

# Foresters PlanRight Whole Life Insurance

## Medical Reference Guide

It is the responsibility of the Underwriting Department to properly evaluate all applicants for insurance coverage. This requires sound, underwriting practices consistent with Foresters philosophy for the selection of risks. In order to provide the best possible service, Foresters Underwriting Team must also rely on the producer to develop complete and accurate information at point of sale.

This manual is a guide intended to help the producer understand the probable underwriting action for commonly encountered medical histories. Naturally, the final action on an application is the decision of the Underwriter, based upon the varying circumstances that each particular case may present. It is important to recognize that the underwriting guide is meant as a basis for decision-making, and that other factors, including Foresters Underwriter's judgment, may affect the final decision.

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## MEDICAL DEFINITIONS

The following definitions are provided for the conditions contained in the Medical Questions.

<b>Activities of Daily Living (ADLs)</b>	Activities of daily living (ADLs) are the things we normally do in daily living, including any basic activity we perform, such as feeding ourselves, bathing, dressing, taking medications and toileting.	If assistance is required to perform any ADL's - No coverage
<b>Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), Human Immunodeficiency Virus (HIV)</b>	Acquired immune deficiency syndrome (AIDS) is a disease of the human immune system caused by the human immunodeficiency virus (HIV). This condition progressively reduces the effectiveness of the immune system and leaves individuals susceptible to infections and tumors.	No Coverage
<b>Alcohol Abuse/ Addiction</b>	Use of alcohol becomes a primary focus, interfering with other activities. When alcohol abuse progresses to alcoholism, also called alcohol addiction or alcohol dependence, alcohol becomes essential to function, including a physical dependence on alcohol, and inability to stop despite severe physical and psychological consequences.	Diagnosed, treated or advised to receive treatment within the past 2 years – Modified Death Benefit
<b>Alzheimer's disease</b>	Alzheimer's disease is a progressive degenerative disease of the brain resulting in loss of memory, thinking and language skills and behavioral changes. It is the most common cause of dementia.	No Coverage
<b>Amyotrophic Lateral Sclerosis (ALS) (Lou Gehrig's Disease)</b>	Amyotrophic lateral sclerosis is a form of motor neuron disease. ALS is a progressive, fatal, disease caused by the degeneration of the nerve cells in the central nervous system that control voluntary muscle movement.	No Coverage
<b>Amputation due to Complications of Diabetes</b>	A complication of diabetic neuropathy in which there is an increased risk of injury to extremities because of loss of sensation. Infections can progress to ulceration which may require surgical removal of the affected extremity.	No Coverage
<b>Aneurysm</b>	An aneurysm is a localized abnormal dilatation of a blood vessel which if ruptured may lead to death. The most common aneurysm locations are the brain, abdomen, heart, legs, neck and spleen.	Within 2 yrs of diagnosis or if it has not been removed - Modified Death Benefit
<b>Angina</b>	Pain, discomfort or pressure localized in the chest and caused by insufficient blood supply to the heart muscles.	Within 2 years – Modified Death Benefit
<b>Aricept, Cognex, Donepezil, Exelon, Razadyne, Namenda</b>	Medications that can be used to treat the symptoms of Alzheimer's or Dementia.	Any current or previous use - No Coverage
<b>Basal Cell Skin Cancer</b>	A common malignancy of the epidermis usually occurs with chronic sun exposure. Melanoma is a more serious form of skin cancer and is not excluded from Forester's definition of cancer.	Level Death Benefit

<b>Bone Marrow Transplant</b>	A procedure in which bone marrow that is diseased or damaged is replaced with healthy bone marrow.	No Coverage
<b>Brain Tumor</b>	A brain tumor is an abnormal growth of cells within the brain or inside the skull, which can be cancerous or non-cancerous (benign).	Within 2 yrs of diagnosis or if it has not been removed - Modified Death Benefit
<b>Cancer</b>	Cancer is a class of diseases in which a group of cells display uncontrolled growth, invasion (intrusion on and destruction of adjacent tissues), and sometimes metastasis (spread to other locations in the body).	Currently has cancer, or had one or more recurrences or had more than one type of cancer – No Coverage  If diagnosis or treatment within 3 years – Modified Death Benefit
<b>Cardiomyopathy</b>	Cardiomyopathy is a chronic disease of the heart muscle. The muscle is enlarged, thickened and stiffened which leads to deterioration of the function of the heart. People with cardiomyopathy are often at risk of irregular heartbeats or heart failure.	Had or diagnosed within 2 years - Modified Death Benefit
<b>Chronic Bronchitis</b>	See Chronic Obstructive Pulmonary Disease (COPD).	Graded Death Benefit
<b>Chronic Hepatitis</b>	Hepatitis implies injury to the liver characterized by the presence of inflammatory cells in the tissue of the organ. The disease may impair liver functions that include, among other things, removal of harmful substances, regulation of blood composition, and production of bile to help digestion.	Graded Death Benefit
<b>Chronic Obstructive Pulmonary Disease (COPD)</b>	Chronic obstructive pulmonary disease (COPD) or Chronic obstructive lung disease (COLD) is a group of lung diseases characterized by narrowing of the airways leading to a limitation of air flow to and from the lungs. This causes shortness of breath which is generally not reversible and progresses over time. Diseases classified under the heading of COPD include emphysema, chronic bronchitis and bronchiectasis.	Graded Death Benefit
<b>Circulatory Surgery</b>	Circulatory surgery is surgery performed on any of the arteries of the body, including but not limited to coronary arteries, the aorta, arteries in the neck, legs and abdomen.	Within 2 yrs - Modified Death Benefit
<b>Cirrhosis of the Liver</b>	In cirrhosis of the liver scar tissue replaces normal healthy liver tissue which blocks the flow of blood through the organ and inhibits normal liver function.	Graded Death Benefit
<b>Congestive Heart Failure (CHF)</b>	Congestive heart failure (CHF) occurs when the pumping action of the heart fails to maintain adequate circulation of blood to the body and causes shortness of breath, swollen feet and ankles and chronic fatigue.	No Coverage

<b>Dementia</b>	Dementia is a general term that describes a group of symptoms such as loss of memory, judgment, language, complex motor skills, and other intellectual function, caused by the permanent damage or death of the brain's nerve cells, or neurons.	No Coverage
<b>Diabetic Coma</b>	Diabetic Coma is a medical emergency in which a person with diabetes mellitus is unconscious due to too much sugar and too little insulin in the blood.	Within 2 yrs - Modified Death Benefit
<b>Diagnostic Test</b>	A diagnostic test is any kind of medical test performed to aid in the diagnosis or detection of disease or condition.	Advised to have within the past 12 months and not completed or results unknown – No Coverage
<b>Drug Abuse / Addiction</b>	Drug abuse, also known as substance abuse, involves the repeated and excessive use of chemical substances to achieve a certain effect. These substances may be “street” or “illicit” drugs, or may be drugs obtained with a prescription, used for pleasure rather than for medical reasons. Abuse quickly leads to addiction for many drugs.	Diagnosed, treated or advised to receive treatment within the past 2 years – Modified Death Benefit
<b>Emphysema</b>	See Chronic Obstructive Pulmonary Disease (COPD).	Graded Death Benefit
<b>End-Stage Disease</b>	A condition caused by injury, disease, or illness which has resulted in severe and permanent deterioration, indicated by incapacity and complete physical dependency, and for which, to a reasonable degree of medical certainty, treatment of the irreversible condition would be medically ineffective.	No Coverage
<b>Heart Attack</b>	Myocardial infarction (MI) commonly known as a heart attack occurs when the blood supply to part of the heart is interrupted causing some heart cells to die.	Within 2 yrs - Modified Death Benefit
<b>Heart Surgery</b>	Heart surgery or cardiac surgery is surgery performed on the heart including heart valves, coronary arteries or any other tissue of the heart. Heart surgery includes angioplasty, stent placement, ablation, pacemaker or implantable cardioverter defibrillator (ICD) insertion.	Within 2 yrs - Modified Death Benefit
<b>Home Healthcare</b>	Health care or supportive care provided in the patient’s home by licensed healthcare professionals such as Licensed Practical nurses, Registered nurses, Home Care Aids, Social Workers, Physical Therapists, Occupational Therapists, Speech and language pathologists and Dietitians.	Currently receiving or advised to receive – No Coverage
<b>Hospice Care</b>	Hospice care in the United States is a type of care which focuses on the reduction of symptoms for the terminally ill. These symptoms can be physical, emotional, or social in nature.	Receiving or advised to receive - No Coverage

<b>Insulin Shock</b>	Insulin Shock is a medical emergency in which a person with diabetes mellitus is unconscious due to too much insulin in the blood.	Within 2 yrs - Modified Death Benefit
<b>Kidney Dialysis</b>	Used to provide an artificial replacement for lost kidney function due to kidney or renal failure.	Had or advised to have within the past 12 months – No Coverage
<b>Kidney Disease</b>	Any damage that reduces the functioning of the kidney. Also called renal disease, it may lead to complications such as cardiovascular disease, anemia, and kidney failure.	Graded Death Benefit
<b>Liver Disease</b>	General term for any damage that reduces the functioning of the liver.	Graded Death Benefit
<b>Nephropathy/Diabetic</b>	Kidney disease from long-standing or poorly controlled diabetes.	Within 2 yrs Modified Death Benefit
<b>Neuropathy/Diabetic</b>	Nerve damage caused by diabetes that leads to numbness and sometimes pain and weakness in the hands, arms, feet, and legs. Diabetic neuropathy can affect the digestive tract, heart, and genitalia.	Within 2 yrs Modified Death Benefit
<b>Nursing home, skilled nursing facility, hospital, psychiatric or correctional facility</b>	A nursing home, convalescent home, Skilled Nursing Facility, care home or rest home provides care for residents. Residents include the elderly and younger adults with physical or mental disabilities.	Current resident of any facilities mentioned - No Coverage
<b>Organ transplant</b>	Organ transplant is the moving of an organ from one body to another (or from a donor site on the patient's own body), for the purpose of replacing the recipient's damaged or failing organ with a working one from the donor site.	No Coverage
<b>Oxygen Equipment</b>	Oxygen therapy is the administration of oxygen to prevent hypoxemia (not enough oxygen in the blood). Oxygen delivery systems are classified as stationary, portable, or ambulatory. Oxygen can be administered by nasal cannula, mask, and tent.  CPAP machines used for sleep apnea are not considered "oxygen equipment".  Nebulizers are not considered "oxygen equipment", however if used for COPD, Chronic bronchitis or emphysema the appropriate question should be answered affirmatively.	Within 12 months - No Coverage
<b>Parkinson's Disease</b>	Parkinson's disease is a degenerative disorder of the central nervous system that often impairs motor skills, speech, and other functions.	Graded Death Benefit if able to perform all ADL's, otherwise - No Coverage
<b>Retinopathy/Diabetic</b>	Diabetic retinopathy is damage to the eye's retina that occurs with long-term or poorly controlled diabetes.	Within 2 yrs - Modified Death Benefit

<b>Skilled Nursing Care</b>	Care or treatment given or supervised by a Registered Nurse. Examples of skilled nursing needs include complex wound dressings, rehabilitation, tube feedings, observation during periods of acute or unstable illness; administration of intravenous fluids and intravenous or intramuscular medications.	Currently receiving or advised to receive – No Coverage
<b>Stroke</b>	A stroke is the rapidly developing loss of brain function due to disturbance in the blood supply to the brain.	Within 2 yrs - Modified Death Benefit
<b>Systemic Lupus (SLE)</b>	Systemic lupus erythematosus (SLE) or lupus is a chronic autoimmune connective tissue disease that can affect any part of the body. SLE most often harms the heart, joints, skin, lungs, blood vessels, liver, kidneys and nervous system.	Graded Death Benefit
<b>Terminal Illness</b>	A condition caused by injury, disease, or illness that would reasonably be expected to cause death within 12 months.	No Coverage
<b>Transient Ischemic Attack (TIA)</b>	A transient ischemic attack (TIA) is caused by the changes in the blood supply to a particular area of the brain resulting in brief neurologic dysfunction that persists, by definition, for less than 24 hours. This is sometimes referred to as a mini-stroke.	Within 2 yrs - Modified Death Benefit
<b>Wheelchair Use</b>	Use of a wheelchair due to chronic illness, disease or as a result of permanent physical or neurological damage. This does not include occasional or regular use for activities such as shopping, sightseeing or because of arthritis or temporary use post injury or surgery.	No Coverage

## MEDICATION REFERENCE CHART

Prescription medications are always changing. Foresters will make every effort to keep this chart current. Please make sure that you regularly go onto our producer website to access the most recent version of this guide. Please note that the lists provided are not exhaustive.

Applicants with a history of Congestive Heart Failure (CHF) are not eligible for PlanRight, regardless of when diagnosed or treated.

### Drug Combinations

Any applicant who has been prescribed certain combinations of 3 or more medications may not be offered coverage, depending on the drug combinations. There are a few rare 2-drug CHF combinations which could also lead to no coverage.

If a client has been prescribed a medication from List A in combination with at least 2 medications from two other Lists (List B, C, or D) at the same time, they may not be eligible for coverage.

LIST A	LIST B	LIST C	LIST D
ALDACTAZIDE	BUMETANIDE	ACCUPRIL	ACEBUTOLOL HCL
ALDACTONE	BUMEX	ACCURETIC	ATENOLOL
SPIRONOLACTONE	DEMADEX	ACEON	BETAPACE
METOLAZONE	DYAZIDE	ALTACE	BISOPROLOL FUMARATE
MYKROX	DYRENIUM	ATACAND	BREVILOC
ZAROXOLYN	EDECRIN	AVALIDE	BYSTOLIC
	FUROSEMIDE	AVAPRO	CARTROL
	LASIX	AZOR	CARVEDILOL
	MAXZIDE	BENAZEPRIL HCL	COREG
	MODURETIC 5-50	BENICAR	CORGARD
	SODIUM EDECRIN	CAPOTEN	CORZIDE
	TORSEMIDE	CAPTOPRIL	DIGITEK
	TRIAMTERENE	COZAAR	DIGOXIN
	TRIAMTERENE/HYDROCHLOROTH	DIOVAN	INDERAL
		ENALAPRIL MALEATE	INDERIDE
		EXFORGE	LABETALOL HCL
		FOSINOPRIL SODIUM	LANOXIN
		HYZAAR	LOPRESSOR
		LISINOPRIL	METOPROLOL SUCCINATE ER
		LOTENSIN	METOPROLOL TARTRATE
		LOTREL	PINDOLOL
		MAVIK	PROPRANOLOL HCL
		MICARDIS	SECTRAL
		MONOPRIL	SOTALOL HCL
		PRINIVIL	TENORMIN
		QUINAPRIL HCL	TOPROL XL
		RAMIPRIL	VISKEN
		TARKA	ZEBETA
		TEVETEN	ZIAC
		UNIVASC	
		VALTURNA	



**Diabetes**

Applicants who have diabetic kidney disease (nephropathy) or diabetic nerve/circulatory (neuropathy) disease may be eligible for the Modified death benefit.

Any applicant, who is taking medications from the nephropathy list and diabetes list, or medications from the neuropathy list and diabetes list, within the past 2 years, may be offered the Modified death benefit.

<b>Nephropathy</b>	<b>Neuropathy</b>	<b>Diabetes</b>
ARANESP	CARBAMAZEPINE	ACTOPLUS
CALCITRIOL	CARBATROL	ACTOS
CALCIUM ACETATE	DEPACON	AMARYL
CARNITOR	DEPAKENE	AVANDAMET
CYSTAGON	EPITOL	AVANDARYL
FOSRENOL	GABAPENTIN	AVANDIA
HECTOROL	LAMICTAL	DIABETA
PHOSLO	LAMOTRIGINE	DIABINESE
REVELA	LYRICA	FORTAMET
ROCALTROL	NEURONTIN	GLIPIZIDE
SENSIPAR	TEGRETOL	GLUCOPHAGE
ZEMPLAR	VALPROIC ACID	GLUCOTROL
		GLYBURIDE
		GLYNASE
		HUMALOG
		HUMULIN
		ILETIN
		JANUMET
		JANUVIA
		LANTUS
		LEVEMIR
		METFORMIN
		MICRONASE
		NOVOLIN
		NOVOLOG
		PRANDIN
		STARLIX
		TOLBUTAMIDE
		TOLINASE

## Alphabetical Drug List

Where medications that can be used for more than one condition exist, the alternate uses and appropriate level of coverage has been indicated.

The "Rx Fill Within" column means the drug was prescribed within the time period noted. For some circulatory/heart and cancer medications, the "Rx Fill Within" column notes "First Fill". This refers to when the medication was originally prescribed.

Medication	Indication	Rx Fill Within	Benefit Eligibility
Abilify	Psychotic Disorder	N/A	Level
Abraxane	Cancer	3 years Current Use	Modified No Coverage
Accupril	Hypertension CHF	N/A N/A	Level No Coverage
Accuretic	Hypertension CHF	N/A N/A	Level No Coverage
Acebutolol HCL	Hypertension CHF	N/A N/A	Level No Coverage
Aceon	Hypertension CHF	N/A N/A	Level No Coverage
Acetyl L-Carnitine	Alzheimer's / Dementia	N/A	No Coverage
Actiq	Cancer Pain Severe Pain	3 years N/A	Modified Level
Activase	Stroke/TIA/Heart Attack	2 years	Modified
Actoplus	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Actos	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Adalat	Hypertension	N/A	Level
Adriamycin	Cancer	3 years Current Use	Modified No Coverage
Adrucil	Cancer	3 years Current Use	Modified No Coverage
Advair	Asthma COPD / Emphysema	N/A N/A	Level Graded
Afinitor	Cancer	3 years Current Use	Modified No Coverage
Agenerase	AIDS	N/A	No Coverage
Aggrastat	Heart Attack	2 years	Modified
Aggrenox	Stroke / TIA	First Fill <2years First Fill >2 years	Modified Level
Aglylin	Cancer	3 years Current Use	Modified No Coverage
Akineton	Parkinson's Other Use	N/A N/A	Graded Level
Albuterol	Asthma COPD	N/A N/A	Level Graded
Aldactazide	Hypertension CHF	N/A N/A	Level No Coverage
Aldactone	Hypertension CHF	N/A N/A	Level No Coverage
Aldomat	Hypertension	N/A	Level

Alimta	Cancer	3 years Current Use	Modified No Coverage
Alkeran	Cancer	3 years Current Use	Modified No Coverage
Allopurinol	Gout	N/A	Level
Aloxi	Cancer	3 years Current Use	Modified No Coverage
Alprazolam	Anxiety Disorder	N/A	Level
Altace	Hypertension CHF	N/A N/A	Level No Coverage
Amantadine HCL	Parkinson's	N/A	Graded
Amaryl	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Ambisome	AIDS	N/A	No Coverage
Amifostine	Cancer	3 years Current Use	Modified No Coverage
Amiloride HCL	Hypertension CHF	N/A N/A	Level No Coverage
Amlodipine Besylate/Benzaz	Hypertension CHF	N/A N/A	Level No Coverage
Amyl Nitrate	Angina CHF	2 years N/A	Modified No Coverage
Anagrelide HCL	Cancer	3 years Current Use	Modified No Coverage
Angiomax	Circulatory Surgery	2 years	Modified
Antabuse	Alcohol / Drugs	2 years	Modified
Anastrozole	Cancer	First Fill <3years First Fill >3 years	Modified Level
Anzemet	Cancer	3 years Current Use	Modified No Coverage
Aptivus	AIDS	N/A	No Coverage
Apokyn	Parkinson's	N/A	Graded
Apresoline	Hypertension CHF	N/A N/A	Level No Coverage
Aranesp	Kidney Dialysis Kidney Disease/Failure Diabetic Nephropathy	1 year N/A 2 years	No coverage Graded Modified
Arcapta Neohaler	COPD	N/A	Graded
Aredia	Cancer	3 years Current Use	Modified No Coverage
Argatroban	Circulatory Surgery	2 years	Modified
Aricept	Alzheimer's / Dementia	N/A	No Coverage
Arimidex	Cancer	First Fill <3years First Fill >3 years	Modified Level
Aromasin	Cancer	First Fill <3years First Fill >3 years	Modified Level
Arranon	Cancer	3 years Current Use	Modified No Coverage

Arsenic Trioxide	Cancer	3 years Current Use	Modified No Coverage
Arzerra	Cancer	3 years Current Use	Modified No Coverage
Atacand	Hypertension CHF	N/A N/A	Level No Coverage
Atamet	Parkinson's	N/A	Graded
Atenolol	Hypertension CHF	N/A N/A	Level No Coverage
Atgam	Organ / Tissue Transplant	N/A	No coverage
Ativan	Anxiety Disorder	N/A	Level
Atripla	AIDS	N/A	No coverage
Atrovent/Atrovent HFA Atrovent (Nasal)	COPD  Allergies	N/A  N/A	Graded  Level
Avalide	Hypertension CHF	N/A N/A	Level No Coverage
Avandia	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Avapro	Hypertension CHF	N/A N/A	Level No Coverage
Avastin	Cancer	3 years Current Use	Modified No Coverage
Avonex	Multiple Sclerosis	N/A	Level
Azilect	Parkinson's	N/A	Graded
Azasan	Organ / Tissue Transplant Rheumatoid Arthritis Systemic Lupus	N/A N/A N/A	No coverage Level Graded
Azathioprine	Organ / Tissue Transplant Rheumatoid Arthritis Systemic Lupus	N/A N/A N/A	No coverage Level Graded
Azmacort	Asthma COPD / Emphysema	N/A N/A	Level Graded
Azor	Hypertension CHF	N/A N/A	Level No Coverage
Baclofen	Multiple Sclerosis	N/A	Level
Baraclude	Liver Disorder	N/A	Graded
Benazepril HCL	Hypertension CHF	N/A N/A	Level No Coverage
Benicar	Hypertension CHF	N/A N/A	Level No Coverage
Benlysta	Systemic Lupus	N/A	Graded
Benzotropine Mesylate	Parkinson's Other Use	N/A N/A	Graded Level
Betapace	Heart Arrhythmia CHF	N/A N/A	Level No Coverage
Betaseron	Multiple Sclerosis	N/A	Level
Betaxolol HCL	Hypertension CHF	N/A N/A	Level No Coverage
Bexxar	Cancer	3 years Current Use	Modified No Coverage
Bicnu	Cancer	3 years Current Use	Modified No Coverage
BiDil	CHF	N/A	No Coverage

Bisoprolol Fumarate	Hypertension CHF	N/A N/A	Level No Coverage
Blenoxane	Cancer	3 years Current Use	Modified No Coverage
Bleomycin Sulphate	Cancer	3 years Current Use	Modified No Coverage
Blocadren	Hypertension CHF	N/A N/A	Level No Coverage
Brevibloc	Hypertension CHF	N/A N/A	Level No Coverage
Brovana	COPD	N/A	Graded
Bromocriptine Mesylate	Parkinson's	N/A	Graded
Bumetadine	Hypertension CHF	N/A N/A	Level No Coverage
Bumex	Hypertension CHF	N/A N/A	Level No Coverage
Buprenex	Alcohol / Drugs	2 years	Modified
Busulfex	Cancer	3 years Current Use	Modified No Coverage
Bystolic	Hypertension CHF	N/A N/A	Level No Coverage
Calcijex	Kidney Dialysis Kidney Disease/Failure Diabetic Nephropathy	1 year N/A 2 years	No coverage Graded Modified
Calcitriol	Kidney Dialysis Kidney Disease/Failure Diabetic Nephropathy	1 year N/A 2 years	No coverage Graded Modified
Calcium Acetate	Kidney Dialysis Kidney Disease/Failure Diabetic Nephropathy	1 year N/A 2 years	No coverage Graded Modified
Calan	Hypertension	N/A	Level
Campath	Cancer	3 years Current Use	Modified No Coverage
Campral	Alcohol / Drugs	2 years	Modified
Camptosar	Cancer	3 years Current Use	Modified No Coverage
Capoten	Hypertension CHF	N/A N/A	Level No Coverage
Capozide	Hypertension CHF	N/A N/A	Level No Coverage
Captopril	Hypertension CHF	N/A N/A	Level No Coverage
Carbamazepine	Seizures Diabetic Neuropathy	N/A 2 years	Level Modified
Carbatrol	Seizures Diabetic Neuropathy	N/A 2 years	Level Modified
Carbidopa	Parkinson's	N/A	Graded
Carboplatin	Cancer	3 years Current Use	Modified No Coverage
Cardioplegic	Circulatory Surgery	2 years	Modified
Cardizem	Hypertension	N/A	Level
Cardura	Hypertension	N/A	Level

Carnitor	Kidney Dialysis Kidney Disease/Failure Diabetic Nephropathy	1 year N/A 2 years	No coverage Graded Modified
Cartia	Hypertension	N/A	Level
Cartrol	Hypertension CHF	N/A N/A	Level No Coverage
Carvedilol	Hypertension CHF	N/A N/A	Level No Coverage
Catapress	Hypertension	N/A	Level
Casodex	Cancer	3 years Current Use	Modified No Coverage
CeeNu	Cancer	3 years Current Use	Modified No Coverage
Celebrex	Arthritis	N/A	Level
Cellcept	Organ / Tissue Transplant	N/A	No coverage
Cerubidine	Cancer	3 years Current Use	Modified No Coverage
Cesamet	Cancer	3 years Current Use	Modified No Coverage
Chlorambucil	Cancer	3 years Current Use	Modified No Coverage
Chlorpromazine	Psychotic Disorder	N/A	Level
Cisplatin	Cancer	3 years Current Use	Modified No Coverage
Citalopram	Depressive Disorder	N/A	Level
Cladribine	Cancer	3 years Current Use	Modified No Coverage
Clolar	Cancer	3 years Current Use	Modified No Coverage
Clopidogrel	Stroke/TIA/Heart Attack	First Fill <2years First Fill >2 years	Modified Level
Cogentin	Parkinson's Other Use	N/A N/A	Graded Level
Cognex	Alzheimer's/Dementia	N/A	No coverage
Combivent	COPD	N/A	Graded
Combivir	AIDS	N/A	No Coverage
Complera	AIDS	N/A	No Coverage
Comtan	Parkinson's	N/A	Graded
Copaxone	Multiple Sclerosis	N/A	Level
Copegus	Liver Disorder	N/A	Graded
Cordarone	Arrhythmia	N/A	Level
Coreg	Hypertension CHF	N/A N/A	Level No Coverage
Corgard	Hypertension CHF	N/A N/A	Level No Coverage
Corzide	Hypertension CHF	N/A N/A	Level No Coverage
Cosmegen	Cancer	3 years Current Use	Modified No Coverage

Coumadin	Cardiac Valve Replacement TIA/Stroke Pulmonary Embolism Thrombosis	2 years 2 years N/A N/A	Modified Modified Level Level
Cozaar	Hypertension CHF	N/A N/A	Level No Coverage
Crixivan	AIDS	N/A	No Coverage
Cyclophosphamide	Cancer	3 years Current Use	Modified No Coverage
Cyclosporine	Organ / Tissue Transplant	N/A	No Coverage
Cyclosporine Modified	Organ / Tissue Transplant	N/A	No Coverage
Cystagon	Kidney Dialysis Kidney Disease/Failure Diabetic Nephropathy	1 year N/A 2 years	No coverage Graded Modified
Cytarabine	Cancer	3 years Current Use	Modified No Coverage
Cytogam	Organ / Tissue Transplant	N/A	No coverage
Cytosar-U	Cancer	3 years Current Use	Modified No Coverage
Cytovene	AIDS	N/A	No Coverage
Cytoxan	Cancer	3 years Current Use	Modified No Coverage
Dacarbazine	Cancer	3 years Current Use	Modified No Coverage
Dacogen	Cancer	3 years Current Use	Modified No Coverage
Dactinomycin	Cancer	3 years Current Use	Modified No Coverage
Daliresp	COPD	N/A	Graded
Daunorubicin HCL	Cancer	3 years Current Use	Modified No Coverage
Daunoxome	Cancer	3 years Current Use	Modified No Coverage
Demadex	Hypertension CHF	N/A N/A	Level No Coverage
Depacon	Seizures Diabetic Neuropathy	N/A 2 years	Level Modified
Depade	Alcohol / Drugs	2 years	Modified
Depakene	Seizures Diabetic Neuropathy	N/A 2 years	Level Modified
Depakote	Seizure Disorder	N/A	Level
Depocyt	Cancer	3 years Current Use	Modified No Coverage
Dexrazoxane	Cancer	3 years Current Use	Modified No Coverage
Diabeta	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Diabinese	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Diazoxide	Cancer	3 years Current Use	Modified No Coverage
Didanosine	AIDS	N/A	No coverage

Digitek	Atrial Fibrillation CHF	N/A N/A	Level No Coverage
Digoxin	Atrial Fibrillation CHF	N/A N/A	Level No Coverage
Dilacor	Hypertension	N/A	Level
Dilantin	Seizure Disorder	N/A	Level
Dilatrate SR	Angina CHF	2 years N/A	Modified No Coverage
Dilor	Asthma COPD / Emphysema	N/A N/A	Level Graded
Diltiazem	Hypertension	N/A	Level
Diovan	Hypertension CHF	N/A N/A	Level No Coverage
Disulfiram	Alcohol / Drugs	2 years	Modified
Dolophine	Opioid Dependence	1 year	Modified
Donepezil HCL	Alzheimer's / Dementia	N/A	No coverage
Doxil	Cancer	3 years Current Use	Modified No Coverage
Doxorubicin HCL	Cancer	3 years Current Use	Modified No Coverage
Dronabinol	Cancer	3 years Current Use	Modified No Coverage
DTIC-Dome	Cancer	3 years Current Use	Modified No Coverage
Duoneb	COPD	N/A	Graded
Dyazide	Hypertension CHF	N/A N/A	Level No Coverage
Dynacirc	Hypertension	N/A	Level
Dyrenium	Hypertension CHF	N/A N/A	Level No Coverage
Edecrin	Hypertension CHF	N/A N/A	Level No Coverage
Edurant	AIDS	N/A	No Coverage
Eldepryl	Parkinson's	N/A	Graded
Eligard	Cancer	3 years Current Use	Modified No Coverage
Eliphos	Kidney Dialysis Kidney Disease/Failure Diabetic Nephropathy	1 year N/A 2 years	No coverage Graded Modified
Elitek	Cancer	3 years Current Use	Modified No Coverage
Ellence	Cancer	3 years Current Use	Modified No Coverage
Eloxatin	Cancer	3 years Current Use	Modified No Coverage
Elspar	Cancer	3 years Current Use	Modified No Coverage
Emcyt	Cancer	3 years Current Use	Modified No Coverage
Emend	Cancer	3 years Current Use	Modified No Coverage
Emtriva	AIDS	N/A	No coverage



Enalapril Maleate	Hypertension CHF	N/A N/A	Level No Coverage
Enalaprilat	Hypertension CHF	N/A N/A	Level No Coverage
Epitol	Seizures Diabetic Neuropathy	N/A 2 years	Level Modified
Epivir	AIDS	N/A	No coverage
Epizicom	AIDS	N/A	No coverage
Eplerenone	CHF	N/A	No Coverage
Erbix	Cancer	3 years Current Use	Modified No Coverage
Ergoloid Mesylates	Alzheimer's / Dementia	N/A	No coverage
Eskalith	Bipolar Disorder	N/A	Level
Esmolol HCL	Hypertension CHF	N/A N/A	Level No Coverage
Estinyl	Cancer	3 years Current Use	Modified No Coverage
Ethylol	Cancer	3 years Current Use	Modified No Coverage
Etopophos	Cancer	3 years Current Use	Modified No Coverage
Etoposide	Cancer	3 years Current Use	Modified No Coverage
Eulexin	Cancer	3 years Current Use	Modified No Coverage
Evista	Cancer Osteoporosis	3 years Current Use N/A	Modified No Coverage Level
Exelon	Alzheimer's / Dementia	N/A	No coverage
Exforge	Hypertension CHF	N/A N/A	Level No Coverage
Fareston	Cancer	3 years Current Use	Modified No Coverage
Faslodex	Cancer	3 years Current Use	Modified No Coverage
Felodipine	Hypertension	N/A	Level
Femara	Cancer	First Fill <3years First Fill >3 years	Modified Level
Fentanyl Citrate	Cancer Pain Severe Pain	3 years N/A	Modified Level
Fentora	Cancer Pain Severe Pain	3 years N/A	Modified Level
Floxuridine	Cancer	3 years Current Use	Modified No Coverage
Fludara	Cancer	3 years Current Use	Modified No Coverage
Fludarabine Phosphate	Cancer	3 years Current Use	Modified No Coverage
Fluoxymesterone	Cancer	3 years Current Use	Modified No Coverage
Flutamide	Cancer	3 years Current Use	Modified No Coverage

Folotyn	Cancer	3 years Current Use	Modified No Coverage
Fortamet	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Fortovase	AIDS	N/A	No coverage
Foscarnet Sodium	AIDS	N/A	No coverage
Foscavir	AIDS	N/A	No coverage
Fosinopril Sodium	Hypertension CHF	N/A N/A	Level No Coverage
Fosrenol	Kidney Dialysis Kidney Disease/Failure Diabetic Nephropathy	1 year N/A 2 years	No coverage Graded Modified
Fortesta	Cancer	3 years Current Use	Modified No Coverage
FUDR	Cancer	3 years Current Use	Modified No Coverage
Furosemide	Hypertension CHF	N/A N/A	Level No Coverage
Fusilev	Cancer	3 years Current Use	Modified No Coverage
Fuzeon	AIDS	N/A	No coverage
Gabapentin	Seizures Diabetic Neuropathy	N/A 2 years	Level Modified
Gabitril	Seizure Disorder	N/A	Level
Galantamine	Alzheimer's / Dementia	N/A	No coverage
Gallium Nitrate	Cancer	3 years Current Use	Modified No Coverage
Ganciclovir	AIDS	N/A	No coverage
Ganite	Cancer	3 years Current Use	Modified No Coverage
Gemzar	Cancer	3 years Current Use	Modified No Coverage
Gengraf	Organ / Tissue Transplant	N/A	No coverage
Gleevec	Cancer	3 years Current Use	Modified No Coverage
Gliadel Wafer	Cancer	3 years Current Use	Modified No Coverage
Glipizide	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Glucophage	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Glucotrol	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Glyburide	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Glynase	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Granisetron HCL	Cancer	3 years Current Use	Modified No Coverage

Granisol	Cancer	3 years Current Use	Modified No Coverage
Halaven	Cancer	3 years Current Use	Modified No Coverage
Haldol	Psychotic Disorder	N/A	Level
Haloperidol	Psychotic Disorder	N/A	Level
Halotestin	Cancer	3 years Current Use	Modified No Coverage
HCTZ	Hypertension	N/A	Level
HCTZ/Triamterene	Hypertension CHF	N/A N/A	Level No Coverage
Hectoral	Kidney Dialysis Kidney Disease/Failure Diabetic Nephropathy	1 year N/A 2 years	No coverage Graded Modified
Heparin	Pulmonary Embolism Thrombosis	N/A N/A	Level Level
Hepsera	Liver Disorder	N/A	Graded
Herceptin	Cancer	3 years Current Use	Modified No Coverage
Hexalen	Cancer	3 years Current Use	Modified No Coverage
Hivid	AIDS	N/A	No coverage
Humalog	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Humulin	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Hycamtin	Cancer	3 years Current Use	Modified No Coverage
Hydralazine HCL	Hypertension CHF	N/A N/A	Level No Coverage
Hydrea	Cancer	3 years Current Use	Modified No Coverage
Hydroxyurea	Cancer	3 years Current Use	Modified No Coverage
Hydergine	Alzheimer's /Dementia	N/A	No coverage
Hydroxychloroquine	Systemic Lupus Malaria Rheumatoid Arthritis	N/A N/A N/A	Graded Level Level
Hyperstat IV	Cancer	3 years Current Use	Modified No Coverage
Hytrin	Hypertension	N/A	Level
Hyzaar	Hypertension CHF	N/A N/A	Level No Coverage
Idamycin PFS	Cancer	3 years Current Use	Modified No Coverage
Idarubicin	Cancer	3 years Current Use	Modified No Coverage
Ifex	Cancer	3 years Current Use	Modified No Coverage
Ifex/Mesnex Combo Pack	Cancer	3 years Current Use	Modified No Coverage
Ifosfamide	Cancer	3 years Current Use	Modified No Coverage

Iletin	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Imdur	Angina CHF	2 years N/A	Modified No Coverage
Imuran	Organ / Tissue Transplant Rheumatoid Arthritis Systemic Lupus	N/A N/A N/A	No coverage Level Graded
Inamrinone	CHF	N/A	No Coverage
Inderal	Hypertension CHF	N/A N/A	Level No Coverage
Inderide	Hypertension CHF	N/A N/A	Level No Coverage
Infergen	Liver Disorder	N/A	Graded
Innopran XL	Hypertension CHF	N/A N/A	Level No Coverage
Inspra	CHF	N/A	No Coverage
Insulin	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Intelence	AIDS	N/A	No Coverage
Intron-A	Cancer  Hepatitis C	3 years Current Use N/A	Modified No Coverage Graded
Invirase	AIDS	N/A	No coverage
Ipratropium Bromide	COPD Allergies	N/A N/A	Graded Level
Iressa	Cancer	3 years Current Use	Modified No Coverage
Irinotecan	Cancer	3 years Current Use	Modified No Coverage
Ismo	Angina CHF	2 years N/A	Modified No Coverage
Isochron	Angina CHF	2 years N/A	Modified No Coverage
Isodax	Cancer	3 years Current Use	Modified No Coverage
Isoptin	Hypertension	N/A	Level
Isordil	Angina CHF	2 years N/A	Modified No Coverage
Isosorbide Dinitrate/Mononitrate	Angina CHF	2 years N/A	Modified No Coverage
Ixempra	Cancer	3 years Current Use	Modified No Coverage
Janumet	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Januvia	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Jetvana	Cancer	3 years Current Use	Modified No Coverage
Kaletra	AIDS	N/A	No coverage
Kemadrin	Parkinson's Other Use	N/A N/A	Graded Level

Kepivance	Cancer	3 years Current Use	Modified No Coverage
Kerlone	Hypertension CHF	N/A N/A	Level No Coverage
Kytril	Cancer	3 years Current Use	Modified No Coverage
Labetalol	Hypertension CHF	N/A N/A	Level No Coverage
Lamictal	Seizures Diabetic Neuropathy	N/A 2 years	Level Modified
Lamtroline	Seizures Diabetic Neuropathy	N/A 2 years	Level Modified
Lanoxicaps	Atrial Fibrillation CHF	N/A N/A	Level No Coverage
Lanoxin	Atrial Fibrillation CHF	N/A N/A	Level No Coverage
Lantus	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Lasix	Hypertension CHF	N/A N/A	Level No Coverage
Larodopa	Parkinson's	N/A	Graded
Leucovorin Calcium	Cancer	3 years Current Use	Modified No Coverage
Leukeran	Cancer	3 years Current Use	Modified No Coverage
Leukine	Cancer	3 years Current Use	Modified No Coverage
Leuprolide	Cancer	3 years Current Use	Modified No Coverage
Leustatin	Cancer	3 years Current Use	Modified No Coverage
Levatol	Hypertension CHF	N/A N/A	Level No Coverage
Levodopa	Parkinson's	N/A	Graded
Levamisole HCL	Cancer	3 years Current Use	Modified No Coverage
Levemir	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Levocarnitine	Kidney Dialysis Kidney Disease/Failure Diabetic Nephropathy	1 year N/A 2 years	No coverage Graded Modified
Lexiva	AIDS	N/A	No coverage
Lexxel	Hypertension CHF	N/A N/A	Level No Coverage
Lipitor	Cholesterol	N/A	Level
Lisinopril	Hypertension CHF	N/A N/A	Level No Coverage
Lithium	Bipolar Disorder	N/A	Level
Lodosyn	Parkinson's	N/A	Graded
Lopressor	Hypertension	N/A	Level
Losartan Potassium	Hypertension CHF	N/A N/A	Level No Coverage
Lotensin	Hypertension CHF	N/A N/A	Level No Coverage

Lotrel	Hypertension CHF	N/A N/A	Level No Coverage
Loxapine	Psychotic Disorder	N/A	Level
Loxitane	Psychotic Disorder	N/A	Level
Lozol	Hypertension	N/A	Level
Lupron	Cancer	3 years Current Use	Modified No Coverage
Lyrica	Seizures Diabetic Neuropathy	N/A 2 years	Level Modified
Lysodren	Cancer	3 years Current Use	Modified No Coverage
Lytensopril	Hypertension CHF	N/A N/A	Level No Coverage
Marinol	Cancer	3 years Current Use	Modified No Coverage
Matulane	Cancer	3 years Current Use	Modified No Coverage
Maxzide	Hypertension CHF	N/A N/A	Level No Coverage
Mavik	Hypertension CHF	N/A N/A	Level No Coverage
Mellaril	Psychotic Disorder	N/A	Level
Melphalan Hydrochloride	Cancer	3 years Current Use	Modified No Coverage
Mepron	AIDS	N/A	No coverage
Mercaptopurine	Cancer	3 years Current Use	Modified No Coverage
Mesna	Cancer	3 years Current Use	Modified No Coverage
Mesnex	Cancer	3 years Current Use	Modified No Coverage
Metformin	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Methadone	Opioid Dependence	1 year	Modified
Methadose	Opioid Dependence	1 year	Modified
Methotrexate	Cancer Rheumatoid Arthritis	3 years Current Use N/A	Modified No Coverage Level
Methyldopa	Hypertension	N/A	Level
Metolazone	Hypertension CHF	N/A N/A	Level No Coverage
Metoprolol Tartrate/Succinate	Hypertension CHF	N/A N/A	Level No Coverage
Metoprolol HCTZ	Hypertension CHF	N/A N/A	Level No Coverage
Mevacor	Cholesterol	N/A	Level
Micardis	Hypertension CHF	N/A N/A	Level No Coverage
Micronase	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Midamor	Hypertension CHF	N/A N/A	Level No Coverage
Milrinone	CHF	N/A	No Coverage

Minipress	Hypertension	N/A	Level
Minitran	Angina CHF	2 years N/A	Modified No Coverage
Mirapex	Parkinson's Other Use	N/A N/A	Graded Level
Mithracin	Cancer	3 years Current Use	Modified No Coverage
Mitomycin	Cancer	3 years Current Use	Modified No Coverage
Mitoxantrone HCL	Cancer	3 years Current Use	Modified No Coverage
Moban	Psychotic Disorder	N/A	Level
Moduretic	Hypertension CHF	N/A N/A	Level No Coverage
Moexipril HCL	Hypertension CHF	N/A N/A	Level No Coverage
Monoket	Angina CHF	2 years N/A	Modified No Coverage
Monopril	Hypertension CHF	N/A N/A	Level No Coverage
Mustargen	Cancer	3 years Current Use	Modified No Coverage
Mutamycin	Cancer	3 years Current Use	Modified No Coverage
Mycobutin	AIDS	N/A	No coverage
Myfortic	Organ / Tissue Transplant	N/A	No coverage
Mykrok	Hypertension CHF	N/A N/A	Level No Coverage
Myleran	Cancer	3 years Current Use	Modified No Coverage
Mylocel	Cancer	3 years Current Use	Modified No Coverage
Mylotarg	Cancer	3 years Current Use	Modified No Coverage
Mysoline	Seizure Disorder	N/A	Level
Nadolol	Hypertension CHF	N/A N/A	Level No Coverage
Namenda	Alzheimer's /Dementia	N/A	No coverage
Narcan	Alcohol / Drugs	2 years	Modified
Naloxone	Alcohol / Drugs	2 years	Modified
Naltrexone	Alcohol / Drugs	2 years	Modified
Natrecor	CHF	N/A	No Coverage
Navane	Psychotic Disorder	N/A	Level
Navelbine	Cancer	3 years Current Use	Modified No Coverage
Nebupent	AIDS	N/A	No coverage
Neosar	Cancer	3 years Current Use	Modified No Coverage
Neulasta	Cancer	3 years Current Use	Modified No Coverage
Neumega	Cancer	3 years Current Use	Modified No Coverage
Neupro	Parkinson's	N/A	Graded
Neurontin	Seizures Diabetic Neuropathy	N/A 2 years	Level Modified
Neutrexin	AIDS	N/A	No coverage

Nexavar	Cancer	3 years Current Use	Modified No Coverage
Nifedipine	Hypertension	N/A	Level
Nilandron	Cancer	3 years	Modified
Nimodipine	Stroke/TIA/Aneurysm	First Fill <2years First Fill >2 years	Modified Level
Nimotop	Stroke/TIA/Aneurysm	First Fill <2years First Fill >2 years	Modified Level
Nipent	Cancer	3 years Current Use	Modified No Coverage
Nitrek	Angina CHF	2 years N/A	Modified No Coverage
Nitro-bid	Angina CHF	2 years N/A	Modified No Coverage
Nitro-dur	Angina CHF	2 years N/A	Modified No Coverage
Nitroglycerine/Nitrota b/Nitroquick/Nitrostat	Angina CHF	2 years N/A	Modified No Coverage
Nitrol	Angina CHF	2 years N/A	Modified No Coverage
Nitromist	Angina CHF	2 years N/A	Modified No Coverage
Nolvadex	Cancer	First Fill <3years First Fill >3 years	Modified Level
Normodyne	Hypertension CHF	N/A N/A	Level No Coverage
Norpace	Arrhythmia	N/A	Level
Norvasc	Hypertension	N/A	Level
Norvir	AIDS	N/A	No coverage
Novolin	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Novolog	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Novanitrone	Cancer	3 years Current Use	Modified No Coverage
Noxafil	Cancer	3 years Current Use	Modified No Coverage
Octreotide Acetate	Cancer	3 years Current Use	Modified No Coverage
Oforta	Cancer	3 years Current Use	Modified No Coverage
Olanzapine	Psychotic Disorder	N/A	Level
Omontys	Kidney Dialysis Kidney Disease/Failure Diabetic Nephropathy	1 year N/A 2 years	No coverage Graded Modified
Oncaspar	Cancer	3 years Current Use	Modified No Coverage



Ondansetron	Cancer	3 years Current Use	Modified No Coverage
Onsolis	Cancer Pain Severe Pain	3 years N/A	Modified Level
Ontak	Cancer	3 years Current Use	Modified No Coverage
Onxol	Cancer	3 years Current Use	Modified No Coverage
Orthoclone OKT3	Organ / Tissue Transplant	N/A	No coverage
Pacerone	Arrythmia	NA	Level
Paclitaxel	Cancer	3 years Current Use	Modified No Coverage
Pamidronate Disodium	Cancer	3 years Current Use	Modified No Coverage
Panretin	AIDS	N/A	No coverage
Paraplatin	Cancer	3 years Current Use	Modified No Coverage
Parcopa	Parkinson's	N/A	Graded
Parlodel	Parkinson's	N/A	Graded
Paxil	Depressive Disorder	N/A	Level
Pentam 300	AIDS	N/A	No coverage
Pentamidine Isethionate	AIDS	N/A	No coverage
Pentostatin	Cancer	3 years Current Use	Modified No Coverage
Pegasys	Liver Disorder	N/A	Graded
Peg-Intron	Liver Disorder	N/A	Graded
Pepcid	Stomach Disorder	N/A	Level
Pergolide Mesylate	Parkinson's	N/A	Graded
Perindopril Erbumine	Hypertension CHF	N/A N/A	Level No Coverage
Permax	Parkinson's	N/A	Graded
Phenobarbital	Seizure Disorder	N/A	Level
Phoslo	Kidney Dialysis Kidney Disease/Failure Diabetic Nephropathy	1 year N/A 2 years	No coverage Graded Modified
Photofrin	Cancer	3 years Current Use	Modified No Coverage
Pindolol	Hypertension CHF	N/A N/A	Level No Coverage
Plaquenil	Systemic Lupus Malaria Rheumatoid Arthritis	N/A N/A N/A	Graded Level Level
Platinol AQ	Cancer	3 years Current Use	Modified No Coverage
Plavix	Stroke/TIA/Heart Attack	First Fill <2years First Fill >2 years	Modified Level
Plegisol	Circulatory Surgery	2 years	Modified
Plenaxis	Cancer	3 years Current Use	Modified No Coverage
Plendil	Hypertension	N/A	Level
Prandin	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified

Pravachol	Cholesterol	N/A	Level
Prazosin	Hypertension	N/A	Level
Prezista	AIDS	N/A	No coverage
Primacor	CHF	N/A	No Coverage
Prinivil	Hypertension	N/A	Level
	CHF	N/A	No Coverage
Prinzide	Hypertension	N/A	Level
	CHF	N/A	No Coverage
Procardia	Hypertension	N/A	Level
Prograf	Organ / Tissue Transplant	N/A	No Coverage
Proleukin	Cancer	3 years Current Use	Modified No Coverage
Prolixin	Psychotic Disorder	N/A	Level
Propranolol HCL	Hypertension	N/A	Level
	CHF	N/A	No Coverage
Provenge	Cancer	3 years Current Use	Modified No Coverage
Proventil	Asthma	N/A	Level
	COPD / Emphysema	N/A	Graded
Prozac	Depressive Disorder	N/A	Level
Purinethol	Cancer	3 years Current Use	Modified No Coverage
Quadramet	Cancer	3 years Current Use	Modified No Coverage
Quetiapine	Psychotic Disorder	N/A	Level
Quinapril	Hypertension	N/A	Level
	CHF	N/A	No Coverage
Quinaretic	Hypertension	N/A	Level
	CHF	N/A	No Coverage
Ramipril	Hypertension	N/A	Level
	CHF	N/A	No Coverage
Ranexa	Angina	2 years	Modified
Ranitidine	Stomach Disorder	N/A	Level
Rapamune	Organ / Tissue Transplant	N/A	No Coverage
Razadyne	Alzheimer's / Dementia	N/A	No Coverage
Rebetol	Liver Disorder	N/A	Graded
Rebetron	Liver Disorder	N/A	Graded
Rebif	Multiple Sclerosis	N/A	Level
Reglan	Stomach Disorder	N/A	Level
Requip	Parkinson's	N/A	Graded
	Other Use	N/A	Level
Reminyl	Alzheimer's / Dementia	N/A	No Coverage
Renagel	Kidney Dialysis	1 year	No coverage
	Kidney Disease/Failure	N/A	Graded
	Diabetic Nephropathy	2 years	Modified
Renvela	Kidney Dialysis	1 year	No coverage
	Kidney Disease/Failure	N/A	Graded
	Diabetic Nephropathy	2 years	Modified
Rescriptor	AIDS	N/A	No Coverage
Retrovir	AIDS	N/A	No Coverage
Revex	Alcohol / Drugs	2 years	Modified
Revia	Alcohol / Drugs	2 years	Modified
Revlimid	Cancer	3 years Current Use	Modified No Coverage
Reyataz	AIDS	N/A	No Coverage
Ribapak	Liver Disorder	N/A	Graded

Ribasphere	Liver Disorder	N/A	Graded
Ribatab	Liver Disorder	N/A	Graded
Ribavirin	Liver Disorder	N/A	Graded
Rilutek	ALS	N/A	No Coverage
Risperdal	Psychotic Disorder	N/A	Level
Risperidone	Psychotic Disorder	N/A	Level
Rituxan	Cancer	3 years Current Use	Modified No Coverage
	Rheumatoid Arthritis	N/A	Level
Rivastigmine Tartrate	Alzheimer's / Dementia	N/A	No Coverage
Rocaltrol	Kidney Dialysis	1 year	No coverage
	Kidney Disease/Failure	N/A	Graded
	Diabetic Nephropathy	2 years	Modified
Roferon	Cancer	3 years Current Use	Modified No Coverage
	Hepatitis C	N/A	Graded
Ropinirole	Parkinson's	N/A	Graded
	Other Use	N/A	Level
Rubex	Cancer	3 years Current Use	Modified No Coverage
Rythmol	Arrhythmia	N/A	Level
Sancuso	Cancer	3 years Current Use	Modified No Coverage
Sandimmune	Organ / Tissue Transplant	N/A	No Coverage
Sandostatin	Cancer	3 years Current Use	Modified No Coverage
Sectral	Hypertension	N/A	Level
	CHF	N/A	No Coverage
Selegiline HCL	Parkinson's	N/A	Graded
Selzentry	AIDS	N/A	No Coverage
Sensipar	Kidney Dialysis	1 year	No coverage
	Kidney Disease/Failure	N/A	Graded
	Diabetic Nephropathy	2 years	Modified
Serevent	Asthma	N/A	Level
	COPD / Emphysema	N/A	Graded
Seroquel	Psychotic Disorder	N/A	Level
Simvastatin	Cholesterol	N/A	Level
Simulect	Organ / Tissue Transplant	N/A	No Coverage
Sinemet/Sinemet CR	Parkinson's	N/A	Graded
Sodium Edecrin	Hypertension	N/A	Level
	CHF	N/A	No Coverage
Soltalol Hydrochloride	Hypertension	N/A	Level
	CHF	N/A	No Coverage
Soltamox	Cancer	First Fill <3years	Modified
		First Fill >3 years	Level
Sorine	Hypertension	N/A	Level
	CHF	N/A	No Coverage
Sotalol HCL	Hypertension	N/A	Level
	CHF	N/A	No Coverage
Spiriva	COPD	N/A	Graded
Spironolactone	Hypertension	N/A	Level
	CHF	N/A	No Coverage

Sprycel	Cancer	3 years Current Use	Modified No Coverage
Stalevo	Parkinson's	N/A	Graded
Starlix	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Stilphostrol	Cancer	3 years Current Use	Modified No Coverage
Sublimaze	Cancer Pain Severe Pain	3 years N/A	Modified Level
Suboxone	Alcohol / Drugs	2 years	Modified
Subutex	Alcohol / Drugs	2 years	Modified
Sustiva	AIDS	N/A	No Coverage
Sutent	Cancer	3 years Current Use	Modified No Coverage
Symbicort	Asthma COPD / Emphysema	N/A N/A	Level Graded
Symmetrel	Parkinson's	N/A	Graded
Tabloid	Cancer	3 years Current Use	Modified No Coverage
Tagamet	Stomach Disorder	N/A	Level
Tambocor	Arrhythmia	N/A	Level
Tamoxifen	Cancer	First Fill <3years First Fill >3 years	Modified Level
Tarceva	Cancer	3 years Current Use	Modified No Coverage
Targretin	Cancer	3 years Current Use	Modified No Coverage
Tarka	Hypertension CHF	N/A N/A	Level No Coverage
Tasigna	Cancer	3 years Current Use	Modified No Coverage
Tasmar	Parkinson's	N/A	Graded
Taxol	Cancer	3 years Current Use	Modified No Coverage
Taxotere	Cancer	3 years Current Use	Modified No Coverage
Tegretol	Seizures Diabetic Neuropathy	N/A 2 years	Level Modified
Temodar	Cancer	3 years Current Use	Modified No Coverage
Tenex	Hypertension	N/A	Level
Tenoretic	Hypertension CHF	N/A N/A	Level No Coverage
Tenormin	Hypertension CHF	N/A N/A	Level No Coverage
Teslac	Cancer	3 years Current Use	Modified No Coverage
Teveten	Hypertension CHF	N/A N/A	Level No Coverage
Thalomid	Cancer	3 years Current Use	Modified No Coverage
Theodur	Asthma COPD / Emphysema	N/A N/A	Level Graded

Theophylline	Asthma COPD / Emphysema	N/A N/A	Level Graded
Theracys	Cancer	3 years Current Use	Modified No Coverage
Thioplex	Cancer	3 years Current Use	Modified No Coverage
Thioridazine	Psychotic Disorder	N/A	Level
Thiotepa	Cancer	3 years Current Use	Modified No Coverage
Thiothixene	Psychotic Disorder	N/A	Level
Thymoglobulin	Organ / Tissue Transplant	N/A	No Coverage
Thorazine	Psychotic Disorder	N/A	Level
Tiazac	Hypertension	N/A	Level
Tice BCG	Cancer	3 years Current Use	Modified No Coverage
Ticlid	Stroke/TIA/Heart Attack	First Fill <2years First Fill >2 years	Modified  Level
Tilade	Asthma COPD / Emphysema	N/A N/A	Level Graded
Timolide	Hypertension CHF	N/A N/A	Level No Coverage
Timolol Maleate	Hypertension CHF	N/A N/A	Level No Coverage
Tolazamide	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Tolbutamide	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Tolinase	Diabetes Diabetic Nephropathy/Neuropathy	N/A 2 years	Level Modified
Toposar	Cancer	3 years Current Use	Modified No Coverage
Topotecan	Cancer	3 years Current Use	Modified No Coverage
Totect	Cancer	3 years Current Use	Modified No Coverage
Torisel	Cancer	3 years Current Use	Modified No Coverage
Torseamide	Hypertension CHF	N/A N/A	Level No Coverage
Toprol XL	Hypertension CHF	N/A N/A	Level No Coverage
Trandate	Hypertension CHF	N/A N/A	Level No Coverage
Trandolapril	Hypertension CHF	N/A N/A	Level No Coverage
Treanda	Cancer	3 years Current Use	Modified No Coverage
Trelstar	Cancer	3 years Current Use	Modified No Coverage
Tretinoin	Cancer	3 years Current Use	Modified No Coverage

Triamterene	Hypertension CHF	N/A N/A	Level No Coverage
Triamterene/HCTZ	Hypertension CHF	N/A N/A	Level No Coverage
Tribenzor	Hypertension CHF	N/A N/A	Level No Coverage
Trisenox	Cancer	3 years Current Use	Modified No Coverage
Trihexyphenidyl HCL	Parkinson's Other Use	N/A N/A	Graded Level
Trizivir	AIDS	N/A	No Coverage
Truvada	AIDS	N/A	No Coverage
Twynsta	Hypertension CHF	N/A N/A	Level No Coverage
Tykerb	Cancer	3 years Current Use	Modified No Coverage
Tyzeka	Liver Disorder	N/A	Graded
Uniretic	Hypertension CHF	N/A N/A	Level No Coverage
Univasc	Hypertension CHF	N/A N/A	Level No Coverage
Uvadex	Cancer	3 years Current Use	Modified No Coverage
Valcyte	AIDS	N/A	No Coverage
Valproic Acid	Seizures Diabetic Neuropathy	N/A 2 years	Level Modified
Valstar	Cancer	3 years Current Use	Modified No Coverage
Valturna	Hypertension CHF	N/A N/A	Level No Coverage
Vascor	Angina	2 years	Modified
Vaseretic	Hypertension CHF	N/A N/A	Level No Coverage
Vasotec	Hypertension CHF	N/A N/A	Level No Coverage
Velcade	Cancer	3 years Current Use	Modified No Coverage
Ventolin	Asthma COPD / Emphysema	N/A N/A	Level Graded
Vepisid	Cancer	3 years Current Use	Modified No Coverage
Verapamil	Hypertension	N/A	Level
Vesanoid	Cancer	3 years Current Use	Modified No Coverage
Viadur	Cancer	3 years Current Use	Modified No Coverage
Viaspan	Organ / Tissue Transplant	N/A	No Coverage
Victrelis	Liver Disorder	N/A	Graded
Vidaza	Cancer	3 years	Modified
Videx	AIDS	N/A	No Coverage
Vinblastine Sulfate	Cancer	3 years Current Use	Modified No Coverage
Vincasar PFS	Cancer	3 years Current Use	Modified No Coverage
Vincristine Sulfate	Cancer	3 years Current Use	Modified No Coverage

Vinorelbine Tartrate	Cancer	3 years Current Use	Modified No Coverage
Viracept	AIDS	N/A	No Coverage
Viramune	AIDS	N/A	No Coverage
Viread	AIDS	N/A	No Coverage
Visken	Hypertension CHF	N/A N/A	Level No Coverage
Vistide	AIDS	N/A	No Coverage
Vivitrol	Alcohol / Drugs	2 years	Modified
Votrient	Cancer	3 years Current Use	Modified No Coverage
Vumon	Cancer	3 years Current Use	Modified No Coverage
Warfarin	Cardiac Valve Replacement	2 years	Modified
	TIA/Stroke	2 years	Modified
	Pulmonary Embolism	N/A	Level
	Thrombosis	N/A	Level
Xeloda	Cancer	3 years Current Use	Modified No Coverage
Xgeva	Cancer	3 years Current Use	Modified No Coverage
Xopenex	Asthma	N/A	Level
	COPD / Emphysema	N/A	Graded
Zanosar	Cancer	3 years Current Use	Modified No Coverage
Zantac	Stomach Disorder	N/A	Level
Zaroxolyn	Hypertension	N/A	Level
	CHF	N/A	No Coverage
Zebeta	Hypertension	N/A	Level
	CHF	N/A	No Coverage
Zelapar	Parkinson's	N/A	Graded
Zenapax	Organ / Tissue Transplant	N/A	No Coverage
Zemplar	Kidney Dialysis	1 year	No coverage
	Kidney Disease/Failure	N/A	Graded
	Diabetic Nephropathy	2 years	Modified
Zerit	AIDS	N/A	No Coverage
Zestoretic	Hypertension	N/A	Level
	CHF	N/A	No Coverage
Zestril	Hypertension	N/A	Level
	CHF	N/A	No Coverage
Zevalin Y-90	Cancer	3 years Current Use	Modified No Coverage
Ziac	Hypertension	N/A	Level
	CHF	N/A	No Coverage
Ziagen	AIDS	N/A	No Coverage
Zidovudine	AIDS	N/A	No Coverage
Zinecard	Cancer	3 years Current Use	Modified No Coverage
Zocor	Cholesterol	N/A	Level
Zofran	Cancer	3 years Current Use	Modified No Coverage
Zoladex	Cancer	3 years Current Use	Modified No Coverage

Zolinza	Cancer	3 years Current Use	Modified No Coverage Level
Zoloft	Depressive Disorder	N/A	Level
Zometa	Cancer	3 years Current Use	Modified No Coverage
Zortress	Organ / Tissue Transplant	N/A	No Coverage
Zuplenz	Cancer	3 years Current Use	Modified No Coverage
Zyprexa	Psychotic Disorder	N/A	Level



## BUILD CHART

As part of the underwriting process, the height and weight of the Proposed Insured is checked to ensure it is within Foresters height and weight guidelines. Insurance will be declined if the Proposed Insured is outside of the minimum or maximum weight for their height, per the chart below.

Height	Minimum Weight All Plans	Max Weight PlanRight Level	Max Weight PlanRight Graded	Max Weight PlanRight Modified
4'10"	80	215	230	246
4'11"	83	222	237	253
5'00"	86	229	245	262
5'01"	89	237	253	271
5'02"	92	246	262	280
5'03"	95	253	269	288
5'04"	98	260	278	297
5'05"	101	268	286	306
5'06"	104	275	294	315
5'07"	107	284	304	325
5'08"	110	292	313	334
5'09"	113	299	321	343
5'10"	117	308	330	353
5'11"	121	316	339	362
6'00"	125	325	348	372
6'01"	129	333	356	381
6'02"	133	341	366	391
6'03"	137	349	373	399
6'04"	142	357	382	409
6'05"	147	365	392	419
6'06"	152	373	406	434
6'07"	159	381	413	442
6'08"	162	389	421	450
6'09"	167	397	430	460