

United National Life Cancer/Heart Attack and Stroke  
Underwriting Guide

1. Each person must be a U.S. citizen or hold a “green card” (permanent resident of US).
2. The agent must be health licensed and use the state approved application in the state where the applicant lives.
3. If both spouses’ apply for coverage, each person must answer the questions and sign the application.
4. If power of attorney is used, please submit a signed copy of the form with the application.
5. If the applicant is taking any of the medications listed on the Medication List, the applicant will not qualify for the plan or benefit rider.
6. If an application is over 31 days old when received by the Company, we will require a new currently dated application.
7. The effective date cannot be more than 90 days from the application date or earlier than the application date.
8. Dual applicants must be legally married or their resident state must recognize civil unions. If the state recognizes common law marriage, they must complete the common law form and submit it with the application. If the state does not recognize common law marriage, each person must submit their own application.
9. Family and Couple premium rates will be calculated by the older spouse’s age regardless of how it is listed on the application.
10. The maximum benefit amount for the Cancer plan is Plan D. Maximum amount for the lump sum rider is \$10,000.
11. Can only have one policy in force at a time. Increases will require a cancel/rewrite.

## Underwriting Guidelines

An application for Cancer Plan should not be taken in the following situations:

- History of internal cancer or malignant melanoma within 5 years of the application date
- Medication prescribed for the treatment of internal cancer or malignant melanoma within 5 years of the application date
- PSA reading of 4.0 or greater without further investigation
- Symptoms or signs of cancer that need further investigation

The applicant is not eligible for the Heart Attack and Stroke Rider in the following situations and with the following medical conditions:

- History of heart attack, stroke, bypass, stent placement, angioplasty, or angina within 5 years of the application date.
- Medication prescribed for the treatment of heart attack, stroke, bypass, stent placement, angioplasty, or angina within 5 years of the application date.
- Aortic Aneurysm
- Atrial Fibrillation or Flutter
- Cardiomyopathy
- Congestive Heart Failure
- Cor Pulmonale
- Coronary Artery Disease with 50% or more blockage in any artery or Left Main Disease
- Heart Transplant Recipient
- Peripheral Vascular Disease with 75% or more blockage

If the applicant is taking any of the following medications for the condition listed, the applicant is not eligible for the plan or a benefit rider. This is not an all inclusive list and maybe subject to change from time to time.

<u>Medication</u>	<u>Condition</u>	<u>Medication</u>	<u>Condition</u>
3TC	AIDS	Indinavir	HIV, AIDS
A.Z.T.	HIV, AIDS	Interferon	AIDS
Adriamycin	Cancer	Invirase	HIV, AIDS
AL-721	HIV, AIDS	Isordil	Heart
Aldactazide	Heart	Kaletra	HIV
Alkeran	Cancer	Kineret	Cancer
Atripla	HIV, AIDS	Lasix	Heart
BCG	Cancer	Leukeran	Cancer
Blenoxane	Cancer	Lexiva	HIV, AIDS
Bumex	Heart	Lomustine	Cancer
Capozide	Heart	Lopressor	Heart
Combivir	HIV, AIDS	Lotrel	Heart
Cordarone	Heart	Lozol	Heart
Coreg	Heart	Lupron	Cancer
Coumadin	Heart, Stroke	Megace	Cancer
Crixivan	HIV, AIDS	Megestrol	Cancer
Cyclosporine	Cancer	Melphalan	Cancer
Cytosan	Cancer	Minipress	Heart
D.D.I.	HIV, AIDS	Mutamycin	Cancer
D4T	HIV, AIDS	Myleran	Cancer
Dabigatran	Heart, Stroke	Natreacor	Heart
DDC	HIV, AIDS	Nelfinavir	HIV, AIDS
DES	Cancer	Neosar	Cancer
Dilacor XR	Heart	Neupogen	Cancer
Doxorubicin	Cancer	Nitro-Bid	Heart
Dronabinol	Cancer	Nitro-Dur	Heart
Emtriva	HIV, AIDS	Nitrostat	Heart
Epivir	HIV, AIDS	Norvir	HIV, AIDS
Epogen	AIDS	Paraplatin	Cancer
Ergaisol	Cancer	Persantine	Heart
Estinyl	Cancer	Platinol	Cancer
Eulexin	Cancer	Plavix	Heart, Stroke
Foscarnet	HIV, AIDS	Plenaxis	Cancer
Fuzeon	HIV, AIDS	Pradaxa	Heart, Stroke
Ganite	Cancer	Prezista	AIDS
Gleevic	Cancer	Prinivil	Heart
Hexalen	Cancer	Procrit	AIDS
Hydrea	Cancer	Rescripto	AIDS
Hydroxyurea	Cancer	Reyataz	HIV
Imdur	Heart	Ritonavir	AIDS
		Roferon	HIV, AIDS

<u>Rythmol</u> <u>Medication</u>	<u>Heart</u> <u>Condition</u>
Selzentry	HIV
Sustiva	AIDS
Tenex	Heart
Teslac	Cancer
Thiotepa	Cancer
Ticlid	Heart
Trandate	Heart
Trelstar-LA	Cancer
Trental	Heart
Trizivir	HIV
Truvada	HIV
Valycte	HIV
VePesid	Cancer
Videx	HIV
Vincristine	Cancer
Viracept	HIV
Viramune	AIDS
Viread	HIV
Warfarin	Heart, Stroke
Wellferon	HIV, AIDS
Zanosar	Cancer
Zerit	HIV
Ziac	Heart
Ziagen	HIV
Zidovudine	HIV, AIDS
Zofran	Cancer
Zoladex	Cancer

