



Individual Disability Insurance

Underwriting Guide



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This guide provides potential underwriting outcomes for a variety of conditions. In addition to an applicant's condition, we consider all details such as occupation, treatments received and comorbidities, if any. This is only a guide and final underwriting decisions will be based on assessments of all risk factors.

Common Terms

The terms “rating” and “postpone” are used throughout this guide. “Rating” refers to a substandard premium rating. In these cases, the premium charged will be increased by the percentage indicated. A potential outcome of “postpone” means an applicant may be eligible in the future. This is usually when a period of time has passed or an event has occurred.

Common Restrictions

Restrictions may be placed on policies with substandard premium ratings or other modifications, such as:

- Policies offered with a substandard premium rating of more than 50% are eligible for a maximum benefit period of five years.
- Policies offered with a substandard premium rating of more than 75% are eligible for a maximum benefit period of two years.
- The Benefit Increase Rider and waiting periods less than 90 days are not available for policies with a substandard premium rating of any amount or if the benefit period is restricted to a maximum of five years, as indicated in this guide.

In all cases, you may contact [IDI Underwriting](#) to discuss a client's specific circumstances and potential outcomes.



Build Chart

Use the build chart below for both males and females. In cases of overweight or borderline overweight individuals, in addition to the height and weight, additional factors may influence the underwriting decision, including occupation, age, and other medical histories or disorders.

Ratings in Percentages

Height	Weight in pounds									
	25–50%*	0–25%*	Standard Rates	25%	50%	75%	100%	125%	150%	Decline
4'10"	77	82	89–162	163	178	187	197	202	206	211
4'11"	79	85	92–168	169	184	194	204	209	214	219
5'0"	82	88	95–173	174	190	200	211	216	221	226
5'1"	85	91	98–179	180	197	207	218	223	228	234
5'2"	88	94	101–185	186	203	214	225	230	236	241
5'3"	91	97	105–191	192	210	221	232	238	244	249
5'4"	93	100	108–197	198	216	228	240	245	251	257
5'5"	96	103	111–204	205	223	235	247	253	259	265
5'6"	99	106	115–210	211	230	242	255	261	267	273
5'7"	102	109	118–216	217	237	250	263	269	275	282
5'8"	105	113	122–223	224	244	257	270	277	284	290
5'9"	109	116	125–229	230	251	265	278	285	292	299
5'10"	112	119	129–236	237	259	273	287	294	301	308
5'11"	115	123	133–243	244	266	280	295	302	309	316
6'0"	118	126	137–250	251	274	288	303	311	318	325
6'1"	121	130	140–257	258	281	296	312	319	327	334
6'2"	125	133	144–264	265	289	305	320	328	336	344
6'3"	128	137	148–271	272	297	313	329	337	345	353
6'4"	132	141	152–278	279	305	321	338	346	354	362
6'5"	135	144	156–286	287	313	330	347	355	364	372
6'6"	139	148	160–293	294	321	338	356	364	373	382
6'7"	142	152	164–301	302	329	347	365	374	383	392
6'8"	146	156	168–309	310	338	356	374	383	392	401
6'9"	149	160	173–316	317	346	365	384	393	402	412

* Lower rating may be considered only for non-smokers with history of stable weight for two years and no gastrointestinal or other related conditions or concerns.

Conditions

Anemia

Type	Attribute 1	Attribute 2	Potential Outcome
Aplastic	All	N/A	Decline
Hemolytic	Without splenectomy	N/A	Decline
	With splenectomy	0–1 year since procedure	Postpone
		More than 1 year since procedure, full recovery	Usually no modification
Iron Deficiency	Mild to moderate	0–2 years since diagnosis, current normal labs	0–50% rating and possible limited BP
	Severe	0–2 years since diagnosis	Postpone
	All	Regular follow-up with consistently normal lab results for more than 2 years	Usually no modification
Pernicious	Present	0–1 year since diagnosis	Postpone
		1–2 years since diagnosis, current normal labs	50–100% rating and possible limited BP
		More than 2 years since diagnosis, current normal labs	0–75% rating
Thalassemia	Thalassemia Major	All	Decline
	Thalassemia Minor	With current normal labs	Usually no modification
	Others	N/A	Contact IDI Underwriting
All Others			Contact IDI Underwriting

Breast Implants

Type	Attribute 1	Attribute 2	Potential Outcome
Breast Implants	Cosmetic	Surgery planned, not completed	Postpone
		0–1 year since surgery completed or more than 1 year since surgery with complications	Exclusion
		More than 1 year since surgery, full recovery, no complications	Usually no modification

Cardiovascular Disorders

Type	Attribute 1	Attribute 2	Attribute 3	Potential Outcome
Aneurysm — Aortic or Peripheral	Not surgically treated	All	N/A	Decline
	Aortic, surgically treated, no residual or resulting problems or conditions, no complications, full recovery	0–1 year since surgery	N/A	Postpone
		1–5 years since surgery	N/A	50% rating
		More than 5 years since surgery	N/A	Usually no modification
	Peripheral, surgically treated, no residual or resulting problems or conditions, no complications, full recovery	0–1 year since surgery	N/A	Postpone
		1–3 years since surgery	N/A	25–75% rating
		More than 3 years since surgery	N/A	Usually no modification
	Aortic Dissection	Present, medical treatment only	N/A	Decline
	Others	N/A	N/A	Contact IDI Underwriting
Aortic Regurgitation (Insufficiency)	N/A	Mild	N/A	50–75% rating, max 2-year BP
	N/A	Moderate to severe	N/A	Decline
	Others	N/A	N/A	Contact IDI Underwriting
Aortic Stenosis	Unoperated	Up to age 40	N/A	Decline
		Mild, over age 40	N/A	50–100% rating, max 2- or 5-year BP
		Moderate, over age 40	N/A	100–150% rating, max 2-year BP
		Severe or with aortic regurgitation	N/A	Decline
	With valve replacement	N/A	N/A	Decline

Type	Attribute 1	Attribute 2	Attribute 3	Potential Outcome
Arteriosclerosis, Atherosclerosis, Carotid Artery Disease	All	Smoker or with history of endarterectomy, angioplasty, bypass surgery	N/A	Decline
	Aorta	Up to age 50 or severe disease at all ages	N/A	Decline
		Over age 50 — moderate	N/A	50–100% rating, max 2- or 5-year BP
	Cerebral Arteries	All	N/A	Decline
	Peripheral Arteries	Moderate	N/A	25–100% rating, max 2- or 5-year BP
		Severe	N/A	Decline
	Others	N/A	N/A	Contact IDI Underwriting
Atrial Fibrillation– Atrial Flutter	All	Not fully evaluated to rule out other heart disease	N/A	Postpone
		Underlying heart disease diagnosed; or with history of alcohol abuse; or with other complications	N/A	Usually decline
		Treated surgically (e.g., ablation) with complete recovery and no further arrhythmias. Not caused by underlying heart disease.	0–2 years since surgery	50%, 5-year BP
			Over 2 years since surgery	0–25%, 5-year BP
		Fully evaluated. Not caused by underlying heart disease.	0–2 years since episode	50%, 5-year BP
	Single Episode		Over 2 years since episode	Usually no modification
	Paroxysmal with 4 or less episodes per year and no complications	Fully evaluated. Not caused by underlying heart disease.	0–2 years since first episode	50%, 5-year BP
			Over 2 years since first episode	25%, 5-year BP
	Chronic, or paroxysmal with greater than 4 episodes per year	Fully evaluated. Not caused by underlying heart disease. No complications.	N/A	50%, 5-year BP

Type	Attribute 1	Attribute 2	Attribute 3	Potential Outcome
Atrial Septal Defect (Patent Foramen Ovale)	Not surgically corrected	Physically demanding occupation	N/A	Decline
		Non-physically demanding occupation	N/A	50–75% rating, max 2- or 5-year BP
	Surgically corrected before age 20	0–2 years since surgery	N/A	Postpone
		2–4 years since surgery with full recovery and no residuals or associated impairments	N/A	25–50% rating
		More than 4 years since surgery with full recovery and no residuals or associated impairments	N/A	Usually no modification
	Others	N/A	N/A	Usually decline
Cardiomyopathy	N/A	All	N/A	Decline
Coronary Artery Disease	N/A	Diagnosed prior to age 40	N/A	Decline
	N/A	With any of the following: tobacco user, depression, atrial fibrillation	N/A	Decline
	N/A	Others	N/A	Contact IDI Underwriting
Endocarditis	Single attack	Present or full recovery less than 1 year	N/A	Postpone
		Completely recovered more than 1 year without recurrence, no other cardiac condition and subsequent normal cardiac follow-up	N/A	Usually no modification

Type	Attribute 1	Attribute 2	Attribute 3	Potential Outcome
Endocarditis	Multiple attacks	Present or full recovery less than 3 years	N/A	Postpone
		Completely recovered 3–5 years without recurrence, no other cardiac condition and subsequent normal cardiac follow-up	N/A	25–50% rating
		Completely recovered more than 5 years without recurrence, no other cardiac condition and subsequent normal cardiac follow-up	N/A	Usually no modification
Mitral Regurgitation (Insufficiency)	All	With ejection fraction under 50%	N/A	Decline
		With prosthetic mitral valve	N/A	Decline
	Others not listed above, no other cardiovascular impairments	Trivial or minimal	N/A	Usually no modification
		Mild, normal mitral valve, no left atrial enlargement, no mitral valve prolapse	N/A	Usually no modification
		Mild, others	N/A	50% rating, max 5-year BP
		Severe	N/A	Decline
	Others	N/A	N/A	Contact IDI Underwriting
Mitral Valve Prolapse	N/A	No significant regurgitation on EKG and no recurrent arrhythmia or other heart disease	N/A	Usually no modification
	N/A	Others	N/A	Decline
Myocardial Infarction	N/A	More than 1 or diagnosed within 2 years	N/A	Decline
Myocarditis	N/A	Present or full recovery less than 1 year	N/A	Postpone
	N/A	Single episode, fully recovered more than 1 year without recurrence and subsequent normal EKG	N/A	Usually no modification

Chronic Pain

Type	Attribute 1	Attribute 2	Potential Outcome
Chronic Pain	Current, all	Multiple areas affected; or with history of psychiatric disorders or alcohol or substance abuse; or current treatment with prescription medications	Decline
	Current, cause known	Single affected area, symptoms mild and stable, non-prescription adequate to treat, no time lost from work, no psychiatric or substance abuse history	Exclusion of affected area, minimum 90-day waiting period,** possible max 5-year BP and possible rating
	All others	N/A	Contact IDI Underwriting

** Elimination Period in California

Diabetes

Type	Attribute 1	Attribute 2	Potential Outcome
Type 1 Insulin-Dependent Diabetes	All	With any of the following: Under age 30 at time of application, diagnosed greater than 20 years ago, hemoglobin A1c (HbA1c) greater than 9.0, build rating >25%, history of angina pectoris, history of myocardial infarction, peripheral vascular disease, renal impairments, neuropathy	Decline
	Diagnosed less than 20 years ago, well-controlled, non-smoker, not using insulin pump, build not ratable, no other impairments or concerns	Age 30 to 45	Individual consideration, usually 100% rating, max 2-year BP
		Over age 45	Individual consideration, usually 50–100% rating, max 2-year BP
	Others	N/A	Contact IDI Underwriting

For other variables or situations, contact [IDI Underwriting](#).

Type	Attribute 1	Attribute 2	Potential Outcome
Type 2 Non-Insulin-Dependent Diabetes	All	With any of the following: Under age 35 at time of application, hemoglobin A1c (HbA1c) greater than 9.0, build rating >25%, history of angina pectoris, history of myocardial infarction, peripheral vascular disease, renal impairments, neuropathy	Decline
	Diagnosed less than 15 years ago, well-controlled, non-smoker, build not ratable, normal lipids and blood pressure, no other impairments or concerns	Age 35 to 49	Individual consideration, usually 75–100% rating, max 2-5-year BP
		Over age 49	Individual consideration, usually 25–50% rating, max 5-year BP
	Others	N/A	Contact IDI Underwriting
Prediabetes	With HbA1c greater than 6.5	N/A	Rate as Type 2 diabetes
	Others	N/A	Contact IDI Underwriting

Ear Disorders

Type	Attribute 1	Attribute 2	Potential Outcome
Deafness (Hearing Loss)	Not progressive	1 or both ears impaired, hearing loss not more than 50%, no occupation-related concerns	Usually no modification
		Others, no occupation-related concerns	Possible exclusion
	All	Progressive or with occupation-related concerns	Exclusion
Meniere's Disease	N/A	Present or with symptoms or treatment within 3 years	Decline
Tinnitus	Evaluated by physician	0–1 year since diagnosis	Postpone
		More than 1 year since diagnosis, symptoms mild and not progressive	Exclusion
	Others	N/A	Contact IDI Underwriting

Endocrine

Type	Attribute 1	Attribute 2	Potential Outcome
Addison's Disease	Under medical treatment with excellent response and no complications	0–1 year since diagnosis	Postpone
		More than 1 year since diagnosis	50–100% rating, 2-5 year BP
	Not under treatment or with complications	N/A	Decline
Cushing's Syndrome	N/A	Present or within 3 years of last treatment	Decline
Thyroid Disorder — Hyperthyroidism	Operated or treated and under control	0–2 years	Usually exclusion
	N/A	More than 2 years	Usually no modification
	Present, not controlled	Control not properly established	Decline
Thyroid Disorder — Hypothyroidism	Mild and treated	Good control and asymptomatic	Usually no modification
	Moderate to severe or not treated	Symptomatic or not under control	Usually exclusion

Eye Disorders

Type	Attribute 1	Attribute 2	Potential Outcome
Blindness/Vision Loss	Only 1 eye impaired	Not progressive and stable more than 1 year	Usually no modification
		Progressive	Exclusion
	Both eyes impaired	Not progressive, mildly low vision when corrected and no occupational concerns	Usually no modification
		Not progressive, moderate to severely low vision when corrected and no occupational concerns	Exclusion
Cataracts	Operated	Full recovery with no visual impairment	Usually no modification
	Unoperated	1 eye affected	Usually no modification
		Both eyes affected	Exclusion

Type	Attribute 1	Attribute 2	Potential Outcome
Keratitis	Single attack, full recovery, no known cause	0–3 months since resolution	Postpone
		3 months — 2 years since resolution and no residual visual impairment	Exclusion
		More than 2 years since resolution and no residual visual impairment	Usually no modification
Keratoconus	N/A	N/A	Exclusion
LASIK Eye Surgery	N/A	Less than 90 days following surgery	Exclusion
	N/A	90 days or more following surgery, no complications	Usually no modification
Lattice Degeneration	Vision stable, no history of retinal detachment or laser treatment	0–6 months since diagnosis	Exclusion
		More than 6 months since diagnosis with follow-up eye exam	Usually no modification
	All others	N/A	Exclusion
Primary Glaucoma	Good control Vision unimpaired	N/A	Exclusion
	Others	N/A	Contact IDI Underwriting
Retinal Detachment	N/A	Unoperated or within 1 year of operation	Exclusion
	N/A	More than 1 year since operated, procedure successful, no visual impairment	Usually no modification

Fibromyalgia

Type	Attribute 1	Attribute 2	Potential Outcome
Fibromyalgia	Present or more than 1 episode	All cases	Decline
	Single episode of less than 1-year duration, symptoms resolved, no history of psychiatric disorders	0–3 years from complete symptom resolution	Postpone
		3–7 years from complete symptom resolution	25–50% rating, max 2- or 5-year BP
		More than 7 years from complete symptom resolution	Usually no modification
	Others	N/A	Decline

Gastrointestinal Disorders

Type	Attribute 1	Attribute 2	Potential Outcome
Barrett's Esophagus	N/A	Well followed with no dysplasia on most recent endoscopic biopsy	Exclusion
	N/A	Poorly followed or with findings of dysplasia on most recent endoscopic biopsy	Decline
Colon Polyps	N/A	1 or more hyperplastic polyp(s) or 1 adenomatous polyp in history	Usually no modification
	N/A	More than 1 adenomatous in history	Exclusion
Crohn's Disease	Mild	Less than 6 months since diagnosis	Postpone
		More than 6 months since diagnosis	25–50% rating, exclusion, max 5-year BP
	Moderate	Less than 6 months since diagnosis	Postpone
		More than 6 months since diagnosis	50–75% rating, exclusion, max 2- or 5-year BP
	Severe; or with history dysplasia on biopsy; or with history of 3 or more surgeries; or illness affecting areas other than GI tract	N/A	Decline
	Others	N/A	Contact IDI Underwriting
Diverticulitis/Diverticulosis	N/A	Present or in history	Usually no modification
Esophagitis	Unknown cause	Mild, controlled with medication	Usually no modification
		Moderate	Exclusion
	Eosinophilic Esophagitis (EoE)	Mild or asymptomatic only	Exclusion
Gastroesophageal Reflux (GERD)	N/A	Mild symptoms	Usually no modification
	N/A	Moderate to severe	Exclusion
Ulcer	Single episode, unoperated	Present or 0–1 year since complete resolution	Exclusion
		More than 1 year since complete resolution	Usually no modification

Type	Attribute 1	Attribute 2	Potential Outcome
Ulcerative Colitis (Left-Sided or Pancolitis)	All	0–6 months since a diagnosis; or 0–1 year since surgical treatment	Postpone
		Persistent symptoms; or with severe symptoms during relapses	Decline
	Left-sided colitis only	Stable, regularly followed by physician with timely colonoscopies and no history of dysplasia on biopsies	Exclude
	Pancolitis (involving entire colon)	Stable, regularly followed by physician with timely colonoscopies and no history of dysplasia on biopsies	25% rating, exclusion, max 5-year BP
	Others	N/A	Contact IDI Underwriting
Ulcerative Proctitis	Mild to moderate	0–6 months since diagnosis	Postpone
		More than 6 months since diagnosis, stable, regularly followed by physician with timely colonoscopies and no history of dysplasia on biopsies	Exclusion

Kidney Disorders/Urologic Disorders

Type	Attribute 1	Attribute 2	Potential Outcome
Adult Polycystic Kidney Disease (APKD)	N/A	All cases	Decline
Cystitis, Chronic Interstitial Cystitis	Chronic Interstitial Cystitis	Present	25–50% rating, exclusion, possible limited BP
		Resolved, full recovery	Exclusion or no modification
	Cystitis, acute	Resolved, full recovery	Usually no modification
Kidney Stones	Unoperated	Present and symptomatic or surgery being considered	Postpone
		Present and asymptomatic	Exclusion
		1–2 episodes in history with complete resolution and recovery	Usually no modification

Type	Attribute 1	Attribute 2	Potential Outcome
Kidney Stones	Operated	Single operation with complete resolution and recovery	Usually no modification
		More than 1 operation	Decline
	Others	N/A	Contact IDI Underwriting
Nephrectomy	Remaining kidney normal, urinalysis and blood pressure normal, not due to malignancy	0–6 months since surgery	Postpone
		More than 6 months since surgery	No modification to exclusion
		With complications	Exclusion to decline
Prostate Enlargement/Hyperplasia (BPH)	Present, no symptoms, no malignancy	Slight enlargement	Usually no modification
		Other	Exclusion
	In history, operated	0–6 months since surgery	Exclusion to postpone
		More than 6 months, no residuals, normal labs	Usually no modification

Liver and Pancreas Disorders

Type	Attribute 1	Attribute 2	Potential Outcome
Cirrhosis or advanced fibrosis of Liver	N/A	All	Decline
Nonalcoholic Fatty Liver	Present or in history	No concerning alcohol use or fibrosis and LFTs normal	No modification to exclusion
Hepatitis	B or C	Need occupation, dates and treatment details including, but not limited to, all lab testing, follow-up and biopsies	Contact IDI Underwriting
Hepatomegaly (Liver Enlargement)	N/A	N/A	Contact IDI Underwriting
Pancreatitis, acute only	N/A	Present or diagnosed within 1 year	Postpone

Lyme Disease

Type	Attribute 1	Attribute 2	Potential Outcome
Lyme Disease	N/A	Present or diagnosed within 1 year	Postpone

Marijuana

Type	Attribute 1	Attribute 2	Potential Outcome
Marijuana	Recreational use, stable work history, no current depression or anxiety, or history of drug or alcohol misuse or abuse	Not more than 3 times per week	Usually no modification
	Recreational use, stable work history, no current depression or anxiety, or history of drug or alcohol misuse or abuse	Not more than 6 times per week	50–75% rating, max 5-year BP
	Others	N/A	Decline

Mental Nervous Disorders

Type	Attribute 1	Attribute 2	Potential Outcome
Adjustment Disorder	N/A	N/A	Exclusion to decline
Alcoholism	Current use	N/A	Decline
	In history, no relapse, no associated illness and normal lab results	0–5 years since last use	Decline
		5–7 years since last use	50–100% rating, max 2-year BP
		More than 7 years since last use	0–50% rating
Anorexia Nervosa	N/A	Current or treatment within 5 years	Decline
Anxiety	Mild to moderate	N/A	Exclusion
	Severe	Less than 2 years since diagnosis	Postpone
		More than 2 years since diagnosis and stable on medication	Exclusion, max 5 year BP

Type	Attribute 1	Attribute 2	Potential Outcome
Attention Deficit Disorder/ Attention Deficit Hyperactivity Disorder (ADD/ ADHD)	N/A	No other psychiatric conditions, stable treatment history and work history, no substance abuse, well followed by physician	Exclusion
	N/A	With other psychiatric conditions, stable treatment history and work history, no substance abuse, well followed by physician	Exclusion, possible max 2- or 5-year BP
	N/A	Others	Contact IDI Underwriting
Bipolar Disorder	N/A	Less than 3 years since diagnosis	Postpone
	N/A	More than 3 years with a stable pattern of good control and no history drug/alcohol abuse	Exclusion, max 5-year BP
Chronic Fatigue	N/A	Present or treatment within 2 years	Decline
Depression	All	N/A	Minimum 90 day waiting period
	Mild to moderate, present with stable pattern of good control and no history of drug/alcohol abuse, no more than 2 medications	Less than 1 year since diagnosis	Usually postpone; possible exclusion and limited BP
		More than 1 year since diagnosis	Exclusion, possible 5-year BP
	Major, present with stable pattern of good control and no history of drug/ alcohol abuse, no more than 2 medications	Less than 2 years since diagnosis	Postpone
		2–5 years since diagnosis	Exclusion, max 5-year BP
		More than 5 years since diagnosis	Exclusion, possible 5-year BP
Drug Use or Abuse	Current use	Other than alcohol or marijuana	Decline
	In history, no mental disorder history	Less than 5 years since last use	Decline
		5–7 years since last use	25–75% rating, max 5-year BP
		More than 7 years since last use	Usually no modification
	Multiple types of drugs abused	0–10 years since last use	Decline
		More than 10 years since last use	Individual consideration
Suicidal Ideation	N/A	Within 2 years	Decline
Suicide Attempts	N/A	Single attempt within 5 years or multiple attempts	Decline

Musculoskeletal Disorders

Type	Attribute 1	Attribute 2	Potential Outcome
Ankle	Sprain	Low grade, full recovery	Usually no modification
	Fracture, tendinopathies	Surgery with hardware	Exclusion
		0–1 year since surgery, no hardware	Exclusion
		More than 1 year since surgery, no hardware	Usually no modification
Back/Neck Disc Involvement	Unoperated, single episode, no continuing therapy	0–3 years since resolution of symptoms and end of treatment	Exclusion
		More than 3 years since resolution of symptoms and end of treatment, no occupational concerns	Usually no modification
	Unoperated, recurrent episodes, no continuing therapy	0–5 years since resolution of symptoms and end of treatment	Exclusion
		More than 5 years since resolution of symptoms and end of treatment, no occupational concerns	Usually no modification
	Operated, no continuing therapy or residuals	0–3 years since resolution and end of treatment	Exclusion
		More than 3 years since resolution of symptoms and end of treatment, no occupational concerns	Usually no modification
	Degenerative disc disease or spinal stenosis	N/A	Exclusion
Back/Neck Sprain-Strain No Disc Involvement	Single episode, 1 week or less off work, full recovery	0–1 year since resolution	Exclusion
		More than 1 year since resolution, no occupational concerns	Usually no modification
	More than 1 episode or 1 lasting more than 1 week, full recovery	0–2 years since resolution	Exclusion
		More than 2 years since resolution, no occupational concerns	Usually no modification
Bursitis/Synovitis/Tenosynovitis	Not Rheumatic	In history, single episode	Usually no modification
		Present, or 2 or more episodes in history	Exclusion

Type	Attribute 1	Attribute 2	Potential Outcome
Bursitis/Synovitis/Tenosynovitis	Rheumatic	Present	Postpone
		In history, not disabling, single episode	Usually no modification
		Disabling, or recurrent 0–1 year since resolution	Postpone
		Others	Contact IDI Underwriting
Carpal Tunnel Syndrome	Present	N/A	Exclusion
	In history, full recovery	0–1 year since resolution of symptoms and end of treatment	Exclusion
		More than 2 years since resolution of symptoms and end of treatment	Usually no modification
Chiropractic Treatment, Adjustment, Maintenance or Wellness	N/A	Present or within past year	Exclusion
Deviated Septum	N/A	Present or in history	Usually no modification
Dupuytren's Contracture	N/A	Present or within 3 years	Exclusion
	N/A	Resolved for more than 3 years, no residual problems	Usually no modification
Gout	N/A	Mild to moderate	Exclusion, possible rating
	N/A	Severe or chronic plus cardiovascular or renal abnormalities	Decline
	Others	N/A	Contact IDI Underwriting
Hip	Replacement	Full recovery, back to work full time without restrictions	Exclusion
Knee	Strain	Single episode, no ligament or cartilage damage, 1 week or less off work, full recovery	Usually no modification

Type	Attribute 1	Attribute 2	Potential Outcome
Knee	Others	Lasting more than 1 week or more than 1 episode or torn cartilage, 0–3 years	Exclusion
		Replacement	Exclusion
Mixed Connective Tissue Disease (MCTD)	N/A	N/A	Decline
Osteoarthritis	N/A	Mild to moderate, 1 or 2 joints affected	Exclusion
	N/A	Severe or with extensive joint involvement	Usually decline
Osteoporosis/Osteopenia	N/A	Well followed, compliant with treatment	Exclusion
	N/A	More than 2 fractures or not compliant with therapy	Decline
Plantar Fasciitis	N/A	Present	Exclusion
Psoriatic Arthritis	Mild to moderate, symptoms well controlled, no joint damage, treated only with first-line therapies, no occupational concerns	0–2 years since diagnosis	Postpone
		More than 2 years since diagnosis	25–50% rating, exclusion, max 5-year BP
		Severe; or symptoms progressive; or not well controlled	Decline
		Others	Contact IDI Underwriting
Rheumatoid Arthritis	Mild to moderate, well followed by physician, stable with minimal or no symptoms, no indicators of progressive disease, no occupational concerns	0–2 years since diagnosis	Postpone
		More than 2 years since diagnosis	0–50% rating, exclusion, max 5-year BP
	Others	N/A	Decline

Type	Attribute 1	Attribute 2	Potential Outcome
Sciatica, Radiculitis	Present	N/A	Exclusion
	History 1 episode	0–1 year since resolution	Exclusion
		More than 1 year since last symptoms and treatment, no disc involvement	Usually no modification
	History of multiple episodes	0–3 years since resolution	Exclusion
		More than 3 years since last symptoms and treatment, no disc involvement	Usually no modification
Scoliosis	Not operated	Mild, no symptoms	Usually no modification
		Moderate symptoms	Exclusion
		Severe or progressive	Decline
	Treated with spinal fusion	0–1 year since surgery	Postpone
		More than 3 years since surgery	Exclusion
	Harrington Rods	Less than 5 years since surgery	Postpone
		More than 5 years stable mild to no symptoms	Exclusion
	Other	N/A	Contact IDI Underwriting
Shoulder	Occupation dependent on upper extremity use	Rotator cuff, impingement or tear, past or present	Exclusion
		Other conditions, within 1 year of treatment or symptoms	Exclusion
		More than 1 year since surgically repaired or healed, asymptomatic, single episode	Contact IDI Underwriting
		More than 1 episode	Exclusion
	Occupation not dependent on upper extremity use	Present, or currently symptomatic, or surgical repair within 1 year	Exclusion
		More than 1 year since last symptoms and treatment	Usually no modification
TMJ (Temporomandibular Joint Syndrome)	Present or history	Mild symptoms only	Usually no modification
		Moderate to severe	Exclusion; possible decline if severe or other pertinent risk factors exist

Neurological Disorders

Type	Attribute 1	Attribute 2	Attribute 3	Potential Outcome
Amyotrophic Lateral Sclerosis (ALS)	N/A	N/A	N/A	Decline
Ataxia	N/A	N/A	N/A	Decline
Cerebral Hemorrhage	Within 5 years	N/A	N/A	Decline
	Others	N/A	N/A	Contact IDI Underwriting
Cerebral Palsy	N/A	Minimal involvement, working full time, no mental defect	N/A	0–25% rating, max 5-year BP
	N/A	Other	N/A	Decline
Concussion	1 episode, unconscious less than 1 hour, no skull fracture, full recovery, no residual issues	0–6 months since episode	N/A	Postpone
		More than 6 months since episode	N/A	Usually no modification
	1 episode, skull fracture, full recovery, no residual issues	0–2 years since episode	N/A	Postpone
		2–5 years since episode	N/A	25–75% rating, max 2- or 5-year BP
		Other	N/A	Contact IDI Underwriting
Dementia	N/A	N/A	N/A	Decline
Encephalitis	N/A	Present; or recurrent episodes; or in history with residuals	N/A	Decline
Guillian-Barre Syndrome	N/A	Present or within 1 year since full recovery	N/A	Decline

Type	Attribute 1	Attribute 2	Attribute 3	Potential Outcome
Guillian-Barre Syndrome	N/A	More than 1 year since full recovery, no recurrence	N/A	Usually no modification
Headache, Migraine	N/A	Mild, 1–2 episodes per month, not increasing in frequency or severity or impacting daily living or work	N/A	Usually no modification
	N/A	Moderate, 7 or less episodes per month, not increasing in frequency or severity	N/A	Exclusion
	N/A	Others	N/A	Contact IDI Underwriting
Multiple Sclerosis (MS)	N/A	N/A	N/A	Decline
Narcolepsy	N/A	N/A	N/A	Decline
Paralysis	(hemiplegia, paraplegia, quadriplegia, quadriparesia)	All	N/A	Decline
Restless Leg Syndrome	Intermittent, no impact on quality of life, not worsening	0–2 years since diagnosis; or medication used 5 times or more per month	N/A	50% rating, exclusion, max 5-year BP
	N/A	Diagnosed more than 2 years and medication used less than 5 times per month	N/A	50% rating, exclusion
	N/A	Daily prescription use	N/A	Decline
	Others	N/A	N/A	Contact IDI Underwriting

Type	Attribute 1	Attribute 2	Attribute 3	Potential Outcome
Seizure Disorder/ Epilepsy	All	Poor control; or not compliant with treatment; or history of alcohol abuse; or occupational concerns; or more than 2 medications needed for control	N/A	Decline
	Partial or focal seizures	All	0–2 years since diagnosis	Decline
		No seizure in past 2 years	2–4 years since diagnosis	0–25% rating
			More than 4 years since diagnosis	Usually no modification
		Others with less than 6 seizures per year	2–4 years since diagnosis	50–75% rating, max 5-year BP
		N/A	More than 4 years since diagnosis	25–75% rating, possible 5-year BP
	Generalized, myoclonic, clonic-tonic or atonic seizures (grand mal)	All	0–3 years since diagnosis	Decline
		No seizure in past 2 years	3–5 years since diagnosis	25–75% rating, possible 5-year BP
			More than 10 years since diagnosis	Usually no modification
		Others with less than 6 seizures per year	3–5 years since diagnosis	25–75% rating, possible 5-year BP
			5–10 years since diagnosis	25–75% rating, possible 5-year BP
			More than 10 years since diagnosis	25–50% rating, possible 5-year BP

Type	Attribute 1	Attribute 2	Attribute 3	Potential Outcome
Seizure Disorder/ Epilepsy	Petit mal, absence seizures	All	0–2 years since diagnosis	Decline
		No seizure in past 2 years	2–5 years since diagnosis	25–50% rating, possible 5-year BP
			More than 5 years since diagnosis	Usually no modification
		Others with less than 6 seizures per year	2–5 years since diagnosis	50–75% rating, max 5-year BP
		N/A	More than 5 years since diagnosis	25–50% rating, possible 5-year BP
Stroke	All	0–5 years since attack	N/A	Postpone
	Single attack, no residual or resulting problems or conditions, no complications, fully recovered, working full time in usual occupation, non-smoker	5–10 years since attack	N/A	100–150% rating, max 2-year BP
		More than 10 years since attack	N/A	75–100% rating, max 2-year BP
Syncope	Single incident, cause unknown, well investigated, no cardiovascular or neurological disease	More than 6 months since incident	N/A	0–25% rating
	Recurrent or severe episode	0–3 years since last incident	N/A	Postpone
TIA	All	0–2 years since attack	N/A	Postpone
	Single attack, no residual or resulting problems or conditions, no complications, fully recovered, working full time in usual occupation, non-smoker	2–5 years since attack	N/A	75–100% rating, max 2- or 5-year BP
		More than 5 years since attack	N/A	50–75% rating, max 5-year BP

Obesity

See [Build Chart](#)

Obstetrics and Gynecology

Type	Attribute 1	Attribute 2	Potential Outcome
Fertility Treatment or Infertility	N/A	Current or ongoing evaluations or fertility treatment or future treatment likely	Exclusion
Pregnancy	Currently pregnant	No complications	Exclusion
		With complications	Postpone
	Pregnancy in history	With history of complications or cesarean section (C-section)	Exclusion

Organ Transplant Recipient

Decline

Respiratory Conditions

Type	Attribute 1	Attribute 2	Potential Outcome
Asthma	Mild, infrequent symptoms, rescue inhaler less than 2x per week	N/A	Usually no modification
	Moderate or persistent, stable and well followed	N/A	0–50% rating, possible exclusion
	Smoker	If otherwise eligible	Addl 25% rating, exclusion, max 5-year BP
	Severe	N/A	Decline
	Others	N/A	Contact IDI Underwriting
Chronic Obstructive Pulmonary Disease (COPD)	Over age 45, Early stages	Nonsmoker, well-controlled, no continued exposure to irritants	25–100% rating, max 2-5 year BP
	Others	N/A	Decline
Sarcoidosis	N/A	Present or treatment within 2 years	Decline

Type	Attribute 1	Attribute 2	Potential Outcome
Sleep Apnea	All	Moderate or severe and not compliant with treatment; or with build rating more than 50%; or with CAD or significant arrhythmia; or with significant alcohol use	Decline
	Mild, compliant with treatment (e.g., CPAP), no complaints of daytime sleepiness or other unfavorable factors	N/A	Usually no modification
	Moderate, compliant with treatment (e.g., CPAP), no complaints of daytime sleepiness or other unfavorable factors	0–2 years since treatment began	50% rating
	N/A	More than 2 years since treatment began	Usually no modification
	Severe, compliant with treatment (e.g., CPAP), no complaints of daytime sleepiness or other unfavorable factors	0–2 years since treatment began	Postpone
	N/A	More than 2 years since treatment began	50% rating, max 5-year BP

Retroviruses

Type	Attribute 1	Attribute 2	Potential Outcome
HIV/AIDS	All	AIDS diagnosis; or HIV diagnosis in the past year; or on antiretroviral (ART) treatment less than 1 year; or viral load undetectable for less than 1 year; or with history of drug or alcohol abuse	Decline
	Others	N/A	Contact IDI Underwriting

Scleroderma

Type	Attribute 1	Attribute 2	Potential Outcome
CREST syndrome or systemic involvement	N/A	N/A	Decline
Morphea only	Skin involvement only, not severe	N/A	Contact IDI Underwriting

Skin Conditions

Type	Attribute 1	Attribute 2	Potential Outcome
Dermatitis or Eczema	Occupational related or severe	N/A	Exclusion
	Others	N/A	Usually no modification
Latex Allergy	N/A	Occupational related — skin rash only	Exclusion
	N/A	Systemic manifestations (e.g., respiratory and upper airway distress, hives, etc.)	Decline
Plaque Psoriasis (For psoriatic arthritis, see Musculoskeletal section.)	Mild, treated only with single, topical therapy	0–1 year since the diagnosis	Postpone
		More than 1 year since diagnosis, only affects small area and is stable with first-line therapy, psoriatic arthritis not suspected or diagnosed	Exclusion
	Mild to moderate, treated only with 2 or more topical therapies	0–1 year since the diagnosis	Postpone
		1–5 years since onset, stable with first- and second-line therapies, psoriatic arthritis not suspected or diagnosed	0–25% rating, exclusion, max 5-year BP
		More than 5 years since onset, stable with first- and second-line therapies, psoriatic arthritis not suspected or diagnosed	Exclude
	Others	N/A	Contact IDI Underwriting

Systemic Lupus Erythematosus (SLE)

Decline

Thrombosis

Type	Attribute 1	Attribute 2	Potential Outcome
Deep Vein Thrombosis/ Thrombophlebitis	Present	N/A	Postpone
	Single episode, full recovery, no residual problems, no edema	0–1 year since episode	50% rating
		More than 1 year since episode	Usually no modification
	Single episode, with persisting edema	Mild edema	Exclusion
		Moderate edema	Decline
	Recurrent episodes, on chronic anticoagulation meds, no episodes while on medication and medication regimen stable	0–2 years since last episode	Postpone
		2–3 years since last episode	50% rating, possible exclusion
		More than 3 years since last episode	Contact IDI Underwriting
Pulmonary Embolism	Single attack following trauma or surgery, full recovery, no complications or residual problems	0–6 months since attack	Postpone
		More than 6 months since attack	Usually no modification
Varicose Veins, Legs	Mild	Present, no ulcer or edema and not disabling, no support worn	Usually no modification
	Moderate to severe	Support worn and no other complications	Exclusion
		Severe with ulceration	Decline
	Operated, full recovery	0–6 months since surgery	Exclusion
		More than 6 months since surgery	Usually no modification

Travel & Visas

Type	Attribute 1	Attribute 2	Potential Outcome
Foreign Travel	N/A	N/A	Contact IDI Underwriting
Immigrants	Green card	N/A	Usually no modification
	Recent immigrants on visa, residing in the U.S. for at least 1 year	H Visa, J Visa, L Visa, O Visa and TN Visa	Foreign Travel Exclusion
		Others	Contact IDI Underwriting

Tumors and Cancer

Type	Attribute 1	Attribute 2	Potential Outcome
Tumors and Cancer	All	Cancers diagnosed as stage 4; cancers of the brain, liver or pancreas; leukemia diagnosed after age 17; or low grade non-Hodgkin's lymphoma	Decline
	Others	<p>Other tumors/cancers may be uninsurable. Please contact IDI Underwriting with the following information:</p> <ul style="list-style-type: none"> • Type of tumor or cancer • Pathology • Location • Age at diagnosis • Staging (if malignant) • Treatment • Date of last treatment 	Contact IDI Underwriting

Other Ineligible Circumstances

- Anyone currently on court-ordered probation
- Anyone with felony or violent crime conviction
- Bankruptcy – discharged within 2 years
- Currently in active military service
- Working less than 30 hours per week
- Working in marijuana industry

