

GCU



AGENT UNDERWRITING GUIDE

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PRODUCT OVERVIEW

A simplified-issue whole life insurance policy with living benefits.

Life Insurance Coverage

- Lump-sum Death Benefit
- Coverage extends for the insured's lifetime, beyond age 121

Issue Ages

- 45 - 85 (Age Last Birthday)

Simplified Underwriting

- Standard Tobacco
- Standard Non-Tobacco

Premiums

- Minimum premium: \$10/month
- Policy fee: \$40/year included in base policy premium (commissionable in year one)
- Payment Mode Options:
 - Monthly bank draft
 - Quarterly billing
 - Semi-annual billing
 - Annual billing

Death Benefit Option

Death Benefit Option	Coverage Amount
Preferred	\$5,000 - \$35,000
Standard	\$5,000 - \$25,000
Modified	\$5,000 - \$15,000

Available Riders

- Grandchild Rider
- Accelerated Death Benefit for Terminal Illness, Nursing Home Confinement

Free Look

Each policy includes a Free Look period during which the policy can be reviewed and returned for a full refund. Free look periods vary by state.

Tax Information

The policy's death benefit is generally not taxable. Clients should consult a tax professional for more information on individual situations.



Product features, riders and availability may vary by state.

Payment guarantees are based on the claims-paying ability of the issuing company.

COMPLETING THE APPLICATION

Download state-specific applications and forms.

Contracted agents may also access **eApp** or order printed forms from the online Marketing Catalog.

Two Easy Ways to Apply



Complete our convenient online application on your tablet or computer. Intelligent data entry, error indicators and two options for e-Signature make eApp a breeze!

How it Works:

- eApp will generate the proper forms based on the state of issue, product and information inputted on the application
- Complete the Application Parts 1 and 2, and other required forms
- Use a touchscreen or mouse to sign in the meeting or send an email to request your client's signature
- After signatures are completed, submit the application
- GCU will review the application and communicate the underwriting decision to you. In certain cases, a GCU representative may contact the agent to clarify an answer on the application

2 PAPER

For an all-paper submission, complete the full application and required forms and submit.

How it Works:

- Complete and sign the Application Part 1, Application Part 2, required forms and HIPAA authorization and submit them to GCU
- GCU will review the application and communicate the underwriting decision to you
- In certain cases, GCU may contact the agent to clarify an answer on the application

Helpful Tips for eApp

- 💡 *Make sure you and your client have a valid email address*
- 💡 *Clients will need a driver's license or other valid form of identification for the e-signature process.*

Helpful Tips for Paper Applications

- 💡 *Any changes or corrections on the application must be initialed by the proposed insured (and owner if different). Errors covered with correction fluid will **NOT** be accepted.*
- 💡 *All necessary signatures must be on the application at the time of submission or the application will be returned.*
- 💡 *HIPAA forms must be fully completed including date of birth and insured's signature.*

REQUIREMENTS FOR APPLICATION & PAYMENT

An agent must be contracted with GCU before taking an application.

Life Insurance Coverage

Prior to applying for life insurance coverage, it is important to understand who may have an insurable interest in the individual who is being insured. This could have a bearing on the acceptability of the owner, premium payer and beneficiary(ies) that are chosen.

Insurable Interest

Any application submitted with a questionable insurable interest may be reviewed and the Underwriter may request additional information to clarify or explain the beneficiary or ownership arrangement. If the explanation does not meet state regulation or GCU guidelines, the application may be withdrawn or the ownership or beneficiary may be changed by the underwriter to meet the necessary requirements.

Any policy approved with misrepresentation of the insurable interest of the owner, payor or beneficiary made on the application may be subject to the incontestability clauses in the contract.

Determination of the Beneficiary's Insurable Interest

Courts and state laws have established guidelines for those persons and entities presumed to have insurable interest.

People generally have an insurable interest in the lives of their spouses and dependents. Based on this relationship, the general rule of thumb is:

- Spouse
- Civil Union Partner
- Parents and children (including adopted children)
- Grandparents
- Siblings
- Fiancée
- Stepchildren and stepparents
- Estate

No Apparent Insurable Interest

- Other relatives by marriage
- Nieces and nephews
- Cousins
- Uncles and aunts
- Godparents and Godchildren

Determination of the Owner Insurable Interest

If the policy owner is someone other than the proposed insured, that individual must have a vested interest in the life of the proposed insured. Part of the underwriting process is to determine whether there is reasonable interest in the life of the proposed insured and that there will be financial loss or burden to the owner in the event of the insured's untimely death.

Insurable Interest Owner Relationships

- Self
- Spouse
- Civil Union Partner³
- Immediate Family Member (e.g. sibling)³
- Fiancée³
- Trustee
- Parent³
- Child³
- Grandparent³

If the explanation does not meet state regulation or GCU guidelines, the application may be withdrawn or the ownership or beneficiary may be requested to be changed by the underwriter to meet the necessary requirements.

3. Additional information may be required to validate relationship or insurable interest.

REQUIREMENTS FOR APPLICATION & PAYMENT

Ownership Example Questions

Example follow up questions when an owner is someone other than the insured or spouse:

1. Why is the owner someone other than the insured?
2. What is the purpose/need of the coverage?
3. What is the financial loss to the owner upon death of the insured (e.g. is there a current financial dependency between the parent/child)

Premium Payer

If the premium payer is going to be someone other than the proposed insured or owner, please be prepared to provide the insurable interest rationale for that individual being named as the premium payer.

Example follow up questions when a premium payer is someone other than the proposed insured or proposed owner:

1. Why is the premium payer someone other than the proposed insured and/or owner?
2. Is the proposed insured not able to afford the coverage?
3. Is the owner not able to afford the coverage?

Insured Consent

ALL applications must have the consent and signature of the Proposed Insured.

Replacement

We will permit replacements as long as the replacement is in the best interest of the client and the appropriate state replacement forms are submitted with the application. However, 1035 Exchanges are not permitted.

Replacement Guideline

GCU does not condone the systematic or deliberate replacement of existing life insurance as a marketing practice.

Backdating

Backdating will be allowed in cases where the Insured's age changes between the application signature date and the date of policy issue.

Payment

Personal checks from the client made payable to GCU or monthly Electronic Funds Transfer (EFT) from the client's checking account will be accepted for premiums. No agent or agency checks, EFT from savings accounts, CODs or money orders will be accepted for premium payment.

Non-Resident Sales

When a person purchases a life insurance policy or annuity in a state that is different from their primary residence state, it is considered a Non-Resident Sale. Generally, insurance products should be solicited in the state where the applicant resides. However, sales may be permitted when the applicant has a significant connection to the non-resident state where they are purchasing the product.

FIELD UNDERWRITING

Eternal Advantage is underwritten on a simplified issue basis.
There are no medical examinations, tests or fluid collection.

Underwriting is based on your client's answers on the application.

If your client answers "yes" to any of these questions, coverage will not be available. Additional health questions of the application contains underwriting questions used to determine if your client is eligible for coverage.

PLEASE IMPRESS UPON YOUR CLIENT the need to ensure that their answers on the application are true and complete. Application answers will be validated against data received from third-party sources relative to identity, prescription and insurance history (MIB).

Coverage may not be available if application responses conflict with data we receive from these sources.

Eligibility Questions

If the client answers "yes" to any of the questions, no coverage will be available and the application should not be submitted.

Risk Classes

This product has 6 risk classes: Preferred, Standard, Modified with Tobacco and Non-Tobacco options.

Tobacco Definition

In the last 12 months the use of tobacco or nicotine in any form including: Cigarettes, cigars or pipes (more than 12 times a year), smokeless tobacco, nicotine substitutes, including patches and gum, electronic (smokeless) cigarettes, and vaping.

BUILD CHART

As part of the underwriting process, the height and weight of the Proposed Insured is checked to ensure it is within GCU's height and weight guidelines. If the Proposed Insured is outside of the minimum or maximum weight for their height, the case will be referred to underwriter for review.

If the Proposed Insured is near the high end of these limits and has other medical history, they may not qualify for coverage.

HEIGHT	MINIMUM WEIGHT ALL PLANS	MAX WEIGHT PREFERRED	MAX WEIGHT STANDARD
4'8"	74	193	228
4'9"	77	199	237
4'10"	80	206	246
4'11"	83	213	255
5'0"	86	220	264
5'1"	89	227	273
5'2"	92	234	282
5'3"	95	241	291
5'4"	98	248	300
5'5"	101	256	309
5'6"	104	264	318
5'7"	107	272	328
5'8"	110	280	338
5'9"	113	288	348
5'10"	117	296	358
5'11"	121	304	368
6'0"	125	312	378
6'1"	129	321	388
6'2"	133	330	398
6'3"	137	339	408
6'4"	142	348	418
6'5"	147	357	428
6'6"	152	366	438
6'7"	159	375	448
6'8"	162	384	458
6'9"	167	393	468

MEDICAL DEFINITIONS

The following definitions are provided for the conditions contained in the Medical Questions.
Some medical impairments cannot be considered for coverage.

Please refer to this section for guidance.

Activities of Daily Living (ADLs)	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, walking and toileting.	If assistance is required from anyone to perform any ADL's - No coverage available
Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), Human Immunodeficiency Virus (HIV)	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 available
Alcohol Abuse/ Addiction	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 3 years – Modified Death Benefit
Alzheimer's disease	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 available
Amyotrophic Lateral Sclerosis (ALS) (Lou Gehrig's Disease)	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 available
Amputation due to Complications of Diabetes	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 available
Aneurysm	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 treatment - Modified Death Benefit. Within 3 yrs of diagnosis or treatment - Standard
Aricept, Cognex, Donepezil, Exelon, Razadyne, Namenda	Medications that can be used to treat the symptoms of Alzheimer's or Dementia.	Any current or previous use - No Coverage

MEDICAL DEFINITIONS (CONTINUED)

The following definitions are provided for the conditions contained in the Medical Questions.
Some medical impairments cannot be considered for coverage.

Please refer to this section for guidance.

Basal Cell Skin Cancer	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 GCU's definition of cancer.	Level Death Benefit
Bipolar Disorder	Bipolar disorder or manic depression is a mental illness marked by extreme changes in moods from emotional highs (mania) to lows (depression)	Possible Standard Death Benefit
Bone Marrow Transplant	A procedure in which bone marrow that is diseased or damaged is replaced with healthy bone marrow.	No Coverage available
Brain Tumor	If tumor is cancerous follow cancer guidelines, if benign tumor but surgery recommended and not completed.	No Coverage available
Cancer	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 5 years – Modified Death Benefit
Cardiomyopathy	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.	On treatment for or diagnosed within 2 years Modified Death Benefit
Carotid Artery Disease	Carotid artery disease or carotid artery stenosis is a narrowing of the blood vessels in the neck that carry blood from the heart to the brain.	Possible Standard Death Benefit
Chronic Hepatitis	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.	Possible Standard Death Benefit

MEDICAL DEFINITIONS (CONTINUED)

The following definitions are provided for the conditions contained in the Medical Questions.
Some medical impairments cannot be considered for coverage.

Please refer to this section for guidance.

Chronic Obstructive Pulmonary Disease (COPD)	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.	Possible Standard Death Benefit
Chronic Pancreatitis	Chronic pancreatitis or long-term pancreatitis is a long-term progressive inflammatory disease of the pancreas that leads to permanent damage.	Possible Standard Death Benefit
Circulatory Surgery	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
Cirrhosis of the Liver	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.	No Coverage
Congestive Heart Failure	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
Coronary Artery Disease	Coronary artery disease (CAD) or atherosclerotic heart disease is the narrowing or blockage of the coronary arteries. Treatments can include lifestyle changes, medications, stents, or cardiac bypass surgery.	Within 2 yrs of diagnosis or treatment - Modified Death Benefit. Within 3 yrs of diagnosis or treatment - Standard
Cystic Fibrosis	Cystic fibrosis (CF) is a progressive, hereditary disease that affects the lungs and digestive system	No Coverage
Dementia	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

MEDICAL DEFINITIONS (CONTINUED)

The following definitions are provided for the conditions contained in the Medical Questions.
Some medical impairments cannot be considered for coverage.

Please refer to this section for guidance.

Diabetes with Insulin Use	Diabetes mellitus is a disorder in which the blood sugar levels are abnormally high. For some people with diabetes, insulin is the treatment used to control blood sugar levels.	Possible Standard Death Benefit
Diabetic Coma	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.	No Coverage
Diagnostic Test	A diagnostic test is any kind of medical test performed to aid in the diagnosis or detection of disease or condition.	Advised to have to have and not completed or results unknown – No Coverage
Dialysis	Dialysis is the process of removing excess water, solutes, and toxins from the blood of individuals whose kidneys can no longer perform these functions naturally.	No Coverage
Down Syndrome	Down syndrome is a genetic disorder caused by a chromosome defect. Down syndrome may cause intellectual impairment, developmental delays, thyroid disease or heart conditions.	Modified Death Benefit
Drug Abuse / Addiction	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 3 years – Modified Death Benefit
Emphysema	See Chronic Obstructive Pulmonary Disease (COPD).	Possible Standard Death Benefit
End-Stage Disease	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

MEDICAL DEFINITIONS (CONTINUED)

The following definitions are provided for the conditions contained in the Medical Questions.
Some medical impairments cannot be considered for coverage.

Please refer to this section for guidance.

Heart Attack	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 of diagnosis or treatment - Modified Death Benefit. Within 3 yrs of diagnosis or treatment - Standard
Heart Surgery	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 of Diagnosis/ treatment - Modified Death Benefit. Within 3 yrs of diagnosis or treatment - Standard
Hemophilia	Hemophilia is a rare disorder in which the blood does not clot properly.	Modified Death Benefit
Hepatitis B / Hepatitis C	Hepatitis B and Hepatitis C are liver diseases caused by a virus. Hepatitis B can range from a mild acute illness to a chronic illness. Hepatitis C tends to be a chronic condition. Both can lead to liver disease or liver cancer.	Possible Standard Death Benefit
Home Healthcare	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
Hospice Care	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
Huntington's Disease	Huntington's disease or huntington's chorea is a fatal genetic disorder that causes the progressive breakdown of nerve cells in the brain.	No Coverage.
Insulin Shock	Insulin Shock is a medical emergency in which a person with diabetes mellitus is unconscious due to too much insulin in the blood.	No Coverage

MEDICAL DEFINITIONS (CONTINUED)

The following definitions are provided for the conditions contained in the Medical Questions.
Some medical impairments cannot be considered for coverage.

Please refer to this section for guidance.

Irregular Heart Rhythm	Irregular heart rhythm or arrhythmia means that your heartbeat is irregular. It can mean your heart is beating too fast, too slow, adding a beat, or skipping a beat. Common types of arrhythmias include Atrial Fibrillation, Atrial Flutter, Premature atrial contractions, premature ventricular contractions (PVCs), tachycardia or bradycardia.	Possible Standard Death Benefit.
Kidney Dialysis	Used to provide an artificial replacement for lost kidney function due to kidney or renal failure.	No Coverage
Kidney Insufficiency	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.	Modified Death Benefit
Leukemia	Leukemia is a cancer of the body's blood forming tissues, including the bone marrow and the lymphatic systems.	Modified Death Benefit
Liver Disease	General term for any damage that reduces the functioning of the liver.	Have you ever been diagnosed or received treatment - Standard
Lymphoma	Lymphoma is a cancer affecting the immune system. The 2 main types are Hodgkin's lymphoma and Non-Hodgkin's lymphoma.	Modified Death Benefit
Multiple Myeloma	Multiple myeloma is a type of blood cancer. It is rarely cured and may be manageable with various treatments.	Modified Death Benefit
Multiple Sclerosis	Multiple sclerosis (MS) is a potentially disabling disease of the central nervous system. Symptoms can vary widely from very mild to very severe.	Possible Standard Death Benefit

MEDICAL DEFINITIONS (CONTINUED)

The following definitions are provided for the conditions contained in the Medical Questions.
Some medical impairments cannot be considered for coverage.

Please refer to this section for guidance.

Muscular Dystrophy	Muscular dystrophies is a group of diseases that cause progressive weakness and loss of muscle mass.	No Coverage
Nephropathy / Diabetic	Kidney disease from long-standing or poorly controlled diabetes.	No Coverage
Nursing home, skilled nursing facility, hospital, psychiatric or correctional facility	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
Organ transplant	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
Oxygen Equipment	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
Parkinson's Disease	Parkinson's disease is a degenerative disorder of the central nervous system that often impairs motor skills, speech, and other functions.	Have you ever been diagnosed or received treatment – Possible Standard Coverage
Peripheral Artery Disease / Peripheral Vascular Disease	Peripheral artery disease (PAD) or peripheral vascular disease (PVD) is a blood circulation disorder that causes the blood vessels outside of your heart and brain to narrow, block or spasm. This can happen in the arteries or veins.	Possible Standard Coverage
Pulmonary Fibrosis	Pulmonary fibrosis is a lung disease that occurs when lung tissue becomes damaged and scarred. There are many causes including occupational/environmental factors, radiation treatments, medication side effects and various medical conditions.	Modified Death Benefit

MEDICAL DEFINITIONS (CONTINUED)

The following definitions are provided for the conditions contained in the Medical Questions.
Some medical impairments cannot be considered for coverage.

Please refer to this section for guidance.

Respiratory Failure	Respiratory failure is a condition in which the body doesn't have enough oxygen and/or has too much carbon dioxide. Multiple diseases can cause respiratory failure.	No Coverage
Retinopathy / Diabetic	Diabetic retinopathy is damage to the eye's retina that occurs with long-term or poorly controlled diabetes.	No Coverage
Schizophrenia	Schizophrenia is a chronic and severe mental disorder that affects how a person thinks, feels and behaves.	Modified Death Benefit
Scleroderma	Scleroderma is a chronic connective tissue disease that involves the hardening and tightening of the skin and connective tissues.	Possible Standard Coverage
Sickle Cell Anemia	Sickle cell anemia or sickle cell disease is an inherited blood disorder that causes abnormally shaped red blood cells.	No Coverage
Skilled Nursing Care	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
Stroke	A stroke is the rapidly developing loss of brain function due to disturbance in the blood supply to the brain.	Within 2 yrs of diagnosis or treatment - Modified Death Benefit. Within 3 yrs of diagnosis or treatment - Standard
Systemic Lupus (SLE)	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.	Have you ever been diagnosed or received treatment- Modified Death Benefit

MEDICAL DEFINITIONS (CONTINUED)

The following definitions are provided for the conditions contained in the Medical Questions.
Some medical impairments cannot be considered for coverage.

Please refer to this section for guidance.

Terminal Illness	A condition caused by injury, disease, or illness that would reasonably be expected to cause death within 12 months.	No Coverage
Tobacco Class	Applicants who have used any product containing tobacco or nicotine within the past year.	Within 1 year – Tobacco Class
Transient Ischemic Attack (TIA)	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 of diagnosis or treatment - Modified Death Benefit. Within 3 yrs of diagnosis or treatment - Standard
Wheelchair Use	Use of a wheelchair due to chronic illness or disease.	No Coverage

The underwriting approach is designed to accommodate the likelihood of multiple medical conditions.

Conditions are evaluated in a manner which takes into account varying degrees of severity, treatment and age.

Note that the presence of either numerous or significant medical conditions may result in decline.

CONCERNING LIST OF MEDICATIONS

The following list provides some examples of medications that may not be eligible for coverage.

MEDICATION	IMPAIRMENT
Aptivus	HIV/AIDS
Aralast	Respiratory Failure
Aranesp	Kidney Dialysis / Kidney Disease / Failure, Diabetic Nephropathy
Aricept	Alzheimer's / Dementia
Atripla	HIV/AIDS
BiDil	CHF
Calcijex	Kidney Dialysis / Kidney Disease / Failure, Diabetic Nephropathy
Calcitriol	Kidney Dialysis / Kidney Disease / Failure, Diabetic Nephropathy
Calcium Acetate	Kidney Dialysis / Kidney Disease / Failure, Diabetic Nephropathy
Cellcept	Kidney Dialysis / Kidney Disease / Failure, Diabetic Nephropathy
Cognex	Alzheimer's/Dementia
Combivir	HIV/AIDS
Complera	HIV/AIDS
Corlanor	CHF
Crixivan	HIV/AIDS
Cytogam	Organ/Tissue Transplant
Didanosine	HIV/AIDS
Donepezil HCL	Alzheimer's / Dementia
Edurant	HIV/AIDS
ElELYso	Congenital Disorders
Entresto	CHF
Epivir	HIV/AIDS Cirrhosis
Epizicom	HIV/AIDS
Eplerenone	CHF
Exelon	Alzheimer's / Dementia
Exondys 51	Muscular Dystrophy
Fortovase	HIV/AIDS
Fosrenol	Kidney Dialysis / Kidney Disease / Failure, Diabetic Nephropathy
Fulyzaq	HIV/AIDS
Fuzeon	HIV/AIDS
Galantamine	Alzheimer's/Dementia

CONCERNING LIST OF MEDICATIONS (CONTINUED)

The following list provides some examples of medications that may not be eligible for coverage.

MEDICATION	IMPAIRMENT
Hectoral	Kidney Dialysis / Kidney Disease / Failure, Diabetic Nephropathy
Inspira	CHF
Intelence	HIV/AIDS
Invirase	HIV/AIDS
Kaletra	HIV/AIDS
Lucentis	Diabetic Retinopathy
Milrinone	CHF
Myozyme	Congenital Disorders
Namenda	Alzheimer's/ Dementia
Natrecor	CHF
Norvir	HIV/AIDS
Nudexta	Neurological Conditions
Panretin	HIV/AIDS
Phoslo	Kidney Dialysis / Kidney Disease / Failure, Diabetic Nephropathy
Prezista	HIV/AIDS
Pulmozyme	Cystic Fibrosis
Rapumune	Organ/Tissue Transplant
Razadyne	Alzheimer's/ Dementia
Reminyl	Alzheimer's/ Dementia
Renagel	Kidney Dialysis / Kidney Disease / Failure, Diabetic Nephropathy
Renvela	Kidney Dialysis / Kidney Disease / Failure, Diabetic Nephropathy
Retrovir	HIV/AIDS
Reyataz	HIV/AIDS
Rifaximin	Cirrhosis
Rilutek	ALS
Sandimmune	Organ/Tissue Transplant
Selzentry	HIV/AIDS
Simulect	Organ/Tissue Transplant
Sustiva	HIV/AIDS
Telotristat	Carcinoid Syndrome
Trizivir	HIV/AIDS

CONCERNING LIST OF MEDICATIONS (CONTINUED)

The following list provides some examples of medications that may not be eligible for coverage.

MEDICATION	IMPAIRMENT
Videx	HIV/AIDS
Viracept	HIV/AIDS
Viramune	HIV/AIDS
Xenazine	Huntington's Disease
Xermelo	Carcinoid Syndrome
Zemplar	Kidney Dialysis / Kidney Disease / Failure, Diabetic Nephropathy
Zerit	HIV/AIDS
Zidovudine	HIV/AIDS

CONCERNING LIST OF MEDICATIONS (CONTINUED)

The following list provides some examples of medications that may not be eligible for preferred coverage.

MEDICATION	IMPAIRMENT	RX FILL WITHIN THIS TIME FRAME OR EVER
Lithium	Bipolar	Ever
Lamictal	Bipolar	Ever
Depakote	Bipolar	Ever
Clozaril	Schizophrenia	Ever
Anoro	COPD	Ever
Interferon	Hepatitis B or Hepatitis C	Ever
Sovaldi	Hepatitis C	Ever
Harvoni	Hepatitis C	Ever
Cogentin	Parkinson's Disease	Ever
Sinemet (Carbidopa-Levodopa)	Parkinson's Disease	Ever
Benlysta (Belimumab)	Lupus	Ever
ReFacto	Hemophilia	Ever
Abilify (Aripiprazole)	Bipolar	Ever
Tracleer	Pulmonary Hypertension	2 Years
Digoxin/Lanoxin	Cardiovascular/ Arrythmia	3 Years
Levemir	Diabetes	3 Years
Humalog	Diabetes	3 Years
Novalog	Diabetes	3 Years
Nitroglycerin/ Nitrostat	Cardiovascular disease	3 Years
Suboxone	Substance Abuse Disorder	3 Years
Naltrexone	Substance Abuse Disorder	3 Years
Revia	Substance Abuse Disorder	3 Years
Antabuse	Alcohol Abuse	3 Years
Campral	Alcohol Abuse	3 years
Ranexa	Cardiovascular Disease	3 Years
Amiodarone	Arrythmia (Cardiovascular)	3 Years
Nimodipine (Nimotop)	Stroke	3 Years
Lantus	Diabetes	3 Years
Herceptin	Cancer	5 Years
Tamoxifen	Cancer	5 Years
Lupron	Cancer	5 Years

CONCERNING LIST OF MEDICATIONS (CONTINUED)

Many medications are used for multiple impairments or disorders which can make it difficult to determine the reason the prescription was prescribed.

This is a list of medications that may trigger a refer to underwriter or manual decision.

MEDICATION	RX FILL WITHIN THIS TIME FRAME OR EVER
Spironolactone	Ever
Serzone (Nefazodone)	Ever
Zyprexa (Olanzapine)	Ever
Thorazine (Chlorpromazine)	Ever
Imuran (Azathioprine)	Ever
Thalomid (Thalidomide)	Ever
Mercaptopurine (Purinethol)	Ever
Truvada	Ever
Syprine (Trientine)	Ever
Rituxan (Rituximab)	Ever
Zaroxolyn (Metolazone)	Ever
Mestinon (Pyridostigmine)	1 Year
Methadone	3 Years
Osmitrol (Mannitol)	3 Years
Fentanyl	3 Years
Plavix	3 Years
Clopidogrel	3 Years
Thiamine	3 Years
Mexitil (Mexiletine)	3 Years
Femara (Letrozole)	5 Years
Hydrea (Hydroxyurea)	5 Years
Marinol (Dronabinol)	5 Years
Neupogen (Filgrastim)	5 Years
Emend (Aprepitant)	5 Years
Leucovorin	5 Years

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