNDROME			
					The most common symptoms include hot flashes (often called hot flashes, but the disorder involves red “flushing” of the skin), dryness and thinning of skin and vaginal wall, mood swings and depression, and insomnia.			
279	2	30		16	MENORRHAGIA		IC	
					Abnormally heavy or prolonged bleeding during menstruation.			
145	U				MENTAL RETARDATION	U	U	U
					A term used when a person has certain limitations in mental functioning and in skills such as communicating, taking care of him or herself, and social skills.			
280	5	40	▲	3	MITRAL VALVE PROLAPSE			U
					Drooping down or abnormal bulging of the mitral valve’s cusps backward into the atrium during the contraction of the heart.			
146	T	15		28	MONONUCLEOSIS			
					A serious, sometimes fatal illness in which a viral or bacterial infection inflames the meninges, causing symptoms such as severe headaches, vomiting, stiff neck, and high fever.			
147	U				MULTIPLE SCLEROSIS	U		U
					—			
148	U				MUSCULAR DYSTROPHY OR ATROPHY	U		U
					A condition in which there is gradual wasting and weakening of skeletal muscles.			
149	U				MYASTHENIA GRAVIS	U		U
					A chronic condition of muscle weakness. Myasthenia is an autoimmune disease.			
150	2	25		6	MYELITIS			U
					Inflammation of the spinal cord or bone marrow.			
151	U				MYELOMA		U	U
					A malignant tumor that develops in the blood-cell-producing cells of the bone marrow.			
281	U				MYELOPROLIFERATIVE DISORDER (MDS)	U	U	U

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					MDS is a group of unusual diseases that affect the bone marrow and the blood. The myeloproliferative disorders consist of polycythemia vera, chronic myelogenous leukemia, agnogenic myeloid metaplasia, and essential thrombocythemia.			
282	5	40	▲	3	MYOCARDIAL INFARCTION			U
					The death of a segment of heart muscle, caused by a blood clot in the coronary artery interrupting blood supply.			
283	U				MYOCARDITIS			U
					Acute or chronic inflammation of the heart muscle.			
284	2	25	▲	28	MYOFASCIAL PAIN SYNDROME (MPS)			
					MPS - A condition characterized by chronic pain in the muscle tissues, similar to fibromyalgia. MPS is sometimes the aftermath of injury.			
285	2	25	▲	28	MYOSITIS			U
					Muscle inflammation and soreness.			
152	2	25		4	NARCOLEPSY			U
					A condition characterized by frequent, brief, and uncontrollable bouts of deep sleep, sometimes accompanied by hallucinations and inability to move.			
153	T	30		28	NASAL POLYPS			
					A non-cancerous mass that grows out from the inner lining of the nasal cavity.			
286	5	30		12	NEPHRECTOMY			U
					The surgical removal of a kidney.			
154	5	60	▲	12	NEPHRITIS, NEPHROSIS			U
					Nephritis – severe inflammation of the kidney, caused by infection, degenerative disease, or disease of the blood vessels. Nephrosis – a disease that causes the kidneys to degenerate without inflaming them, especially one that affects the nephrons.			
155	U				NERVOUS MENTAL DISORDERS (IF HOSPITALIZED, INSTITUTIONALIZED, OR DISABLED IN LAST 3 YEARS)	U		U
					A clinically significant behavioral or psychological syndrome or pattern that occurs in an individual and that is associated with present distress or disability.			
287	2	15		28	NEURITIS, NEURALGIA			

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CONDITION NUMBER	RECOVERY PERIOD	POINTS	APR/SBR ONLY	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANLS2 POLICY	CILS POLICY
					Inflammation of a nerve, accompanied by intermittent and often severe pain, loss of reflexes, and muscle shrinkage in a part of their body that a particular nerve runs through, especially when there is no physical change in the nerve itself.			
					NON-HODGKIN'S LYMPHOMA			
					<i>see Lymphoma, Non-Hodgkins</i>			
303	U				OBSESSIVE COMPULSIVE DISORDER, PSYCHOSIS, MANIC DEPRESSIVE, SCHIZOPHRENIA	U		U
					A psychiatric disorder characterized by obsessive thoughts and compulsive behavior, for example, continual washing of the hands prompted by a feeling of uncleanness.			
156	2	20		18	ORCHITIS			
					Inflammation of one or both testicles, usually caused by infection.			
157	U				ORGAN TRANSPLANT (<i>other than cornea</i>)	U	U	U
					Replacement of a diseased, damaged, or missing organ with a donor organ. Such as kidney, heart, liver.			
158	5	25		25	OSTEOARTHRITIS			U
					A form of arthritis characterized by gradual loss of cartilage of the joints, usually affecting people after middle age. Also called degenerative joint disease.			
288	5	25		28	OSTEOCHONDRITIS			
					Condition in which a fragment of bone in a joint is deprived of blood and separates from the rest of the bone, causing soreness and making the joint "give way".			
159	5	45	▲	28	OSTEOMYELITIS			U
					Inflammation of the bone due to infection, for example by the bacteria salmonella or staphylococcus. Osteomyelitis is sometimes a complication of surgery or injury, although infection can also reach bone tissue through the bloodstream.			
289	5	45	▲	28	OSTEOPENIA			IC
					Generally considered the first step along the road to osteoporosis, a serious condition in which bone density is extremely low and bones are porous and prone to shatter.			
160	5	45	▲	28	OSTEOPOROSIS			IC

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CONDITION NUMBER	RECOVERY PERIOD	POINTS	APR/SBR ONLY	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANLS2 POLICY	CILS POLICY
					Thinning of the bones with reduction in bone mass due to depletion of calcium and bone protein. Osteoporosis predisposes a person to fractures, which are often slow to heal and heal poorly.			
					OTITIS MEDIA <i>see Ear Disorder</i>			
161			▲	28	OVERWEIGHT With more weight than is considered healthy for somebody of a specific height, build, or age. <i>see Height/Weight Chart</i>			U
162	U				PAGET'S DISEASE A chronic bone disorder that typically results in enlarged, deformed bones due to excessive breakdown and formation of bone tissue that can cause bones to weaken and may result in bone pain, arthritis, deformities or fractures.	U	U	U
290	5	40	▲	3	PALPITATIONS An irregular or unusually rapid beating of the heart, either because of a medical condition or because of exertion, fear, or anxiety.			U
163	2	30		28	PANCREATITIS, SINGLE EPISODE (<i>if alcohol related, uninsurable</i>) Inflammation of the pancreas (a large elongated glandular organ lying near the stomach).		U	U
164	U				PANCREATITIS-MULTIPLE EPISODES Inflammation of the pancreas (a large elongated glandular organ lying near the stomach. It secretes juices into the small intestine and the hormones insulin, glucagon, and somatostatin into the bloodstream.).		U	U
165	U				PARAPLEGIA Total inability to move both legs and usually the lower part of the trunk, often as a result of disease or injury of the spine.	U		U
166		65	▲	4	PARKINSON'S DISEASE An incurable nervous disorder marked by the symptoms of trembling hands, lifeless face, monotone voice, and a slow, shuffling walk.	U		U
291	2	30		16	PELVIC INFLAMMATORY DISEASE Ascending infection of the female upper genital tract (the female structures above the cervix).		IC	
167	2	25		14	PEPTIC ULCER		IC	

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CONDITION NUMBER	RECOVERY PERIOD	POINTS	APR/SBR ONLY	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANLS2 POLICY	CILS POLICY
					Erosion of the mucous membrane that lines the upper digestive tract, caused by excess secretion of acid in the stomach.			
292	5	40	▲	3	PERICARDITIS			U
					Inflammation of the pericardium (a fibrous membrane that forms a sac surrounding the heart and attached portions of the main blood vessels).			
169	U				PERIPHERAL VASCULAR DISEASE (PVD), PERIPHERAL NEUROPATHY	U		U
					PVD - A disease of blood vessels outside the heart. It affects the peripheral circulation, as opposed to the cardiac circulation. Peripheral Neuropathy – A problem with the functioning of the nerves outside the spinal cord. Symptoms may include numbness, weakness, burning pain and loss of reflexes.			
168	2	25		28	PERITONITIS			
					Inflammation of the membrane that lines the abdomen (peritoneum).			
170	2	30		2	PERNICIOUS ANEMIA		IC	
					A blood disorder caused by inadequate vitamin B12 in the blood. Patients who have this disorder do not produce the substance in the stomach that allows the body to absorb vitamin B12.			
171	T	20		28	PHIMOSIS			
					An abnormal narrowing of the opening in the foreskin to the extent that it cannot be drawn back over the penis. This precludes washing and often leads to irritation and infection.			
236	U				PITUITARY DISORDERS	U	U	U
					Disorders of the pituitary gland - A small oval gland at the base of the brain in vertebrates, producing hormones that control other glands and influence growth of the bone structure, sexual maturing, and general metabolism.			
293	T	20		28	PLEURISY			
					Inflammation of the membrane (pleura) surrounding the lungs, usually involving painful breathing, coughing, and the buildup of fluid in the pleural cavity.			
294	T	20		28	PNEUMONIA			
					An inflammation of one or both lungs, usually caused by infection from a bacterium or virus or, less commonly, by a chemical or physical irritant.			
172	T	15		28	PNEUMOTHORAX			

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					The presence of air or gas in a pleural cavity surrounding the lungs, causing pain and difficulty in breathing.			
295		25		28	POLIOMYELITIS			U
					A severe infectious viral disease, usually affecting children or young adults, that inflames the brainstem and spinal cord, sometimes leading to loss of voluntary movement and muscular wasting.			
296	U				POLYARTHRITIS			U
					Any type of arthritis which involves more than one joint. Polyarthritis is most often caused by an auto-immune disorder such as rheumatoid arthritis, psoriatic arthritis, and lupus erythematosus but can also be caused by infections.			
173	U				POLYCYSTIC KIDNEY DISEASE		U	U
					One of the genetic disorders characterized by the development of innumerable cysts in the kidneys. These cysts are filled with fluid, and replace much of the mass of the kidneys. This reduces kidney function, leading to kidney failure.			
297	U				POLYCYSTIC OVARIAN DISEASE		U	U
					A condition of women characterized by irregular or no menstrual periods, acne, obesity, and excess hair growth.			
174	U				POLYCYTHEMIA VERA		U	U
					An abnormal increase in red blood cells, occurring on its own or in conjunction with other diseases, especially of the respiratory or circulatory systems.			
175	U				POLYMYALGIA RHEUMATICA			U
					A disorder of the muscles and joints of older persons characterized by pain and stiffness, affecting both sides of the body, and involving the shoulders, arms, neck, and buttock areas.			
176	U				POLYNEURITIS			U
					Simultaneous inflammation of several nerves at once.			
177	2	25		28	POLYP		IC	
					A small stalk-shaped growth sticking out from the skin or from a mucous membrane. Polyps are mostly benign, but some become malignant.			
298		25		28	POST- POLIO SYNDROME			
					A constellation of symptoms and signs that appear from 20 to 40 years after the initial polio infection, and at least 10 years after what was thought to be recovery from polio.			
299	2	20		28	PROLAPSED BLADDER			

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CONDITION NUMBER	RECOVERY PERIOD	POINTS	APR/SBR ONLY	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANLS2 POLICY	CILS POLICY
					A prolapsed bladder, also known as a dropped bladder or cystocele (SIS-tuh-seal), is a female urological condition. It occurs when the wall between the bladder and vagina weakens and stretches and lets the bladder droop into the vagina.			
300	2	20		28	PROLAPSED RECTUM			
					The rectum falls, or prolapses, from its normal anatomical position because of a weakening in the surrounding supporting tissues.			
301	2	30		16	PROLAPSED UTERUS			
					A uterus that has moved from its normal position in the abdominal cavity, usually into a lower position.			
178	2	25		18	PROSTATE DISORDER, BENIGN		IC	
					Disorder or inflammation of the gland in males surrounding the urethra at the base of the bladder.			
179	T	20		28	PSORIASIS			
					A skin disease marked by red scaly patches.			
302	U				PSORIATIC ARTHRITIS			U
					Joint inflammation associated with psoriasis. Psoriatic arthritis is a potentially destructive and deforming form of arthritis that affects approximately 10% of persons with psoriasis.			
303	U				PSYCHOSIS, MANIC DEPRESSIVE, OBSESSIVE COMPULSIVE, SCHIZOPHRENIA	U		U
					Psychosis - a psychiatric disorder such as schizophrenia or mania that is marked by delusions, hallucinations, incoherence, and distorted perceptions of reality. For others, see specific condition.			
180	T	25		28	PTERYGIUM			U
					A triangular patch of tissue that obstructs vision by growing over usually the inner side of the eye.			
181	2	30		5	PULMONARY EDEMA, STENOSIS, EMBOLISM			U
					Pulmonary Edema: Fluid in the lungs Pulmonary Stenosis: The pulmonary valve is too tight so that the flow of blood from the right ventricle of the heart into the pulmonary artery is impeded. Pulmonary Embolism: The obstruction of the pulmonary artery or a branch of it leading to the lungs by a blood clot.			
182		40	▲	5	PULMONARY FIBROSIS		IC	U

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					Scarring throughout the lungs which can be caused by many conditions such as, sarcoidosis, hypersensitivity pneumonitis, asbestosis, and certain medications.			
213	5	30		5	PULMONARY TUBERCULOSIS (TB)			U
					TB is an infectious disease of the lungs caused by bacteria whose scientific name is Mycobacterium tuberculosis.			
183	2	25		12	PYELITIS			U
					Inflammation of the part of the kidney (pelvis) from which urine drains into the tube leading to the bladder, sometimes caused by a bacterial infection that may occur during pregnancy.			
184	5	60	▲	12	PYELONEPHRITIS, PYELONEPHROSIS			U
					Inflammation of the kidney, including both the urine-forming and urine-collecting parts.			
304	2	25		28	PYLORIC STENOSIS			
					Narrowing (stenosis) of the outlet of the stomach so that food cannot pass easily from it into the duodenum, resulting in feeding problems and projectile vomiting.			
185	U				QUADRIPLEGIA	U		U
					The inability to move all four limbs or the entire body below the neck.			
186	2	25		28	RADICULITIS			
					Inflammation of the portion of a spinal nerve root between the intervertebral foramen and the nerve plexus.			
187	U				RAYNAUD'S DISEASE/PHENOMENON	U		U
					Raynaud's is an extreme spasm of blood vessels in response to cold or stress. The fingers and/or toes become white and/or blue, and may become red on re-warming.			
188	T	15		28	RECTAL ABSCESS		IC	
					An anorectal abscess is a collection of pus in the anal or rectal region.			
189	2	20		28	RECTOCELE			
					Bulging of the front wall of the rectum into the vagina.			
328	U				REFLEX SYMPATHETIC DYSTROPHY	U		U

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					Reflex sympathetic dystrophy (RSD), also known as complex regional pain syndrome (CRPS), is a chronic, painful, and progressive neurological condition that affects skin, muscles, joints, and bones.			
305	2	25		28	RESTLESS LEG SYNDROME			
					An uncomfortable creeping, crawling, tingling, pulling, twitching, tearing, aching, throbbing, prickling or grabbing sensation in the calves that occurs while sitting or while lying down causing an uncontrollable urge to relieve it by moving the legs.			
306		40		7	RETINITIS PIGMENTOSA			U
					Any one of a large group of inherited disorders in which abnormalities of the photoreceptors (the rods and cones) in the retina lead to progressive visual loss.			
307	5	40	▲	3	RHEUMATIC FEVER			U
					An acute infectious disease that causes a sore throat, fever, pain, swelling in the joints, and often damage to the heart valves. It affects children particularly. Rheumatic fever can cause long-lasting effects in the skin, joints, heart, and brain.			
021		25	▲	28	RHEUMATOID ARTHRITIS, OR SEVERE OR CRIPPLING ARTHRITIS			U
					Autoimmune disease that is characterized by chronic inflammation of the joints and can cause inflammation of tissues in other areas of the body (such as the lungs, heart, and eyes).			
308	U				SARCOID (<i>Boeck's Sarcoid</i>)		U	U
					A disease that results from inflammation of tissues of the body. It can appear in almost any body organ, but most often starts in the lungs or lymph nodes. As sarcoidosis progresses, small lumps, or granulomas, appear in the affected tissues.			
190	5	40	▲	5	SARCOIDOSIS		IC	U
					A disease in which lumps of fibrous tissue and collections of cells (granulomas) appear on the skin and internal organs.			
277	U				SCHIZOPHRENIA, MANIC DEPRESSIVE, OBSESSIVE COMPULSIVE DISORDER, PSYCHOSIS	U		U
					A severe psychiatric disorder with symptoms of emotional instability, detachment from reality, often with delusions and hallucinations, and withdrawal into the self. (For others listed, see specific condition.)			
192	2	25		28	SCIATICA			

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					Pain and tenderness extending from the back of the hip down to the calf, usually caused by a protrusion of vertebral disk substance pressing on the roots of the sciatic nerve.			
191	U				SCLERODERMA			U
					A disease in which the skin becomes progressively hard and thickened.			
193	2	25		6	SCOLIOSIS			
					An excessive, sideways curvature of the spine.			
194	5	60	▲	4	SEIZURES	U		U
					A sudden attack of an illness or of particular symptoms, especially of the kind experienced by people with epilepsy. <i>also, see Epilepsy</i>			
196	T	15		28	SHINGLES			
					A disease of adults caused by the reactivation of chickenpox viruses in a nerve ganglion and resulting in inflammation, pain, and a rash of small skin blisters.			
					SICKLE CELL ANEMIA			
					<i>see Anemia</i>			
					SILACOSIS			
					<i>see Lung Disease</i>			
197	T	15		28	SINUSITIS			
					Inflammation of the membrane lining a sinus of the skull.			
244		25		28	SJOGREN'S SYNDROME			IC
					Classically features a combination of dry eyes, dry mouth, and another disease of the connective tissues, most commonly rheumatoid arthritis.			
045	2	25		28	SKIN CANCER (<i>not melanoma or invasive</i>)		U	IC
					A malignant tumor, most often on the skin, that contains dark pigment.			
310	T	25		28	SKULL Fracture			
					Fracture of the skeletal part of the head, consisting of the cranium, which encases the brain, and the bones of the face and jaws.			
237	2	25		28	SLEEP APNEA			IC
					A temporary cessation of breathing that happens to some people while they are sleeping.			
198	U				SPINA BIFIDA	U		U

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					A congenital condition in which part of the spinal cord or meninges protrudes through a cleft in the spinal column, resulting in partial to total loss of voluntary movement in the lower body.			
311		40		6	SPINAL STENOSIS	U		U
					Narrowing of the spaces in the spine, resulting in compression of the nerve roots or spinal cord by bony spurs or soft tissues, such as disks, in the spinal canal.			
199	5	45	▲	6	SPINE, DEGENERATIVE DISEASE			U
					Degenerative spine disease is a major cause of chronic disability in the adult working population. Spinal degeneration is a normal part of aging, and neck and back pain are one of life's most common infirmities.			
200	5	45	▲	28	SPLENECTOMY		IC	U
					Surgical removal of the spleen (a vascular ductless organ in the left upper abdomen that helps to destroy old red blood cells, form lymphocytes, and store blood).			
201	5	25		6	SPONDYLITIS			
					Inflammation of the vertebrae and the attached disks and ligaments.			
312	5	30		13	SPRUE			
					A tropical disease of unknown origin involving deficient absorption of nutrients from the intestine and marked by persistent diarrhea, weight loss, and anemia.			
203	2	25		24	STASIS ULCER			U
					A condition in which blood is prevented from flowing normally through its channels, causing a sore on the skin that does not heal and results in the destruction of tissue.			
					STOMACH ULCER			
					<i>see Ulcer, Stomach, Peptic or Duodenal</i>			
204	5	40	▲	19	STROKE	IC		U
					A sudden blockage of blood flow to the brain, or rupture of a blood vessel in the brain resulting in loss of consciousness, partial loss of movement, or loss of speech.			
313	U				SUICIDE ATTEMPTS	U	U	U
					Nearly half of all suicides are preceded by an attempt at suicide that does not end in death. Those with a history of such attempts are more likely to eventually end their own lives than those without.			
314	2	15		28	SYNCOPE			

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					A loss of consciousness due to lack of oxygen to the brain.			
205	U				SYPHILIS A serious sexually transmitted disease that affects many body organs and parts, including the genitals, brain, skin, and nervous tissue.	U	U	U
137	U				SYSTEMIC LUPUS ERYTHEMATOSUS (<i>SLE, or Disseminated Lupus</i>) A chronic inflammatory autoimmune disease of connective tissue that occurs especially in women, marked by fever, muscle pain, arthritis, anemia, skin eruptions, pleurisy and kidney disease. <i>also, see Lupus</i>	U	U	U
315	5	40	▲	3	TACHYCARDIA An excessively rapid heartbeat, typically regarded as a heart rate exceeding 100 beats per minute in a resting adult.			U
239	2	25		28	TEMPOROMANDIBULAR JOINT SYNDROME Disorder of the temporo-mandibular joint (TMJ) causing pain usually in front of the ear. Pain in the TMJ can be due to trauma (such as a blow to the face), inflammatory or degenerative arthritis, or by the mandible being pushed back towards the ears whenever the patient chews or swallows.			
206	T	15		28	TENDINITIS Inflammation of a tendon, usually painful and occurring after excessive use, as in a sports injury, and is generally cured by rest.			
207	U				THROMBOANGIITIS OBLITERANS A disease that causes obstruction of the blood vessels of the hands and feet.			U
208	U				THROMBOCYTOPENIA The state of having fewer than the normal number of blood platelets per unit volume of blood, often associated with hemorrhaging.		IC	U
316	U				THROMBOCYTOSIS Thrombocytosis generally either is a reactive process (secondary thrombocytosis) or is caused by a clonal bone marrow (myeloproliferative) disorder; the latter category includes essential thrombocythemia.		IC	U
318	U				THROMBOENDARTERECTOMY An operation to remove a thrombus along with the inner lining of the artery and atheromatous material from an occluded artery.			U
209	2	25		17	THROMBOPHLEBITIS			U

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TOTAL POINT VALUE	15-20	21-40	41-60	61-80	81-150	OVER 150
SBR	A (page 52)	B (page 53)	C (page 54)	D (page 55)	E (page 56)	Uninsurable
APR	F (page 57)	G (page 58)	H (page 59)	I (page 60)	J (page 61)	

CONDITION NUMBER	RECOVERY PERIOD	POINTS	APR/SBR ONLY	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANLS2 POLICY	CILS POLICY
					Inflammation of a vein with the formation of a blood clot or thrombus.			
210	2	25		26	THROMBOSIS	U		U
					The presence of one or more blood clots that may partially or completely block an artery, and flow to the heart or brain, or a vein.			
211	2	20		10	THYROID DISEASE (UNOPERATED)		U	
					An endocrine gland located in the neck that secretes the hormones responsible for controlling metabolism and growth.			
319	T	25		28	TIC DOULOUREUX			U
					A sudden involuntary spasmodic muscular contraction, especially of facial, neck, or shoulder muscles, which may become more pronounced when somebody is stressed.			
212	T	15		28	TONSILLITIS			
					Inflammation of the tonsils, caused either by bacteria or a virus, which makes the throat very sore and can lead to fever and earache.			
320		30		28	TOURETTE'S SYNDROME (IF UNDER GOOD CONTROL)	U		U
					A condition in which somebody experiences multiple tics and twitches, and utters involuntary vocal grunts and obscene speech.			
321	5	40	▲	19	TRANSIENT ISCHEMIC ATTACK	IC		U
					Sudden failure of the brain to work properly as a result of a temporary reduction of blood supply (ischemia).			
240	2	25		28	TREMOR			U
					Involuntary trembling or quivering.			
322	T	25		28	TRIGEMINAL NEURALGIA			
					A condition involving recurring sudden sharp pain in the face along the branches of the trigeminal nerve. Also called tic or tic douloureux.			
214	5	30		28	TUBERCULOSIS OTHER THAN LUNGS		IC	U
					An infectious disease that causes small rounded swellings (tubercles) to form on mucous membranes.			
215	2	25		20	TUMOR OR CYST, NON MALIGNANT, UNOPERATED		IC	
					Benign tumor – An abnormal uncontrolled growth or mass of body cells, which has no physiological function. Cyst – a closed, usually spherical, membranous sac that develops abnormally in tissue and contains fluid or semisolid material.			
216	2	25		14	ULCER, STOMACH, PEPTIC AND OR DUODENAL		IC	

APR/SBR ONLY	“▲”	APR/SBR Mandatory for this health condition – <i>Cannot be issued with EBR Exclusion Benefit Rider</i>
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POINT VALUE CONVERSION CHART						
TOTAL POINT VALUE	15-20	21-40	41-60	61-80	81-150	OVER 150
SBR	A (page 52)	B (page 53)	C (page 54)	D (page 55)	E (page 56)	Uninsurable
APR	F (page 57)	G (page 58)	H (page 59)	I (page 60)	J (page 61)	

CONDITION NUMBER	RECOVERY PERIOD	POINTS	APR/SBR ONLY	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANLS2 POLICY	CILS POLICY
					A slow-healing sore on the surface of the membrane lining the stomach, duodenum or other part of the digestive tract.			
217		60	▲	27	ULCERATIVE COLITIS		U	U
					Inflammation of the walls of the bowel accompanied by the formation of ulcers. <i>also, see Colitis</i>			
219	U				UREMIA			
					A form of blood poisoning caused by the accumulation in the blood of products that are normally eliminated in the urine. Also called azotemia.			
220	2	20		12	URETHRAL STRICTURE, URETHRITIS, URETHEROCELE		IC	U
					Urethritis - inflammation of the urethra, usually caused by infection.			
218	2	30		12	URINARY TRACT DISORDERS, RECURRING		IC	IC
					The urinary system is the organ system that produces, stores, and carries urine. It includes two kidneys, two ureters, the urinary bladder, two sphincter muscles, and the urethra.			
221	T	15		28	URTICARIA			
					A skin rash, usually occurring as an allergic reaction, that is marked by itching and small pale or red swellings and often lasts for a few days.			
223	2	25		17	VARICOSE VEINS, VARICOSE ULCER, OR PHLEBITIS			U
					A vein that has become abnormally swollen and knotted as a result of defective valves.			
323	U				VENEREAL DISEASE	U	U	U
					A sexually transmitted disease, for example, syphilis or gonorrhea.			
324	2	15		28	VERTIGO	U		
					A condition in which somebody feels a sensation of whirling or tilting that causes a loss of balance.			
224	U				WHEELCHAIR OR WALKER REQUIRED FOR MOVEMENT	U		U

APR/SBR ONLY	“▲”	APR/SBR Mandatory for this health condition – <i>Cannot be issued with EBR Exclusion Benefit Rider</i>
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POINT VALUE CONVERSION CHART						
TOTAL POINT VALUE	15-20	21-40	41-60	61-80	81-150	OVER 150
SBR	A (page 52)	B (page 53)	C (page 54)	D (page 55)	E (page 56)	Uninsurable
APR	F (page 57)	G (page 58)	H (page 59)	I (page 60)	J (page 61)	

CONDITION NUMBER	RECOVERY PERIOD	POINTS	APR/SBR ONLY	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANLS2 POLICY	CILS POLICY
					Physical or mental impairment requiring the use of wheelchair or walker for mobility.			
325	T	15		28	WHIPLASH			
					Injury to the muscles, ligaments, vertebrae, or nerves of the neck caused when the head is suddenly thrown forward and then sharply back.			
326	5	40	▲	3	WOLFF-PARKINSON-WHITE SYNDROME			U
					Paroxysmal tachycardia or atrial fibrillation in which the EKG displays a short P-R interval and a wide QRS complex - conduction defect deviating from what is normal or desirable.			

APR/SBR ONLY	“▲”	APR/SBR Mandatory for this health condition – <i>Cannot be issued with EBR Exclusion Benefit Rider</i>
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POINT VALUE CONVERSION CHART						
TOTAL POINT VALUE	15-20	21-40	41-60	61-80	81-150	OVER 150
SBR	A (page 52)	B (page 53)	C (page 54)	D (page 55)	E (page 56)	Uninsurable
APR	F (page 57)	G (page 58)	H (page 59)	I (page 60)	J (page 61)	

RIDERS

APPLICANTS ARE ELIGIBLE FOR THE SBR ON HIXC AND HMXC.

- SBR coverage at rated premium is optional unless an individual has more than three conditions which would require riding, or has any condition for which the SBR is mandatory. See **Condition Point Value Table**.
- Although one family member can be issued with SBR coverage while another family member is issued with an Exclusion rider on the same policy, both SBR coverage and an Exclusion rider cannot be issued for different conditions on one individual in the same policy, except Avocation exclusions.
- The SBR program provides opportunities for both the Agent and the Insured. For the Insured, it is an opportunity to obtain **limited** coverage for existing conditions. For the Agent, it is an opportunity to sell this coverage for the additional premium and earn additional commissions.
- If there is any health history on any family member the Agent should clearly indicate if SBR coverage is desired. Otherwise, delay will ensue while we check with the Agent to find out whether the opportunity for SBR coverage was not simply overlooked.
- Completed Rated Premium Worksheets (U-1280) are required for each Applicant applying for the SBR or APR.
- The Select Benefit Rider limits the regular policy benefits only for the individual's conditions named in the rider as follows:
 1. Loss for the named condition is not covered prior to the expiration of any waiting period set forth in the policy, and in no event less than 180 days after the effective date of the rider.
 2. Regular policy benefits are reduced 25% for the named conditions.

The SBR is not available with **FOUNDATION Signature Series™** (policy form MMGAP)

THE SBR IS NOT APPROVED IN:

CALIFORNIA▼,
IDAHO▼,
MARYLAND▼, OR
OREGON.

- ▼ Applicants in CA, ID or MD with existing health conditions or health histories may be issued policies without SBR or EBR exclusions or limitations. **Additional Premium Rider Premium Conversion tables F-J apply.**

RIDERS NUMBER LIST

1. Any disease or disorder of the remaining portion of the ...
2. ... or disease or disorder of the blood or blood forming organs.
3. ... or disease or disorder of the heart or circulatory system.
4. ... or disease or disorder of the central nervous system.
5. ... or disease or disorder of the respiratory tract.
6. ... or injury to or disease or disorder of the spine.
7. ... or disease or disorder of the eyes.
8. Cancer or malignant tumor, or growth.
9. ... or injury to or disease or disorder of the...
10. ... or disease or disorder of the thyroid.
11. ... or disease or disorder of the biliary tract.
12. ... or disease or disorder of the urinary tract.
13. ... or disease or disorder of the gastrointestinal tract.
14. Ulcers or disease or disorder of the stomach, pylorus or duodenum.
15. ... or disease or disorder of the breasts.
16. ... or disease or disorder of the female reproductive organs.
17. Varicose veins, phlebitis or thrombosis.
18. ... or disease or disorder of the genitourinary tract.
19. ... or disease or disorder of the heart or circulatory system or central nervous system.
20. ... or cyst or growth.
21. ... or disease or disorder of the stomach, pylorus or duodenum.
22. ... or disease or disorder of the cardiorenal system.
23. Headaches, or migraine.
24. Stasis Ulcer, varicose veins
25. Osteoarthritis or degenerative joint disease.
26. ... or disease or disorder of the circulatory system.
27. ... or disease or disorder of the intestinal tract.
28. ... or treatment or complications thereof.
29. Said Condition.
30. ... or disease or disorder of the ears.

EXAMPLE SELECT BENEFIT RIDER FORM (SBRG)

6520357

UNITED AMERICAN INSURANCE COMPANY

A DELAWARE STOCK COMPANY • ADMINISTRATIVE OFFICES: MCKINNEY, TEXAS

SELECT BENEFIT RIDER

This rider is made a part of the policy to which it is attached. It is subject to all provisions, conditions, exclusions and limitations of the policy which are not in conflict with those of this rider.

Effective date (same as policy effective date if no date shown):

Rider Premium (included in the policy premium if no amount shown): \$ for months

This rider applies to (Insured if no one shown): **Poly C. Holder**

Maximum Benefits: Not applicable

In consideration of the application and the payment of the premium for this rider and in consideration of the issue or the renewal of the policy to which this rider is attached, it is understood and agreed that benefits payable under the policy for loss resulting from:

(Note: Medical conditions are listed here.)

(Herein called such named conditions) shall be and are modified as follows:

1. **WAITING PERIOD:** No benefits are payable for loss due to such named conditions which commences prior to the expiration of any applicable waiting period set forth in the policy or less than 180 days after the effective date of this rider.
2. **REDUCED BENEFITS:** Benefits otherwise provided under the policy, for any loss resulting from such named conditions, are reduced Twenty-Five (25%).
2. **MAXIMUM BENEFITS:** The total of benefits payable under the policy during its continuance for all losses resulting from such named conditions, is limited to the amount of the Maximum Benefits shown above irrespective of any reinstatement(s) of the policy.

Secretary

President

Accepted by: _____

Date: _____

SBRG

EXAMPLE EXCLUSIONARY RIDER FORM (EBRG)

UNITED AMERICAN INSURANCE COMPANY
A DELAWARE STOCK COMPANY * ADMINISTRATIVE OFFICES: MCKINNEY, TEXAS
P.O. BOX 8080, MCKINNEY, TEXAS 75070-8080 (972) 529-5085

EXCLUSIONARY RIDER

This rider is made a part of the policy to which it is attached. It is subject to all provisions, conditions, exclusions and limitations of the policy, which are not in conflict with those of this rider.

Effective Date (same as policy effective date if no date shown): 1-1-08

This rider applies to (Insured if no one shown): Poly C. Holder

In consideration of the issue or the renewal of the policy to which this rider is attached, it is understood and agreed that We will not pay benefits under the policy for loss resulting from the following:

(Note: Medical conditions are listed here.)

Secretary

President

EBRG

EXAMPLE RATED PREMIUM NOTICE (RPN)

UNITED AMERICAN INSURANCE COMPANY
A DELAWARE STOCK COMPANY * ADMINISTRATIVE OFFICES: MCKINNEY, TEXAS

RATED PREMIUM NOTICE

This notice provides information on the health condition(s) that caused your policy to be issued with a rated premium.

EFFECTIVE DATE: _____
(Same as Policy Effective Date if no date shown above)

ADDITIONAL PREMIUM: \$ _____ for _____ months
(Included in the policy premium if no amount shown)

THIS RIDER APPLIES TO: _____
(Insured if no one shown)

In the course of reviewing your application for health insurance, certain information provided by you or obtained by the company affected the premium rate for your policy. The following condition(s) were noted and may be responsible for the level of your premium:

[NOTE: Condition or Conditions are listed here]

The policy is issued with no limitations regarding the health conditions that will be covered. Please review your policy for the complete description of your coverage

SECRETARY

PRESIDENT

RPN

SELECT BENEFIT RIDER PREMIUM CONVERSION TABLES

SELECT BENEFIT RIDER TABLE A 15-20 POINTS TOTAL

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 1	11	6	3	1
2	22	11	6	2
3	44	23	12	4
4	55	29	15	5
5	66	34	17	6
6	77	40	20	7
7	88	46	23	8
8	110	57	29	10
9	121	63	32	11
10	132	69	35	12
\$ 11	143	74	38	13
12	165	86	44	15
13	176	92	47	16
14	187	97	50	17
15	198	103	52	18
16	209	109	55	19
17	231	120	61	21
18	242	126	64	22
19	253	132	67	23
20	264	137	70	24
\$ 21	275	143	73	25
22	297	154	79	27
23	308	160	82	28
24	319	166	85	29
25	330	172	87	30
26	341	177	90	31
27	363	189	96	33
28	374	194	99	34
29	385	200	102	35
30	396	206	105	36
\$ 31	418	217	111	38
32	429	223	114	39
33	440	229	117	40
34	451	235	120	41
35	462	240	122	42
36	484	252	128	44
37	495	257	131	45
38	506	263	134	46
39	517	269	137	47
40	528	275	140	48
\$ 41	550	286	146	50
42	561	292	149	51
43	572	297	152	52
44	583	303	154	53
45	594	309	157	54
46	616	320	163	56
47	627	326	166	57
48	638	332	169	58
49	649	337	172	59
50	671	349	178	61

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 51	682	355	181	62
52	693	360	184	63
53	704	366	187	64
54	715	372	189	65
55	737	383	195	67
56	748	389	198	68
57	759	395	201	69
58	770	400	204	70
59	781	406	207	71
60	803	418	213	73
\$ 61	814	423	216	74
62	825	429	219	75
63	836	435	222	76
64	847	440	224	77
65	869	452	230	79
66	880	458	233	80
67	891	463	236	81
68	902	469	239	82
69	913	475	242	83
70	935	486	248	85
\$ 71	946	492	251	86
72	957	498	254	87
73	968	503	257	88
74	990	515	262	90
75	1,001	521	265	91
76	1,012	526	268	92
77	1,023	532	271	93
78	1,034	538	274	94
79	1,056	549	280	96
80	1,067	555	283	97
\$ 81	1,078	561	286	98
82	1,089	566	289	99
83	1,100	572	292	100
84	1,122	583	297	102
85	1,133	589	300	103
86	1,144	595	303	104
87	1,155	601	306	105
88	1,166	606	309	106
89	1,188	618	315	108
90	1,199	623	318	109
\$ 91	1,210	629	321	110
92	1,221	635	324	111
93	1,243	646	329	113
94	1,254	652	332	114
95	1,265	658	335	115
96	1,276	664	338	116
97	1,287	669	341	117
98	1,309	681	347	119
99	1,320	686	350	120
100	1,331	692	353	121
\$ 110	1,463	761	388	133
120	1,595	829	423	145
130	1,727	898	458	157
140	1,859	967	493	169
150	2,002	1,041	531	182
160	2,134	1,110	566	194
170	2,266	1,178	600	206
180	2,398	1,247	635	218
190	2,530	1,316	670	230
200	2,662	1,384	705	242

SELECT BENEFIT RIDER

TABLE B

21-40 POINTS TOTAL

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 1	22	11	6	2
2	33	17	9	3
3	55	29	15	5
4	66	34	17	6
5	88	46	23	8
6	99	51	26	9
7	121	63	32	11
8	132	69	35	12
9	154	80	41	14
10	165	86	44	15
\$ 11	187	97	50	17
12	198	103	52	18
13	220	114	58	20
14	231	120	61	21
15	253	132	67	23
16	264	137	70	24
17	286	149	76	26
18	297	154	79	27
19	319	166	85	29
20	330	172	87	30
\$ 21	352	183	93	32
22	363	189	96	33
23	385	200	102	35
24	396	206	105	36
25	418	217	111	38
26	429	223	114	39
27	451	235	120	41
28	462	240	122	42
29	484	252	128	44
30	495	257	131	45
\$ 31	517	269	137	47
32	528	275	140	48
33	550	286	146	50
34	561	292	149	51
35	583	303	154	53
36	594	309	157	54
37	616	320	163	56
38	627	326	166	57
39	649	337	172	59
40	660	343	175	60
\$ 41	682	355	181	62
42	693	360	184	63
43	715	372	189	65
44	726	378	192	66
45	748	389	198	68
46	759	395	201	69
47	781	406	207	71
48	792	412	210	72
49	814	423	216	74
50	836	435	222	76

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 51	847	440	224	77
52	869	452	230	79
53	880	458	233	80
54	902	469	239	82
55	913	475	242	83
56	935	486	248	85
57	946	492	251	86
58	968	503	257	88
59	979	509	259	89
60	1,001	521	265	91
\$ 61	1,012	526	268	92
62	1,034	538	274	94
63	1,045	543	277	95
64	1,067	555	283	97
65	1,078	561	286	98
66	1,100	572	292	100
67	1,111	578	294	101
68	1,133	589	300	103
69	1,144	595	303	104
70	1,166	606	309	106
\$ 71	1,177	612	312	107
72	1,199	623	318	109
73	1,210	629	321	110
74	1,232	641	326	112
75	1,243	646	329	113
76	1,265	658	335	115
77	1,276	664	338	116
78	1,298	675	344	118
79	1,309	681	347	119
80	1,331	692	353	121
\$ 81	1,342	698	356	122
82	1,364	709	361	124
83	1,375	715	364	125
84	1,397	726	370	127
85	1,408	732	373	128
86	1,430	744	379	130
87	1,441	749	382	131
88	1,463	761	388	133
89	1,474	766	391	134
90	1,496	778	396	136
\$ 91	1,507	784	399	137
92	1,529	795	405	139
93	1,540	801	408	140
94	1,562	812	414	142
95	1,573	818	417	143
96	1,595	829	423	145
97	1,606	835	426	146
98	1,628	847	431	148
99	1,639	852	434	149
100	1,661	864	440	151
\$ 110	1,826	950	484	166
120	1,991	1,035	528	181
130	2,156	1,121	571	196
140	2,321	1,207	615	211
150	2,497	1,298	662	227
160	2,662	1,384	705	242
170	2,827	1,470	749	257
180	2,992	1,556	793	272
190	3,157	1,642	837	287
200	3,322	1,727	880	302

SELECT BENEFIT RIDER TABLE C 41-60 POINTS TOTAL

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 1	22	11	6	2
2	44	23	12	4
3	55	29	15	5
4	77	40	20	7
5	99	51	26	9
6	121	63	32	11
7	143	74	38	13
8	165	86	44	15
9	176	92	47	16
10	198	103	52	18
\$ 11	220	114	58	20
12	242	126	64	22
13	264	137	70	24
14	275	143	73	25
15	297	154	79	27
16	319	166	85	29
17	341	177	90	31
18	363	189	96	33
19	385	200	102	35
20	396	206	105	36
\$ 21	418	217	111	38
22	440	229	117	40
23	462	240	122	42
24	484	252	128	44
25	506	263	134	46
26	517	269	137	47
27	539	280	143	49
28	561	292	149	51
29	583	303	154	53
30	605	315	160	55
\$ 31	616	320	163	56
32	638	332	169	58
33	660	343	175	60
34	682	355	181	62
35	704	366	187	64
36	726	378	192	66
37	737	383	195	67
38	759	395	201	69
39	781	406	207	71
40	803	418	213	73
\$ 41	825	429	219	75
42	836	435	222	76
43	858	446	227	78
44	880	458	233	80
45	902	469	239	82
46	924	480	245	84
47	946	492	251	86
48	957	498	254	87
49	979	509	259	89
50	1,001	521	265	91

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 51	1,023	532	271	93
52	1,045	543	277	95
53	1,056	549	280	96
54	1,078	561	286	98
55	1,100	572	292	100
56	1,122	583	297	102
57	1,144	595	303	104
58	1,166	606	309	106
59	1,177	612	312	107
60	1,199	623	318	109
\$ 61	1,221	635	324	111
62	1,243	646	329	113
63	1,265	658	335	115
64	1,276	664	338	116
65	1,298	675	344	118
66	1,320	686	350	120
67	1,342	698	356	122
68	1,364	709	361	124
69	1,386	721	367	126
70	1,397	726	370	127
\$ 71	1,419	738	376	129
72	1,441	749	382	131
73	1,463	761	388	133
74	1,485	772	394	135
75	1,507	784	399	137
76	1,518	789	402	138
77	1,540	801	408	140
78	1,562	812	414	142
79	1,584	824	420	144
80	1,606	835	426	146
\$ 81	1,617	841	429	147
82	1,639	852	434	149
83	1,661	864	440	151
84	1,683	875	446	153
85	1,705	887	452	155
86	1,727	898	458	157
87	1,738	904	461	158
88	1,760	915	466	160
89	1,782	927	472	162
90	1,804	938	478	164
\$ 91	1,826	950	484	166
92	1,837	955	487	167
93	1,859	967	493	169
94	1,881	978	498	171
95	1,903	990	504	173
96	1,925	1,001	510	175
97	1,947	1,012	516	177
98	1,958	1,018	519	178
99	1,980	1,030	525	180
100	2,002	1,041	531	182
\$ 110	2,200	1,144	583	200
120	2,398	1,247	635	218
130	2,607	1,356	691	237
140	2,805	1,459	743	255
150	3,003	1,562	796	273
160	3,201	1,665	848	291
170	3,399	1,767	901	309
180	3,608	1,876	956	328
190	3,806	1,979	1,009	346
200	4,004	2,082	1,061	364

SELECT BENEFIT RIDER

TABLE D

61-80 POINTS TOTAL

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 1	22	11	6	2
2	44	23	12	4
3	77	40	20	7
4	99	51	26	9
5	121	63	32	11
6	143	74	38	13
7	165	86	44	15
8	187	97	50	17
9	220	114	58	20
10	242	126	64	22
\$ 11	264	137	70	24
12	286	149	76	26
13	308	160	82	28
14	341	177	90	31
15	363	189	96	33
16	385	200	102	35
17	407	212	108	37
18	429	223	114	39
19	451	235	120	41
20	484	252	128	44
\$ 21	506	263	134	46
22	528	275	140	48
23	550	286	146	50
24	572	297	152	52
25	605	315	160	55
26	627	326	166	57
27	649	337	172	59
28	671	349	178	61
29	693	360	184	63
30	715	372	189	65
\$ 31	748	389	198	68
32	770	400	204	70
33	792	412	210	72
34	814	423	216	74
35	836	435	222	76
36	858	446	227	78
37	891	463	236	81
38	913	475	242	83
39	935	486	248	85
40	957	498	254	87
\$ 41	979	509	259	89
42	1,012	526	268	92
43	1,034	538	274	94
44	1,056	549	280	96
45	1,078	561	286	98
46	1,100	572	292	100
47	1,122	583	297	102
48	1,155	601	306	105
49	1,177	612	312	107
50	1,199	623	318	109

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 51	1,221	635	324	111
52	1,243	646	329	113
53	1,276	664	338	116
54	1,298	675	344	118
55	1,320	686	350	120
56	1,342	698	356	122
57	1,364	709	361	124
58	1,386	721	367	126
59	1,419	738	376	129
60	1,441	749	382	131
\$ 61	1,463	761	388	133
62	1,485	772	394	135
63	1,507	784	399	137
64	1,540	801	408	140
65	1,562	812	414	142
66	1,584	824	420	144
67	1,606	835	426	146
68	1,628	847	431	148
69	1,650	858	437	150
70	1,683	875	446	153
\$ 71	1,705	887	452	155
72	1,727	898	458	157
73	1,749	909	463	159
74	1,771	921	469	161
75	1,804	938	478	164
76	1,826	950	484	166
77	1,848	961	490	168
78	1,870	972	496	170
79	1,892	984	501	172
80	1,914	995	507	174
\$ 81	1,947	1,012	516	177
82	1,969	1,024	522	179
83	1,991	1,035	528	181
84	2,013	1,047	533	183
85	2,035	1,058	539	185
86	2,057	1,070	545	187
87	2,090	1,087	554	190
88	2,112	1,098	560	192
89	2,134	1,110	566	194
90	2,156	1,121	571	196
\$ 91	2,178	1,133	577	198
92	2,211	1,150	586	201
93	2,233	1,161	592	203
94	2,255	1,173	598	205
95	2,277	1,184	603	207
96	2,299	1,195	609	209
97	2,321	1,207	615	211
98	2,354	1,224	624	214
99	2,376	1,236	630	216
100	2,398	1,247	635	218
\$ 110	2,640	1,373	700	240
120	2,882	1,499	764	262
130	3,113	1,619	825	283
140	3,355	1,745	889	305
150	3,597	1,870	953	327
160	3,839	1,996	1,017	349
170	4,081	2,122	1,081	371
180	4,312	2,242	1,143	392
190	4,554	2,368	1,207	414
200	4,796	2,494	1,271	436

SELECT BENEFIT RIDER
TABLE E
81-150 POINTS TOTAL

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 1	33	17	9	3
2	55	29	15	5
3	88	46	23	8
4	121	63	32	11
5	143	74	38	13
6	176	92	47	16
7	209	109	55	19
8	231	120	61	21
9	264	137	70	24
10	297	154	79	27
\$ 11	319	166	85	29
12	352	183	93	32
13	374	194	99	34
14	407	212	108	37
15	440	229	117	40
16	462	240	122	42
17	495	257	131	45
18	528	275	140	48
19	550	286	146	50
20	583	303	154	53
\$ 21	616	320	163	56
22	638	332	169	58
23	671	349	178	61
24	704	366	187	64
25	726	378	192	66
26	759	395	201	69
27	792	412	210	72
28	814	423	216	74
29	847	440	224	77
30	880	458	233	80
\$ 31	902	469	239	82
32	935	486	248	85
33	957	498	254	87
34	990	515	262	90
35	1,023	532	271	93
36	1,045	543	277	95
37	1,078	561	286	98
38	1,111	578	294	101
39	1,133	589	300	103
40	1,166	606	309	106
\$ 41	1,199	623	318	109
42	1,221	635	324	111
43	1,254	652	332	114
44	1,287	669	341	117
45	1,309	681	347	119
46	1,342	698	356	122
47	1,375	715	364	125
48	1,397	726	370	127
49	1,430	744	379	130
50	1,463	761	388	133

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 51	1,485	772	394	135
52	1,518	789	402	138
53	1,540	801	408	140
54	1,573	818	417	143
55	1,606	835	426	146
56	1,628	847	431	148
57	1,661	864	440	151
58	1,694	881	449	154
59	1,716	892	455	156
60	1,749	909	463	159
\$ 61	1,782	927	472	162
62	1,804	938	478	164
63	1,837	955	487	167
64	1,870	972	496	170
65	1,892	984	501	172
66	1,925	1,001	510	175
67	1,958	1,018	519	178
68	1,980	1,030	525	180
69	2,013	1,047	533	183
70	2,046	1,064	542	186
\$ 71	2,068	1,075	548	188
72	2,101	1,093	557	191
73	2,123	1,104	563	193
74	2,156	1,121	571	196
75	2,189	1,138	580	199
76	2,211	1,150	586	201
77	2,244	1,167	595	204
78	2,277	1,184	603	207
79	2,299	1,195	609	209
80	2,332	1,213	618	212
\$ 81	2,365	1,230	627	215
82	2,387	1,241	633	217
83	2,420	1,258	641	220
84	2,453	1,276	650	223
85	2,475	1,287	656	225
86	2,508	1,304	665	228
87	2,541	1,321	673	231
88	2,563	1,333	679	233
89	2,596	1,350	688	236
90	2,629	1,367	697	239
\$ 91	2,651	1,379	703	241
92	2,684	1,396	711	244
93	2,706	1,407	717	246
94	2,739	1,424	726	249
95	2,772	1,441	735	252
96	2,794	1,453	740	254
97	2,827	1,470	749	257
98	2,860	1,487	758	260
99	2,882	1,499	764	262
100	2,915	1,516	772	265
\$ 110	3,212	1,670	851	292
120	3,498	1,819	927	318
130	3,795	1,973	1,006	345
140	4,081	2,122	1,081	371
150	4,378	2,277	1,160	398
160	4,664	2,425	1,236	424
170	4,961	2,580	1,315	451
180	5,247	2,728	1,390	477
190	5,544	2,883	1,469	504
200	5,830	3,032	1,545	530

ADDITIONAL PREMIUM RIDER PREMIUM CONVERSION TABLES

ADDITIONAL PREMIUM RIDER TABLE F 15-20 POINTS TOTAL

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 1	11	6	3	1
2	33	17	9	3
3	44	23	12	4
4	55	29	15	5
5	66	34	17	6
6	88	46	23	8
7	99	51	26	9
8	110	57	29	10
9	121	63	32	11
10	143	74	38	13
\$ 11	154	80	41	14
12	165	86	44	15
13	176	92	47	16
14	198	103	52	18
15	209	109	55	19
16	220	114	58	20
17	231	120	61	21
18	253	132	67	23
19	264	137	70	24
20	275	143	73	25
\$ 21	286	149	76	26
22	308	160	82	28
23	319	166	85	29
24	330	172	87	30
25	352	183	93	32
26	363	189	96	33
27	374	194	99	34
28	385	200	102	35
29	407	212	108	37
30	418	217	111	38
\$ 31	429	223	114	39
32	440	229	117	40
33	462	240	122	42
34	473	246	125	43
35	484	252	128	44
36	495	257	131	45
37	517	269	137	47
38	528	275	140	48
39	539	280	143	49
40	550	286	146	50
\$ 41	572	297	152	52
42	583	303	154	53
43	594	309	157	54
44	605	315	160	55
45	627	326	166	57
46	638	332	169	58
47	649	337	172	59
48	660	343	175	60
49	682	355	181	62
50	693	360	184	63

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 51	704	366	187	64
52	726	378	192	66
53	737	383	195	67
54	748	389	198	68
55	759	395	201	69
56	781	406	207	71
57	792	412	210	72
58	803	418	213	73
59	814	423	216	74
60	836	435	222	76
\$ 61	847	440	224	77
62	858	446	227	78
63	869	452	230	79
64	891	463	236	81
65	902	469	239	82
66	913	475	242	83
67	924	480	245	84
68	946	492	251	86
69	957	498	254	87
70	968	503	257	88
\$ 71	979	509	259	89
72	1,001	521	265	91
73	1,012	526	268	92
74	1,023	532	271	93
75	1,045	543	277	95
76	1,056	549	280	96
77	1,067	555	283	97
78	1,078	561	286	98
79	1,100	572	292	100
80	1,111	578	294	101
\$ 81	1,122	583	297	102
82	1,133	589	300	103
83	1,155	601	306	105
84	1,166	606	309	106
85	1,177	612	312	107
86	1,188	618	315	108
87	1,210	629	321	110
88	1,221	635	324	111
89	1,232	641	326	112
90	1,243	646	329	113
\$ 91	1,265	658	335	115
92	1,276	664	338	116
93	1,287	669	341	117
94	1,298	675	344	118
95	1,320	686	350	120
96	1,331	692	353	121
97	1,342	698	356	122
98	1,353	704	359	123
99	1,375	715	364	125
100	1,386	721	367	126
\$ 110	1,529	795	405	139
120	1,661	864	440	151
130	1,804	938	478	164
140	1,936	1,007	513	176
150	2,079	1,081	551	189
160	2,222	1,155	589	202
170	2,354	1,224	624	214
180	2,497	1,298	662	227
190	2,629	1,367	697	239
200	2,772	1,441	735	252

ADDITIONAL PREMIUM RIDER

TABLE G

21-40 POINTS TOTAL

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 1	22	11	6	2
2	33	17	9	3
3	55	29	15	5
4	66	34	17	6
5	88	46	23	8
6	99	51	26	9
7	121	63	32	11
8	143	74	38	13
9	154	80	41	14
10	176	92	47	16
\$ 11	187	97	50	17
12	209	109	55	19
13	220	114	58	20
14	242	126	64	22
15	264	137	70	24
16	275	143	73	25
17	297	154	79	27
18	308	160	82	28
19	330	172	87	30
20	341	177	90	31
\$ 21	363	189	96	33
22	385	200	102	35
23	396	206	105	36
24	418	217	111	38
25	429	223	114	39
26	451	235	120	41
27	462	240	122	42
28	484	252	128	44
29	506	263	134	46
30	517	269	137	47
\$ 31	539	280	143	49
32	550	286	146	50
33	572	297	152	52
34	583	303	154	53
35	605	315	160	55
36	627	326	166	57
37	638	332	169	58
38	660	343	175	60
39	671	349	178	61
40	693	360	184	63
\$ 41	704	366	187	64
42	726	378	192	66
43	748	389	198	68
44	759	395	201	69
45	781	406	207	71
46	792	412	210	72
47	814	423	216	74
48	825	429	219	75
49	847	440	224	77
50	869	452	230	79

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 51	880	458	233	80
52	902	469	239	82
53	913	475	242	83
54	935	486	248	85
55	946	492	251	86
56	968	503	257	88
57	979	509	259	89
58	1,001	521	265	91
59	1,023	532	271	93
60	1,034	538	274	94
\$ 61	1,056	549	280	96
62	1,067	555	283	97
63	1,089	566	289	99
64	1,100	572	292	100
65	1,122	583	297	102
66	1,144	595	303	104
67	1,155	601	306	105
68	1,177	612	312	107
69	1,188	618	315	108
70	1,210	629	321	110
\$ 71	1,221	635	324	111
72	1,243	646	329	113
73	1,265	658	335	115
74	1,276	664	338	116
75	1,298	675	344	118
76	1,309	681	347	119
77	1,331	692	353	121
78	1,342	698	356	122
79	1,364	709	361	124
80	1,386	721	367	126
\$ 81	1,397	726	370	127
82	1,419	738	376	129
83	1,430	744	379	130
84	1,452	755	385	132
85	1,463	761	388	133
86	1,485	772	394	135
87	1,507	784	399	137
88	1,518	789	402	138
89	1,540	801	408	140
90	1,551	807	411	141
\$ 91	1,573	818	417	143
92	1,584	824	420	144
93	1,606	835	426	146
94	1,628	847	431	148
95	1,639	852	434	149
96	1,661	864	440	151
97	1,672	869	443	152
98	1,694	881	449	154
99	1,705	887	452	155
100	1,727	898	458	157
\$ 110	1,903	990	504	173
120	2,068	1,075	548	188
130	2,244	1,167	595	204
140	2,420	1,258	641	220
150	2,596	1,350	688	236
160	2,761	1,436	732	251
170	2,937	1,527	778	267
180	3,113	1,619	825	283
190	3,278	1,705	869	298
200	3,454	1,796	915	314

ADDITIONAL PREMIUM RIDER

TABLE H

41-60 POINTS TOTAL

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 1	22	11	6	2
2	44	23	12	4
3	66	34	17	6
4	88	46	23	8
5	99	51	26	9
6	121	63	32	11
7	143	74	38	13
8	165	86	44	15
9	187	97	50	17
10	209	109	55	19
\$ 11	231	120	61	21
12	253	132	67	23
13	275	143	73	25
14	286	149	76	26
15	308	160	82	28
16	330	172	87	30
17	352	183	93	32
18	374	194	99	34
19	396	206	105	36
20	418	217	111	38
\$ 21	440	229	117	40
22	462	240	122	42
23	473	246	125	43
24	495	257	131	45
25	517	269	137	47
26	539	280	143	49
27	561	292	149	51
28	583	303	154	53
29	605	315	160	55
30	627	326	166	57
\$ 31	649	337	172	59
32	660	343	175	60
33	682	355	181	62
34	704	366	187	64
35	726	378	192	66
36	748	389	198	68
37	770	400	204	70
38	792	412	210	72
39	814	423	216	74
40	836	435	222	76
\$ 41	847	440	224	77
42	869	452	230	79
43	891	463	236	81
44	913	475	242	83
45	935	486	248	85
46	957	498	254	87
47	979	509	259	89
48	1,001	521	265	91
49	1,023	532	271	93
50	1,045	543	277	95

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 51	1,056	549	280	96
52	1,078	561	286	98
53	1,100	572	292	100
54	1,122	583	297	102
55	1,144	595	303	104
56	1,166	606	309	106
57	1,188	618	315	108
58	1,210	629	321	110
59	1,232	641	326	112
60	1,243	646	329	113
\$ 61	1,265	658	335	115
62	1,287	669	341	117
63	1,309	681	347	119
64	1,331	692	353	121
65	1,353	704	359	123
66	1,375	715	364	125
67	1,397	726	370	127
68	1,419	738	376	129
69	1,430	744	379	130
70	1,452	755	385	132
\$ 71	1,474	766	391	134
72	1,496	778	396	136
73	1,518	789	402	138
74	1,540	801	408	140
75	1,562	812	414	142
76	1,584	824	420	144
77	1,606	835	426	146
78	1,617	841	429	147
79	1,639	852	434	149
80	1,661	864	440	151
\$ 81	1,683	875	446	153
82	1,705	887	452	155
83	1,727	898	458	157
84	1,749	909	463	159
85	1,771	921	469	161
86	1,793	932	475	163
87	1,804	938	478	164
88	1,826	950	484	166
89	1,848	961	490	168
90	1,870	972	496	170
\$ 91	1,892	984	501	172
92	1,914	995	507	174
93	1,936	1,007	513	176
94	1,958	1,018	519	178
95	1,980	1,030	525	180
96	1,991	1,035	528	181
97	2,013	1,047	533	183
98	2,035	1,058	539	185
99	2,057	1,070	545	187
100	2,079	1,081	551	189
\$ 110	2,288	1,190	606	208
120	2,497	1,298	662	227
130	2,706	1,407	717	246
140	2,915	1,516	772	265
150	3,124	1,624	828	284
160	3,322	1,727	880	302
170	3,531	1,836	936	321
180	3,740	1,945	991	340
190	3,949	2,053	1,046	359
200	4,158	2,162	1,102	378

ADDITIONAL PREMIUM RIDER

TABLE I

61-80 POINTS TOTAL

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 1	22	11	6	2
2	55	29	15	5
3	77	40	20	7
4	99	51	26	9
5	121	63	32	11
6	154	80	41	14
7	176	92	47	16
8	198	103	52	18
9	220	114	58	20
10	253	132	67	23
\$ 11	275	143	73	25
12	297	154	79	27
13	330	172	87	30
14	352	183	93	32
15	374	194	99	34
16	396	206	105	36
17	429	223	114	39
18	451	235	120	41
19	473	246	125	43
20	495	257	131	45
\$ 21	528	275	140	48
22	550	286	146	50
23	572	297	152	52
24	594	309	157	54
25	627	326	166	57
26	649	337	172	59
27	671	349	178	61
28	704	366	187	64
29	726	378	192	66
30	748	389	198	68
\$ 31	770	400	204	70
32	803	418	213	73
33	825	429	219	75
34	847	440	224	77
35	869	452	230	79
36	902	469	239	82
37	924	480	245	84
38	946	492	251	86
39	979	509	259	89
40	1,001	521	265	91
\$ 41	1,023	532	271	93
42	1,045	543	277	95
43	1,078	561	286	98
44	1,100	572	292	100
45	1,122	583	297	102
46	1,144	595	303	104
47	1,177	612	312	107
48	1,199	623	318	109
49	1,221	635	324	111
50	1,254	652	332	114

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 51	1,276	664	338	116
52	1,298	675	344	118
53	1,320	686	350	120
54	1,353	704	359	123
55	1,375	715	364	125
56	1,397	726	370	127
57	1,419	738	376	129
58	1,452	755	385	132
59	1,474	766	391	134
60	1,496	778	396	136
\$ 61	1,518	789	402	138
62	1,551	807	411	141
63	1,573	818	417	143
64	1,595	829	423	145
65	1,628	847	431	148
66	1,650	858	437	150
67	1,672	869	443	152
68	1,694	881	449	154
69	1,727	898	458	157
70	1,749	909	463	159
\$ 71	1,771	921	469	161
72	1,793	932	475	163
73	1,826	950	484	166
74	1,848	961	490	168
75	1,870	972	496	170
76	1,903	990	504	173
77	1,925	1,001	510	175
78	1,947	1,012	516	177
79	1,969	1,024	522	179
80	2,002	1,041	531	182
\$ 81	2,024	1,052	536	184
82	2,046	1,064	542	186
83	2,068	1,075	548	188
84	2,101	1,093	557	191
85	2,123	1,104	563	193
86	2,145	1,115	568	195
87	2,167	1,127	574	197
88	2,200	1,144	583	200
89	2,222	1,155	589	202
90	2,244	1,167	595	204
\$ 91	2,277	1,184	603	207
92	2,299	1,195	609	209
93	2,321	1,207	615	211
94	2,343	1,218	621	213
95	2,376	1,236	630	216
96	2,398	1,247	635	218
97	2,420	1,258	641	220
98	2,442	1,270	647	222
99	2,475	1,287	656	225
100	2,497	1,298	662	227
\$ 110	2,750	1,430	729	250
120	2,992	1,556	793	272
130	3,245	1,687	860	295
140	3,498	1,819	927	318
150	3,751	1,951	994	341
160	3,993	2,076	1,058	363
170	4,246	2,208	1,125	386
180	4,499	2,339	1,192	409
190	4,741	2,465	1,256	431
200	4,994	2,597	1,323	454

ADDITIONAL PREMIUM RIDER

TABLE J

81-150 POINTS TOTAL

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 1	33	17	9	3
2	66	34	17	6
3	88	46	23	8
4	121	63	32	11
5	154	80	41	14
6	187	97	50	17
7	209	109	55	19
8	242	126	64	22
9	275	143	73	25
10	308	160	82	28
\$ 11	330	172	87	30
12	363	189	96	33
13	396	206	105	36
14	429	223	114	39
15	451	235	120	41
16	484	252	128	44
17	517	269	137	47
18	550	286	146	50
19	572	297	152	52
20	605	315	160	55
\$ 21	638	332	169	58
22	671	349	178	61
23	693	360	184	63
24	726	378	192	66
25	759	395	201	69
26	792	412	210	72
27	825	429	219	75
28	847	440	224	77
29	880	458	233	80
30	913	475	242	83
\$ 31	946	492	251	86
32	968	503	257	88
33	1,001	521	265	91
34	1,034	538	274	94
35	1,067	555	283	97
36	1,089	566	289	99
37	1,122	583	297	102
38	1,155	601	306	105
39	1,188	618	315	108
40	1,210	629	321	110
\$ 41	1,243	646	329	113
42	1,276	664	338	116
43	1,309	681	347	119
44	1,331	692	353	121
45	1,364	709	361	124
46	1,397	726	370	127
47	1,430	744	379	130
48	1,452	755	385	132
49	1,485	772	394	135
50	1,518	789	402	138

Standard Monthly Premium	Annual	Semi-Annual	Quarterly	Monthly
\$ 51	1,551	807	411	141
52	1,584	824	420	144
53	1,606	835	426	146
54	1,639	852	434	149
55	1,672	869	443	152
56	1,705	887	452	155
57	1,727	898	458	157
58	1,760	915	466	160
59	1,793	932	475	163
60	1,826	950	484	166
\$ 61	1,848	961	490	168
62	1,881	978	498	171
63	1,914	995	507	174
64	1,947	1,012	516	177
65	1,969	1,024	522	179
66	2,002	1,041	531	182
67	2,035	1,058	539	185
68	2,068	1,075	548	188
69	2,090	1,087	554	190
70	2,123	1,104	563	193
\$ 71	2,156	1,121	571	196
72	2,189	1,138	580	199
73	2,211	1,150	586	201
74	2,244	1,167	595	204
75	2,277	1,184	603	207
76	2,310	1,201	612	210
77	2,343	1,218	621	213
78	2,365	1,230	627	215
79	2,398	1,247	635	218
80	2,431	1,264	644	221
\$ 81	2,464	1,281	653	224
82	2,486	1,293	659	226
83	2,519	1,310	668	229
84	2,552	1,327	676	232
85	2,585	1,344	685	235
86	2,607	1,356	691	237
87	2,640	1,373	700	240
88	2,673	1,390	708	243
89	2,706	1,407	717	246
90	2,728	1,419	723	248
\$ 91	2,761	1,436	732	251
92	2,794	1,453	740	254
93	2,827	1,470	749	257
94	2,849	1,481	755	259
95	2,882	1,499	764	262
96	2,915	1,516	772	265
97	2,948	1,533	781	268
98	2,970	1,544	787	270
99	3,003	1,562	796	273
100	3,036	1,579	805	276
\$ 110	3,344	1,739	886	304
120	3,641	1,893	965	331
130	3,949	2,053	1,046	359
140	4,246	2,208	1,125	386
150	4,554	2,368	1,207	414
160	4,862	2,528	1,288	442
170	5,159	2,683	1,367	469
180	5,467	2,843	1,449	497
190	5,764	2,997	1,527	524
200	6,072	3,157	1,609	552

POLICY CHANGE

POLICY CHANGES, OR REMOVAL OF APR/SBR / EXCLUSION RIDERS

Within 30 days from the date of issue and provided no claims have been submitted or paid, United American will consider any type of change to be made to a health policy as of the issue date. Return the policy to the New Business / Reissue Department with your request.

After 30 days, any approved change in benefits will be as of the next premium due date.

For many of the diseases or conditions listed in the Condition Point Value Table, the APR/SBR or Exclusion Rider may be considered temporary. This is indicated by a time designated in the Recovery Period Column.

See the table at right for the Recovery Period definitions and the example Condition Point Value Table below for the column location. This table is also reproduced before and after the Condition Point Value Table.

See the chart on the following pages for instructions on how to properly submit a request for changes or removal or riders.

RECOVERY PERIOD	<p>"T" (Temporary) Upon request by the policyowner and submission of medical proof of corrective surgery or treatment with complete recovery and no recurrence, consideration will be given to change, or removal of an Exclusion rider, APR or SBR, and adjustment or removal of the extra premium.</p>
	<p>"2" "5" in Years Upon request by the policyowner and submission of medical proof of complete recovery and no complications or recurrence, consideration will be given to change, or removal of an Exclusion rider, APR or SBR, and adjustment or removal of the extra premium, provided that the time indicated in the Recovery Period column has elapsed since the date of last treatment.</p>
	<p>" " No Recovery Period designation. APR, SBR or Exclusion rider are considered permanent.</p>
	<p>"U" Uninsurable</p>
To be outside the recovery period, one would have to no longer have or be treated for the condition.	

EXAMPLE

CONDITION POINT VALUE TABLE								
CONDITION NUMBER	RECOVERY PERIOD	POINTS	SBR ONLY	RIDER NUMBER	CONDITION NAME AND DESCRIPTION	UA250 POLICY	CANL52 POLICY	CILS POLICY
324	2	15		28	VERTIGO	U		
					A condition in which somebody feels a sensation of whirling or tilting that causes a loss of balance.			
224	U				WHEELCHAIR OR WALKER REQUIRED FOR MOVEMENT	U		U
					Physical or mental impairment requiring the use of wheelchair or walker for mobility.			
325	T	15		28	WHIPLASH			
					Injury to the muscles, ligaments, vertebrae, or nerves of the neck caused when the head is suddenly thrown forward and then sharply back.			
326	5	40	▲	3	WOLFF-PARKINSON-WHITE SYNDROME			U
					Paroxysmal tachycardia or atrial fibrillation in which the EKG displays a short P-R interval and a wide QRS complex - conduction defect deviating from what is normal or desirable.			

POLICY CHANGE CONTINUED

TYPE OF CHANGE	REQUIREMENTS <small>WITHIN 30 DAYS</small>	REQUIREMENTS <small>AFTER 30 DAYS</small>	UNDERWRITING REQUIRED?	PREMIUM DUE?	OKAY VIA PHONE CALL?
Add Family Members <small>SEE POLICY PROVISIONS</small>	Primary Insured must complete and sign current application. Applicant must qualify based on underwriting.	Primary Insured must complete and sign current application. Applicant must qualify base on underwriting.	Yes	Yes	No
Add Newborn <small>SEE POLICY PROVISIONS, DATE REQUIREMENTS VARY BY POLICY</small>	Primary Insured must complete and sign current application	Primary Insured must complete and sign current application.	No	Yes PRO-RATED AMOUNT PAYABLE FROM DATE OF BIRTH	No
Add or Increase Benefits	Notification from Agent or Primary Insured	Health application	Yes	Yes	No
Add, Remove or Change APR, SBR or Exclusion Riders	Notification from Agent or Primary Insured	Notification from Primary Insured	Yes	Yes IF PREMIUM RATE INCREASES	Yes
Address Change	Notification from Agent or Primary Insured	Notification from Primary Insured	No	No	Yes
Beneficiary Change	Notification from Primary Insured and change of beneficiary form	Notification from Primary Insured and change of beneficiary form	No	No	No
Change Effective Date	Notification from Agent or Primary Insured	Proof of duplicate coverage or policy delivery slip	No	REISSUE DEPARTMENT WILL NOTIFY	Yes
Change In Marital Status / Divorce	Notification from Agent or Primary Insured	Notification from Primary Insured	No	ONLY IF ADDING FAMILY MEMBER	IF DELETING
Change Method Of Payment	Notification from Agent or Primary Insured	Notification from Primary Insured	No	IF PREMIUM IS DUE	Yes
Change Mode Of Payment	Notification from Agent or Primary Insured	Notification from Primary Insured	No	IF PREMIUM IS DUE	Yes
Conversions or Rewrites	Not available within 30 days	Dated application signed by Agent and Applicant	Yes	Yes IF PREMIUM RATE INCREASES	No
Delete Family Members	Notification from Agent or Primary Insured	Notification from Primary Insured	No	No	Yes
Delete or Decrease Benefits	Notification from Agent or Primary Insured	Written notification from Primary Insured	No	No	No
DOB or Age Correction	Notification from Agent or Primary Insured	Proof of age from Primary Insured (Copy of valid Drivers License or Birth Certificate)	No	Yes IF PREMIUM IS HIGHER DUE TO AGE	No
Duplicate Policies	Notification from Agent or Primary Insured	Notification from Primary Insured	No	No	Yes
Name Change <small>LEGAL</small>	Legal documents	Legal documents	No	No	No
Name Correction	Notification from Agent or Primary Insured	Notification from Primary Insured	No	No	Yes
Reinstatement <small>SEE POLICY PROVISIONS</small>	Modal payment	Dated reinstatement application signed by insured	Yes	Yes	No

