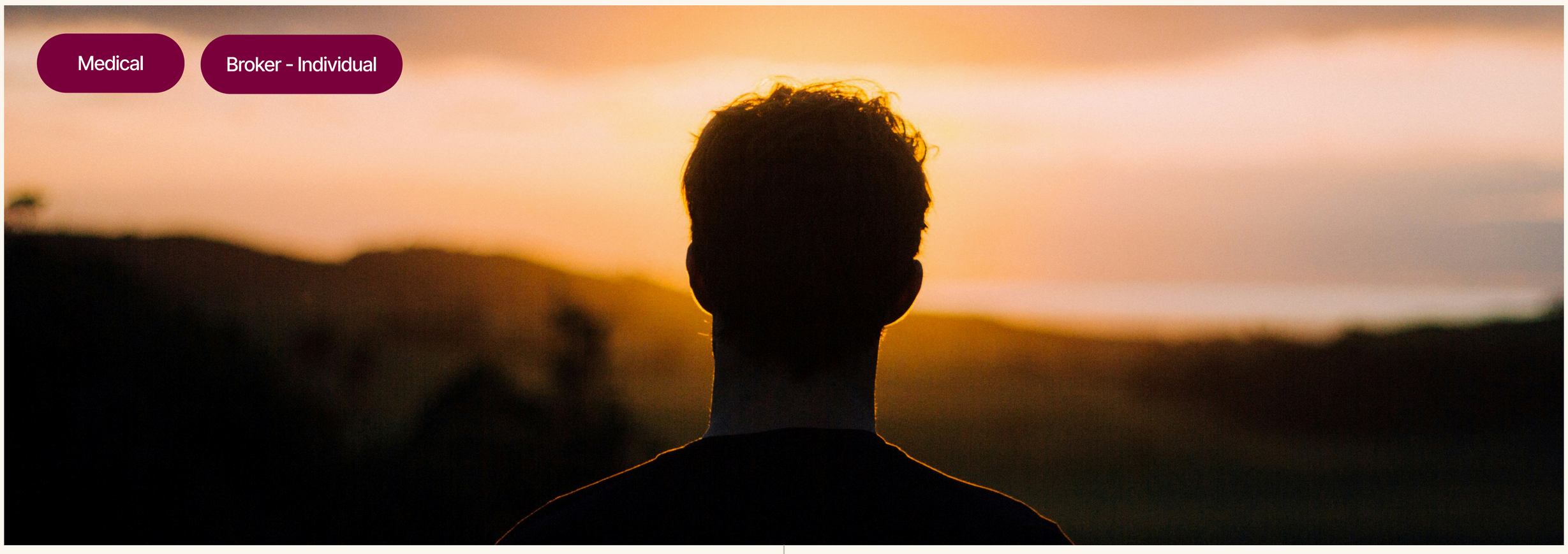
Auto-Decline Screening Guide

Medical | Broker - Individual



If a client has EVER had any of the following conditions, the risk is typically NOT insurable:

1 Organ / Major System Conditions

- Organ transplant
- Amputation caused by disease
- Chronic kidney disease (including end-stage renal disease or renal failure)
- Cirrhosis
- Chronic hepatitis

2 Respiratory / Pulimary Conditions

- Emphysema
- Chronic pulmonary disorders, including:
  - Bronchiectasis
  - Chronic bronchitis
  - Chronic obstructive lung disease (COPD)
  - Chronic interstitial lung disease
  - Pulmonary fibrosis
  - Cystic fibrosis
  - Sarcoidosis
- Use of supplemental oxygen
- Use of a nebulizer to treat a pulmonary or respiratory disorder

3 Neurological/Cognitive Disorders

- Parkinson's disease
- Multiple sclerosis
- ALS (Amyotrophic Lateral Sclerosis / Lou Gehrig's disease)
- Systemic lupus
- Myasthenia gravis
- Alzheimer's disease
- Senile dementia
- Other cognitive disorders

4 Infectious Diseases

- AIDS
- ARC
- HIV infection

5 Cancer

- Internal cancer
- Melanoma

6 Cardiovascular Conditions

- Heart attack
- Coronary artery disease
- Congestive heart failure
- Enlarged heart
- Heart valve surgery (including replacement)
- Use of a heart pacemaker or defibrillator
- Stroke
- TIA (Transient Ischemic Attack)
- Carotid artery disease
- Peripheral vascular disease

7 Musculoskeletal Conditions

- Rheumatoid arthritis
- Crippling or disabling arthritis

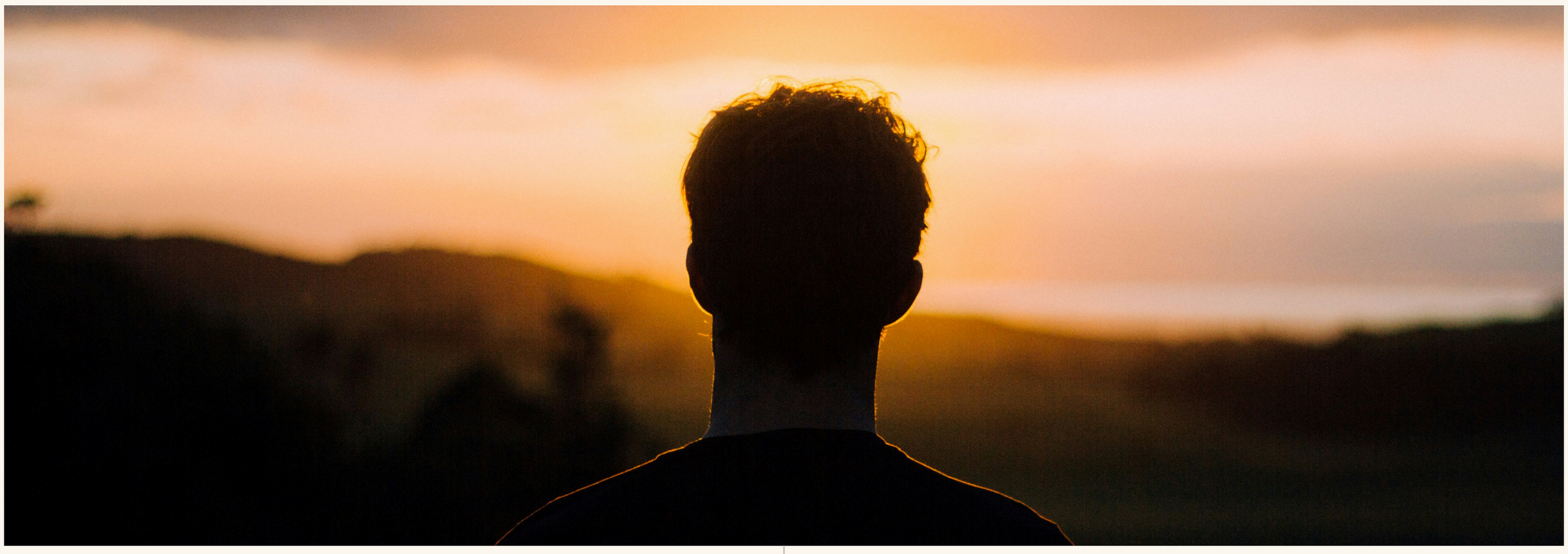
8 Behavioral Health / Substance Abuse History

- Alcoholism
- Drug abuse
- Mental or nervous disorder requiring psychiatric hospitalization

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This document is an internal underwriting screening reference for agents only.
Final eligibility and underwriting decisions are determined solely by OneHealth Plus underwriting.

Auto-Decline Screening Guide



Common Additional Decline Indicators

(Based on underwriting guidance)

- Use of three or more medications for blood pressure
- Use of three or more medications for diabetes
- Pregnancy
- Height / weight ratio outside underwriting build guidelines
- History of drug or alcohol abuse

Mental Health Guidance for Agents

Psychologist (therapy only): Typically not an automatic decline

Psychiatrist: Higher underwriting scrutiny due to medication involvement (psychiatric medications often drive underwriting outcomes more than the visit itself)

History involving mental health rehabilitation facilities: Typically a decline due to associated treatment risk and cost exposure

Prescription Drug (Rx) Notes

Agents should always ask clients to list generic medication names if they are taking prescriptions

Rx history is heavily reviewed during underwriting and may affect eligibility

Quick Agent Screening Questions

Before sending the PHQ, ask:

- Any history of heart attack, stroke, or cancer?
- Any organ transplant or dialysis?
- Any neurological diseases like MS, ALS, or Parkinson's?
- Any insulin-dependent diabetes or multiple medications for BP/diabetes?
- Any psychiatric hospitalization or substance abuse history?

If YES to any of the above, the case may not qualify.

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