

Diabetes Ratings for Strong Foundation

Non-Medical Business - Type 2 diabetes

Step 1 - Rating for diabetes duration

Determine the applicant's current age and the length of time they have had diabetes and note the table rating number that corresponds to the cell.

Duration of Diabetes				
Age at Application	<=5 years	6-15 years	16-25 years	>25 years
30-34	table 4	Decline	Decline	Decline
35-39	table 4	table 5	Decline	Decline
40-49	table 3	table 4	Decline	Decline
50-59	table 2	table 3	table 4	table 4
60-69	table 1	table 2	table 3	table 3
70-79	table 1	table 1	table 2	table 2
>=80	0 (standard)	table 1	table 1	table 1

Duration Rating - Table

Step 2 - Rating for current build

Determine the applicant's current height and weight and note the table rating number at the top of the appropriate column.

Current Weight					
Current Height	0 (standard)	Table 1	Table 2	Table 3	Table 4
4'8"	74-140	141-162	163-173	174-180	181-185
4'9"	77-145	146-168	169-180	181-187	188-193
4'10"	79-150	151-174	175-186	187-193	194-198
4'11"	82-155	156-180	181-193	194-200	201-207
5'0"	85-161	162-186	187-199	200-207	208-212
5'1"	88-166	167-193	194-206	207-214	215-221
5'2"	91-172	173-199	200-213	214-221	222-225
5'3"	94-177	178-206	207-220	221-228	229-234
5'4"	97-183	184-212	213-227	228-235	236-243
5'5"	100-189	190-219	220-234	235-243	244-250
5'6"	103-195	196-226	227-241	242-250	251-259
5'7"	106-201	202-233	234-249	250-258	259-265
5'8"	109-207	208-240	241-256	257-266	267-274
5'9"	112-213	214-247	248-264	265-274	275-281
5'10"	115-219	220-254	255-271	272-282	283-292
5'11"	119-225	226-261	262-279	280-290	291-298
6'0"	122-232	233-269	270-287	288-298	299-307
6'1"	126-238	239-276	277-295	296-306	307-314
6'2"	129-245	246-284	285-303	304-315	316-325
6'3"	133-252	253-292	293-312	313-324	325-336
6'4"	136-258	259-299	300-320	321-332	333-342
6'5"	140-265	266-307	308-328	329-341	329-353
6'6"	143-272	273-315	316-337	338-350	351-360
6'7"	147-279	280-323	324-346	347-359	360-377
6'8"	151-286	287-332	333-355	356-368	369-386
6'9"	154-293	294-340	341-363	364-377	378-396

**any weight outside of the weights under column labeled table 4 would be declined.

Build Rating (0 for standard; 1-4 for table rating) - Table

Type 2 diabetes - oral medication or diet controlled.

If any insulin use, use the Type 1 worksheet.

Diabetics under the age of 30 are not eligible for Strong Foundation non-medical business.

Does not include PlanRight, Advantage Plus, SMART UL, Accident Prepared or Your Term-please refer to the PlanRight product guide and medical reference guide for direction on diabetic applicants.

Control Comment:

If A1c is above 8.5% or if there are any vision, nerve pain or kidney complications do not proceed with a nonmed application and write a fully underwritten application.

Step 3 - Total Rating for Diabetes and Build

Table Rating from Step 1

Table Rating from Step 2

Total Rating

If the total is 5 or less from steps 1 and 2, the diabetes rating qualifies for Strong Foundation nonmed coverage subject to review of MIB, prescription history, the application and any additional information we may ask for.



Foresters products and their riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract terms and conditions, and state variations.

Refer to the applicable Foresters Producer Guide and the insurance contract for your state for these terms and conditions. Products underwritten by The Independent Order of Foresters.

Insurability depends on answers to medical and other application questions and an underwriting review.

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Diabetes Ratings for Strong Foundation

Non-Medical Business - Type 1 diabetes

Step 1 - Rating for diabetes duration

Determine the applicant's current age and the length of time they have had diabetes and note the table rating number that corresponds to the cell.

Duration of Diabetes				
Age at Application	<=5 years	6-15 years	16-25 years	>25 years
30-34	Decline	Decline	Decline	Decline
35-39	Decline	Decline	Decline	Decline
40-49	table 5	Decline	Decline	Decline
50-59	table 4	Decline	Decline	Decline
60-69	table 3	table 3	table 4	Decline
70-79	table 2	table 2	table 3	Decline
>=80	table 1	table 2	table 2	Decline

Duration Rating - Table

Step 2 - Rating for current build

Determine the applicant's current height and weight and note the table rating number at the top of the appropriate column.

Current Weight					
Current Height	0 (standard)	Table 1	Table 2	Table 3	Table 4
4'8"	74-140	141-162	163-173	174-180	181-185
4'9"	77-145	146-168	169-180	181-187	188-193
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6'8"	151-286	287-332	333-355	356-368	369-386
6'9"	154-293	294-340	341-363	364-377	378-396

**any weight outside of the weights under column labeled table 4 would be declined.

Build Rating (0 for standard; 1-4 for table rating) - Table

Type 1 diabetes - insulin dependent or any insulin use.

See the Type 2 Diabetes worksheet for oral or diet controlled diabetics.

Diabetics under the age of 30 are not eligible for Strong Foundation non-medical business.

Does not include PlanRight, Advantage Plus, SMART UL, Accident Prepared or Your Term-please refer to the PlanRight product guide and medical reference guide for direction on diabetic applicants.

Control Comment:

If A1c is above 8.5% or if there are any vision, nerve pain or kidney complications do not proceed with a nonmed application and write a fully underwritten application.

Step 3 - Total Rating for Diabetes and Build

Table Rating from Step 1

Table Rating from Step 2

Total Rating

If the total is 5 or less from steps 1 and 2, the diabetes rating qualifies for Strong Foundation nonmed coverage subject to review of MIB, prescription history, the application and any additional information we may ask for.



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