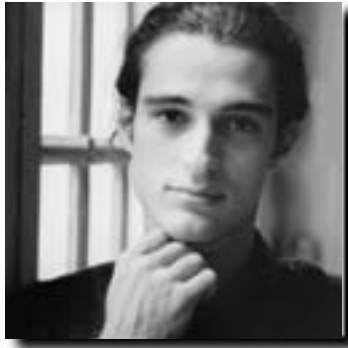


PacifiCare[®]



Individual Plan

Medical Underwriting Guidelines

MEDICAL UNDERWRITING GUIDELINES

Insurability

Because of the potential additional risk associated with certain medical conditions, some Applicants will be declined for all coverages. However, based on underwriting evaluation PacifiCare Individual PPO plans may be offered at a 20 percent or 50 percent additional premium. PacifiCare's Individual HMO plans are not available for other than preferred premiums.

Ineligible Occupations

- Air traffic controllers
- Asbestos/toxic chemical workers
- Athletes – Semi-pro and Professional
- Circus and carnival workers
- Crop dusters
- Dock workers
- Deep-sea fishermen
- Drivers (racing or testing)
- Explosives workers
- Firefighters
- Flight instructors
- Jockeys
- Loggers or lumber industry
- Migrant workers
- Off-shore oil workers
- Police officers
- Pyrotechnician
- Quarry workers
- Riggers
- Rodeo performers
- Salvage and rescue underwater divers
- Ski patrol
- Structural steel workers, iron workers and steeplejacks
- Stunt or test pilots
- Stunt person
- Tunnel workers
- Underground miners
- War correspondents
- Window workers working at heights exceeding three stories

Unisex Height and Weight Table

The height and weight table included with these guidelines will be used to evaluate an Applicant's insurability. Certain conditions, such as high blood pressure, as well as individuals that smoke, will be taken into consideration during the application process in conjunction with height and weight.

Height		Average	Maximum	Maximum
Feet	Inches		PPO	HMO
4	8	97	155	142
4	9	101	161	147
4	10	104	166	152
4	11	108	172	157
5	0	111	178	163
5	1	115	184	168
5	2	119	190	174
5	3	122	197	180
5	4	127	203	185
5	5	130	209	191
5	6	135	216	197
5	7	139	222	203
5	8	143	229	209
5	9	147	236	216
5	10	151	243	222
5	11	156	250	228
6	0	160	257	235
6	1	165	264	242
6	2	169	272	248
6	3	174	279	255
6	4	178	287	262
6	5	183	294	269
6	6	188	302	276
6	7	193	310	283
6	8	198	318	290

Prescription Medications

Depending on the plan selected, the prescriptions below may result in an application being declined. The cost of a medication is considered a part of the insurance risk, regardless of the severity of the condition itself.

- Accutane
- Aciphex
- Advair
- Anti-coagulants within 12 months
- Anti-virals within 12 months
- Avelox
- Azmacort
- Azulfidine
- Celebrex
- Clarinex
- Clomid
- Concerta
- Depakote
- Evista
- Famvir
- Flovent
- Imdur
- Imitrex
- Immunosuppressant Drugs
- Intal
- Lamictal
- Lamisil
- Lipitor
- Lopid
- Lupron
- Maxalt
- Mevacor
- Nexium
- Parlodel
- Pravachol
- Prevacid
- Prilosec
- Propafenone
- Proscar
- Protonix
- Pulmicort
- Relafen
- Renova
- Serevent
- Singulair
- Steroids within 12 months
- Tambocor
- Temovate

- Tolectin
- Topamax
- Valtrex
- Vioxx
- Wellbutrin
- Zocor
- Zyrtec

The prescription list is intended to serve as a guide only; other prescriptions may result in an application being declined or if a PPO plan is selected, rated with an additional 20 percent or 50 percent of premium.

Declinable Conditions

Applicants with the following conditions will generally be considered uninsurable. This list is intended to serve as a guide only; decisions regarding an Applicant are subject to underwriting consideration of the facts related to a specific medical history. The absence of any impairment from this list does not imply insurability.

Uninsurable Conditions:

- Acidosis
- Acne – Accutane free less than 6 months
- Acoustic Neuroma – unoperated or surgery within 2 years
- AIDS or ARC
- Acromegaly
- Addison's Disease
- Alcoholism – within 3 years
- Alzheimer's Disease
- Amyotrophic Lateral Sclerosis
- Anal Fistula – recurrence, unoperated
- Anemia – Aplastic, Cooley's, Hemolytic, Mediterranean, Sickle Cell
- Aneurysm – Cerebral ("Berry") & Peripheral Artery – unoperated
- Angina Pectoris – all cases
- Ankylosing Spondylitis
- Anorexia Nervosa – treatment within 5 years
- Anuria – all cases
- Aortic or Mitral Valve Stenosis
- Appendicitis – unoperated
- Arteriosclerosis
- Arteritis, Necrotizing
- Asbestosis
- Asthma – on Steroids
- ADD/ADHD – on multiple Rx and/or therapy/counseling
- Autism, Infantile

- Back/ Spinal – surgery within 2 years
- Banti's Disease
- Breast Implants – silicone implants
- Bulimia – treatment within 5 years
- Cancer:
 - Bladder – treatment free for less than 5 years
 - Brain – treatment free for less than 10 years
 - Breast – treatment free for less than 7 years
 - Cervix/Uterus, Ovary – treatment free for less than 3 years
 - Colon – treatment free for less than 7 years
 - Esophagus – treatment free for less than 10 years
 - Eye – treatment free for less than 5 Years
 - Hodgkin's Lymphoma – treatment free for less than 7 years
 - Kidney – treatment free for less than 7 years
 - Larynx – treatment free for less than 10 years
 - Non-Hodgkin's Lymphoma – all cases
 - Leukemia – treatment free for less than 10 years
 - Liver – treatment free for less than 10 years
 - Lung – treatment free for less than 10 years
 - Multiple Myeloma – all cases
 - Oral Cavity, Pharynx – treatment free for less than 5 years
 - Pancreas – treatment free for less than 10 years
 - Prostate – treatment free for less than 10 years
 - Skin – Basal/Squamous – multiple/ treatment free for less than 6 months
 - Skin – Melanoma – treatment free for less than 7 years
 - Stomach – treatment free for less than 5 years
 - Testicular – treatment free for less than 5 years
 - Thyroid – treatment free for less than 5 years
- Cardiomyopathy
- Cataract , not surgically removed
- Cerebral Palsy (infantile)
- Chronic Fatigue Syndrome – within 5 years of recovery
- COPD (Chronic Obstructive Pulmonary Disease)
- Cirrhosis of the Liver
- Claudication, Intermittent
- Cleft Lip, Nose, Palate – not surgically corrected
- Coagulation Defect (Christmas Disease, Hemophilia A, B or C)
- Colitis/IBS – Crohn's Disease, Ulcerative Colitis
- Collagen Diseases
- Congestive Heart Failure
- CAD – Angina Pectoris, Angioplasty, Heart Bypass, Myocardial Infarction – all cases
- Cystic Fibrosis
- Cytomegalovirus
- Demyelinating Disease
- Dermatomyositis
- Diabetes Mellitus – Insulin dependent and/or over 10 years since diagnosed
- Dialysis (Peritoneal or Renal)
- Drug Addiction or Use – within 5 years
- Emphysema
- Enlargement of Liver, Hepatomegaly
- Enteritis – Regional
- Esophageal Varicosities
- Fallot's Tetralogy
- Fanconi's Syndrome
- Flexion Contracture, Upper Extremity, LPU
- Friedreich's Ataxia
- Gastric Banding/Bypass/Stapling
- Hamman-Rich Disease
- Hansen's Disease (Leprosy)
- Heart Pacemaker
- Hemochromatosis
- Hemoglobinuria
- Hepatitis – Type B, C, Chronic
- Hepatomegaly, Enlargement of Liver
- Huntington's Chorea
- Hydrocephalus
- Hypogammaglobulinemia
- Ileitis or Ileocolitis
- Immunodeficiency Disorder
- Infertility
- Kaposi's Sarcoma
- Kyphosis
- Locomotor Ataxia
- Lymphedema
- Macular Degeneration
- Marfan's Syndrome
- Melanoma of the Eye
- Multiple Sclerosis
- Muscular Dystrophy
- Myasthenia Gravis
- Myotonia Congenital
- Narcolepsy
- Obesity – Prior or planned surgical procedure related to obesity
- Optic Neuritis
- Organ transplants other than corneal
- Osteitis, Rarefying
- Osteogenesis Imperfecta
- Paraplegia
- Parkinson's Disease

- Peripheral Vascular Disease
- Polycythemia Vera
- Pott's Disease
- Pregnancy – Current
- Premature Birth – within 12 months
- Progeria
- Psoriatic Arthritis
- Psychopathic Personalities
- Pulmonary Fibrosis
- Pulmonary Osteoarthropathy
- Raynaud's Phenomenon, Syndrome
- Reiter's Syndrome
- Renal Failure
- Retinitis Pigmentosa
- Rheumatoid Arthritis
- Sarcoidosis
- Scleroderma
- Sex reassignment
- Sick Sinus Syndrome
- Sjogren's Syndrome
- Sleep Apnea – CPAP
- Splenomegaly
- Stroke
- Sturge-Weber Syndrome
- Superior Vena Cava Syndrome
- Syringomyelia
- SLE (Lupus)
- Tabes Dorsalis
- Tay-Sachs Disease
- Thromboangiitis
- Tuberculoma
- Tuberculosis – treatment within 1 year
- Turner's Syndrome
- Valvulitis

- Ventricular Tachycardia
- Von Recklinghausen Disease
- Von Willebrand's Disease
- Wegener's Granulomatosis

Additional Circumstances Requiring Automatic Rejection

- Expectant father
- Surrogacy
- Therapy/Counseling – within the last 6 months
- Currently disabled
- Receiving disability payments or benefits
- Currently being treated for work-related disorder or receiving workers compensation benefits
- Currently experiencing/experienced within the last 12 months symptoms for which a physician has not been consulted
- Recommended diagnostic tests have not been completed

Rescission

Subsequent to enrollment in a PacifiCare Individual Plan, PacifiCare reviews all claims submitted to identify medical conditions which may have not been accurately disclosed at the time of application. All such claims are referred to PacifiCare's underwriting department for further investigation. While an investigation is being conducted, the original claim and all subsequent claims from all providers will be pended until the underwriting investigation is completed. If it is determined that an Applicant materially misrepresented medical history when the application was completed, the policy will be rescinded as of the original effective date and premiums will be refunded, net of any unrecoverable expenses. Broker commission is adversely affected by any retroactive cancellations. Any commissions paid on a policy that is rescinded will be charged back and collected from the broker.

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Visit our Web site @ www.pacificare.com