Diabetes Ratings for Non-Med Business - Advantage Plus II, Foresters Term or SMART UL

Step 1 - Rating for diabetes duration

Determine the customer's current age and the length of time they have had diabetes and note the number that corresponds to the cell.

Duration of Diabetes			
Age at Application	**<=5 years**	**6-15 years**	**>15 years**
20-29	6	Decline	Decline
30-39	4	5	6
40-49	3	4	5
50-59	2	3	4
60-69	1	2	3
70-79	1	1	2
>=80	0	1	1
		Duration Rating	

Step 2 - Rating for current build

Determine the customer's current height and weight and note the rating number at the top of the chart

Current Weight					
Current Height	**0**	**1**	**2**	**3**	**4**
4'8"	74-140	141-162	163-176	177-180	181-189
4'9"	77-145	146-168	169-182	183-187	188-196
4'10"	79-150	151-174	175-188	189-193	194-203
4'11"	82-155	156-180	181-195	196-200	201-210
5'0"	85-161	162-186	187-202	203-207	208-217
5'1"	88-166	167-193	194-209	210-214	215-224
5'2"	91-172	173-199	200-215	215-221	222-232
5'3"	94-177	178-206	207-222	223-228	229-239
5'4"	97-183	184-212	213-230	231-235	236-247
5'5"	100-189	190-219	220-236	237-243	244-255
5'6"	103-195	196-226	227-244	245-250	251-263
5'7"	106-201	202-233	234-252	253-258	259-271
5'8"	109-207	208-240	241-259	260-266	267-279
5'9"	112-213	214-247	248-267	268-274	275-287
5'10"	115-219	220-254	255-275	276-282	283-296
5'11"	119-225	226-261	262-283	284-290	291-304
6'0"	122-232	233-269	270-291	292-298	299-313
6'1"	126-238	239-276	277-299	300-306	307-322
6'2"	129-245	246-284	285-307	308-315	316-330
6'3"	133-252	253-292	293-315	316-323	324-339
6'4"	136-258	259-299	300-324	325-332	333-349
6'5"	140-265	266-307	308-333	334-341	342-358
6'6"	143-272	273-315	316-341	342-350	351-367
6'7"	147-279	280-323	324-350	351-359	360-377
6'8"	151-286	287-332	333-359	360-368	369-386
6''9"	154-293	294-340	341-368	369-377	378-396
**any weight outside of the weights under column 4 would be declined					
				Build Rating	

Type 2 diabetes

Non-med business considers Type 2 diabetes only-oral medications or diet controlled. Any insulin use is not eligible for non-med business.

Diabetics under the age of 20 are not eligible for non-med business.

Control Comment:

If A1c is above 8.9% or if there are any vision, nerve pain or kidney complications do not proceed with a non-med application and write a fully underwritten application.

Step 3 - Total Rating for Diabetes and Build

Rating from Step 1	
Rating from Step 2	
Total Rating	**0**

If the total is 6 or less from steps 1 and 2, the diabetes rating qualifies for non-med coverage subject to review of MIB, prescription history, the application and any additional information we may ask for.

Foresters Financial

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