AVALON HEALTHCARE

INDIVIDUAL AGENT GUIDELINES

OVERVIEW

The following agent guidelines should be used as a reference tool only to the probable underwriting outcome for the enclosed listed conditions. The listed conditions are the most commonly seen conditions and do not include every condition. Also, each application is considered based on its own medical risk characteristics. As a result, the underwriting outcome may vary from the guidelines shown.

No coverage is in force, or rating final, until written approval for the product sold with rates from an Avalon Healthcare Underwriter is given.

The Agent guidelines are intended for use only by agents appointed with Avalon Healthcare.

BELOW IS YOUR KEY TO UNDERSTANDING THE MEANING OF POSSIBLE UNDERWRITING ACTIONS NOTED IN THIS AGENT GUIDE.

IC: The application will be given Individual Consideration by the Underwriter and/or Medical Director.

STD: This indicates that the applicant can be approved for coverage using Avalon Healthcare's standard premium tables without any exclusionary riders or premium surcharges.

Rate-Up (numerical value): This indicates the possible medical (and/or Optional Rider) premium rating range that may be required for the medical condition. This numerical value is the percentage of the required premium increase over and above the standard premium.

Rider: This indicates that an exclusionary rider is required to exclude coverage from the policy for the specific medical condition indicated or for the part of the anatomy affected by the medical condition.

Decline: This indicates that due to the severity of the medical condition indicated, no offer of coverage can be extended and the applicant will be declined.

Ineligible Occupation List *(frequently seen but not limited to this list)*

- Actors, Actresses, Entertainers, Escort Services, Strippers, Models and Stunt Men
- Asbestos and Toxic Chemical Workers
- Athletes (Semi-pro and professional)
- Aviation (high-risk - experimental or test pilots, aerial photographers, etc.) and Crop Dusters
- Circus and Carnival Workers
- Demolition, Explosive and Wrecking Workers
- Divers (professional skin, SCUBA or underwater excavators)
- Drivers (mining, racing, testing and explosive hauling)
- Fisherman - Commercial /Overnight
- Massage Parlors (exception to certified massage therapists)
- Meat Packing and Slaughterhouse Workers
- Migrant Workers
- Mining - Underground
- Oil Rig, Natural Gas Workers and On or Off-Shore Drilling
- Rodeo Participants
- Structural Steel and Iron Workers and Steeple Jacks
- Tattoo Artist/Tattoo Parlor Owners
- Tunnel and Caisson Workers

INELIGIBLE BEHAVIOR OR HISTORY

- Alcohol dependence, abuse or addiction — *any time over the past 5 years*
- Drug Dependence — *any time over the past 7 years*
- Felony Convictions — *the longer of 5 years since conviction or three years since confinement*

TOBACCO USAGE — *used in the last 5 years*	**RATE UP**
• Based on age, deductible and coinsurance amounts	**5-20%**

INDIVIDUAL AGENT GUIDELINES

ADULT MALE BUILD CHART

HEIGHT		NORMAL	OVERWEIGHT Percentage Rate-Up				
Ft.	In.	Std	15%	25%	40%	60%	DECL.
5	0	112-176	177	199	217	229	235
5	1	115-180	181	203	221	233	240
5	2	117-184	185	208	226	238	245
5	3	121-189	190	213	231	243	250
5	4	124-194	195	218	236	248	255
5	5	128-199	200	224	242	254	260
5	6	131-204	205	230	248	261	270
5	7	134-209	210	236	255	268	275
5	8	138-215	216	243	262	275	280
5	9	141-221	222	249	269	282	290
5	10	145-227	228	255	276	289	295
5	11	149-233	234	262	283	296	305
6	0	153-239	240	269	290	303	310
6	1	157-245	246	276	297	311	320
6	2	161-252	253	283	304	319	325
6	3	165-259	260	290	312	329	335
6	4	170-266	267	298	320	335	345
6	5	174-273	274	306	328	344	350
6	6	179-280	281	314	336	353	360
6	7	183-287	288	322	344	362	370
6	8	187-295	296	330	352	371	380

ADULT FEMALE BUILD CHART (average Rate-Up will vary by age)

HEIGHT		NORMAL	OVERWEIGHT Percentage Rate-Up				
Ft.	In.	Std	15%	25%	40%	60%	DECL.
4	8	95-159	160	180	196	207	215
4	9	97-162	163	184	200	211	220
4	10	99-166	167	188	204	215	225
4	11	100-170	171	192	208	219	230
5	0	103-174	175	197	213	224	235
5	1	106-178	179	202	218	229	240
5	2	108-182	183	207	223	234	270
5	3	111-186	187	212	228	239	245
5	4	113-191	192	217	234	245	250
5	5	116-195	196	222	239	251	255
5	6	119-200	201	227	244	257	260
5	7	122-205	206	232	250	263	265
5	8	125-210	211	238	256	269	270
5	9	129-216	217	244	263	276	280
5	10	132-223	224	251	270	283	290
5	11	136-231	232	259	278	291	300
6	0	140-239	240	268	287	300	310
6	1	144-247	248	277	296	309	320
6	2	148-255	256	286	305	318	330

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INDIVIDUAL AGENT GUIDELINES

CONDITION RATINGS (Rate-Up will vary by age, older lower)

CONDITIONS	RIDER	DECLINE	RATE UP
Addison's Disease		X	
AIDS, ARC or HIV		X	
Allergy			
Test in progress			20-120%
Weekly shots			30-150%
Bi-weekly shots			15-75%
Monthly shots			7-35%
Seasonal shots			5-25%
Anaphylaxis reaction requiring epinephrine			25-125%
Non-prescription drugs			STD
ALS		X	
Alzheimer's Disease			79%-Decline
Anemia, Alpastic		X	
Aneurysm		X	
Angina Pectoris		X	
Anorexia Nervosa		X	
Arteriosclerosis		X	
Asthma - *mild-moderate; one inhaler*			12-60%
Asthma - *severe*		X	
Attention Deficit Disorder			
severe or w/counseling or behavioral problem	X		16-80%
Attention Deficit Hyperactivity Disorder - *mild-moderate*	X		8-40%
Attention Deficit Hyperactivity Disorder - *severe*	X		16-80%
Autism	X		15-75%
Baker's Cyst - *present*			50%-Decline
Bartholin's Cyst - *present*		X	
Basal Cell Carcinoma - *present*	X		50%-Decline
Basal Cell Carcinoma - *(single incident), recovered*	X		10-50%
Bell's Palsy - *present*		X	
Benign Prostatic Hypertrophy			
(PSA normal)			30-150%
Bipolar Disorder		X	
Blepharitis/Blepharospasm - *(unoperated)*			40%-Decline
Bone Marrow Transplant		X	
Bone Spur - *(unoperated)*			15-150%
Breast Implants - *(saline implants>2yrs)*	X		STD
Bronchitis - *(<2 weeks/yr)*			15-25%
Bruit - *(ultrasound or ct negative)*			STD
Other		X	
Buerger's Disease		X	
Bulimia			20-100%
Bunions or Hammer Toes			10-75%
Bursitis or Tendonitis - *(resolved >3 yrs)*			STD
Cancer		X	
Cardiac Pacemaker		X	
Cardiomyopathy		X	
Carpal Tunnel Syndrome - *mild or resolved*			
no future surgery			15-75%
Cataracts			STD
Cerebral Palsy		X	
Cholecystitis - *(no surgery)*	X		30-150%
Cholecystolithiasis - *(gallstones) present*	X		30-150%
Chronic Fatigue - *present*		X	
Cirrhosis of the Liver		X	
Colitis, Ulcerative - *present*		X	
Colon Polyps - *present*		X	
Colon Polyps - *(removed)*			15%-Decline
Combined System Disease		X	
Condyloma Acuminatum - *multiple episodes*			5-25%
w/rec. 1 yr., no other STD's			IC
Congestive Heart Failure		X	
Coronary Artery Disease		X	
Coronary Bypass Surgery		X	
Crohn's Disease		X	

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INDIVIDUAL AGENT GUIDELINES

CONDITION RATINGS (Rate-Up will vary by age, older lower)

CONDITIONS	RIDER	DECLINE	RATE UP
Cyst-pilonidal - *sebaceous or Sublingual - present*			5-25%
Cystic Fibrosis		X	
Cystitis - *(bladder infections)*			IC
Degenerative Osteoarthritis	X		IC
Dementia		X	
Dermatomyositis		X	
Detached Retina	X		
Deviated Nasal Septum	X		IC
Diabetes			IC
Dislocation of Joint			IC
Diverticulosis			IC
Down's Syndrome		X	
Drug Abuse/Addiction - *(last 10 yrs)*	X		IC
Edema			IC
Emphysema		X	
Endocarditis			IC
Endometriosis	X		IC
Enlarged Lymph Nodes - *(multi)*			IC
Epilepsy			IC
Fetal Alcohol Syndrome			STD
Fibromyalgia			20%-Decline
Functional Heart Murmurs			STD
Gangrene - *(recovered >1 yr)*			STD
Gastritis/Hyperactivity			IC
Gaucher's Disease		X	
GERD *(Reflux Disease) - mild infrequent and stable symptoms,no prescription Rx, cause unknown*			STD
GERD *(Reflux Disease) - mild stable symptoms controlled w/prescription Rx, cause unknown, rate for medication*	X		IC
GERD *(Reflux Disease) - moderate stable symptoms, w/or w/o hernia, and no other complications, not recommended or anticipated surgery, controlled w/prescription Rx, rate for medication*	X		IC
GERD *(Reflux Disease) - severe, frequent sxs, uncontrolled, pending further workup*		X	
Glaucoma			IC
Gout - *mild*			STD-30%
Headaches - *(incl. migraines); once evaluation is completed*			IC
Heart Attack/Disease		X	
Hemophilia		X	
Hemorrhoids			IC
Hepatitis		X	
Hernia - *(asymptomatic) incidental finding only, abdominal or inguinal,no recommendation of surgery*	X		STD-30%
Herniated Disc Disease/Back Disorders	X		IC
HIV Disease		X	
Hodgkin's Disease		X	
Huntington's Chorea		X	
Hydrocephalus		X	
Hypercholesterolemia - *(controlled)*	X		STD-15%
Hypertension *(high blood pressure) - (controlled with medication)*			IC
Hypertension *(high blood pressure)- (uncontrolled)*		X	
Hyperthyroidism - *(w/o) goiter), controlled w/replacement med., diffused> 1 yr. since I-131 or operated, no other cond.*			IC
Indigestion - *occasional mild attacks, evaluation of symptoms fail to reveal cause*			IC
Infertility Testing or Treatment - *(w/in last 12 mos.)*		X	
Irritable Bowel Syndrome - *present complete recovery, mild*			8-40%
Irritable Bowel Syndrome - *present complete recovery, mild*			8-40%

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CONDITIONS	RIDER	DECLINE	RATE UP
Juvenile Arthritis	X		IC
Kidney Stones/Renal Calculi	X		IC
Kidney Stone - *(one side only), passed spontaneously, single incident*	X		STD-30%
Kidney Transplant		X	
Leukemia		X	
Lipoma *(benign growth) - of the head, neck, arm, trunk, or leg; small (<5cm) asymptomatic*	X		STD-40%
Liver Transplant		X	
Lupus Erythematosus		X	
Lymphoma		X	
Malignant Melanoma		X	
Marfan's Syndrome		X	
Menopausal Syndrome - *mild*			STD
Menstrual Disorders	X		IC
Mental Retardation		X	
Mental/Nervous Disorder Counseling - *(current)*		X	
Mitral Valve Prolapse - *(asymptomatic), incidental finding, no other cardiac findings*			IC
Multiple Sclerosis		X	
Muscular Dystrophy		X	
Myasthenia Gravis			IC
Myelofibrosis		X	
Myocardial Infarction		X	
Narcolepsy			40%-Decline
Nephrosclerosis		X	
Organic Brain Syndrome		X	
Osteoarthritis	X		IC
Osteopenia/Osteoporosis			IC
Otitis Media	X		IC
Ovarian Cysts	X		IC
Pancreatitis	X		IC
Paralysis		X	
Parkinson's Disease - *(non progressive or controlled)*			IC
Pelvic Inflammatory Disease			IC
Pemphigus			IC
Peptic Ulcer Disease	X		IC
Phlebitis/Embolism		X	
Pulmonic Stenosis		X	
Pyelonephritis, Glomerulonephritis			IC
Rheumatoid Arthritis		X	IC
Sarcoidosis			IC
Scleroderma			IC
Sickle Cell Anemia		X	
Simmond's Disease		X	
Sinusitis - *(chronic or acute), no other respiratory conditions*			IC
Sleep Apnea			IC
Spinal Manipulation *4-12 visits per year, adequate investigation to rule out significant spinal disease or disorder*			IC
Stroke (CVA, TIA)		X	
St. Vitus' Dance		X	
Syncopal Spells - *(unknown cause)*			IC
Syphilis			IC
Tonsillitis *(recurrent)*	X		STD
Tuberculosis			IC
Uterine Bleeding/Fibroids	X		IC
Varicose Veins - *mild, asymptomatic*	X		IC
Ventricular Fibrillation		X	
Whipple's Disease		X	
Wilson's Disease		X	
Wiskott-Aldrich Syndrome		X	

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