

# Diabetes Field Underwriting Guidelines

## General Guidelines

- **Insulin** guidelines apply if diabetes is controlled with insulin (may also be using oral medication in combination). The following are not eligible:
  - Insulin diabetics under age 50
  - Insulin diabetics who use tobacco or nicotine products
- **Non-insulin** guideline applies if diabetes is controlled with oral medication or diet only. The following are ineligible for coverage:
  - Non-insulin diabetics under age 30
  - Non-insulin diabetics age 30-49 who use tobacco or nicotine products
  - Non-insulin diabetics age 50-65 who use tobacco or nicotine products and have had diabetes for more than 15 years
- Complications such as nerve pain, kidney disease and/or retinopathy (eye disease) will result in ineligibility.
- Calculate points as below to determine whether an application should be submitted.

## STEP ONE

Add points based on age, length of time the Proposed Insured has had diabetes.

Age	0 to 15 years	Greater than 15 years
30-39	4	Decline
40-49	3	Decline
50-59	2	4
60-65	1	3

## STEP TWO

Add points based on Diabetes Height/Weight Chart on the next page.

## STEP THREE

Add 2 points if the Proposed Insured has used nicotine in the past 12 months.

## STEP FOUR

Add 2 points if the Proposed Insured uses insulin.

## POINTS

Total	Step 1 Age & time	Step 2 Height/Weight	Step 3 Tobacco Use	Step 4 Insulin use
_____	= _____	+ _____	+ _____	+ _____

## DECISION

- **If total is less than or equal to 4 points**, submit the application for underwriting.
- **If greater than 4 points**, do not submit application. The client is ineligible for this product.

## Diabetes Field Underwriting Guidelines

### Diabetes Height/Weight Chart

Points to add	0	1	2	3
4'8"	83-140	141-167	168-176	177-185
4'9"	86-145	146-173	174-182	183-191
4'10"	89-150	151-179	180-188	189-198
4'11"	92-155	156-185	186-195	196-205
5'0"	95-161	162-191	192-202	203-212
5'1"	98-166	167-198	199-209	210-219
5'2"	102-172	173-205	206-215	216-226
5'3"	105-177	178-211	212-222	223-234
5'4"	108-183	184-218	219-230	231-241
5'5"	112-189	190-225	226-237	238-249
5'6"	115-195	196-232	233-244	245-257
5'7"	119-201	202-239	240-252	253-264
5'8"	122-207	208-246	247-259	260-272
5'9"	126-213	214-253	254-267	268-280
5'10"	129-219	220-261	262-275	276-289
5'11"	133-225	226-268	269-283	284-297
6'0"	137-232	233-276	277-291	292-305
6'1"	141-238	239-284	285-299	300-314
6'2"	145-245	246-292	293-307	308-323
6'3"	148-251	252-299	300-315	316-331
6'4"	152-258	259-308	309-324	325-340
6'5"	156-265	266-316	317-333	334-349
6'6"	161-272	273-324	325-341	342-359
6'7"	165-279	280-332	333-350	351-368
6'8"	169-286	287-341	342-359	360-377
6'9"	173-293	294-349	350-368	369-387

Any weight above the range in the last column shown for the Proposed Insured's height is a decline.