

Information for You

CLASSIFYING YOUR CLIENT BASED ON TOBACCO AND MARIJUANA USAGE



Review this guide to help determine which underwriting class applies to your clients who use tobacco or marijuana products.

Non-smoking Tobacco

- Smokeless tobacco, chewing tobacco, dip, snuff
- Cigar
- Pipe
- Urine specimen may be positive for nicotine
- Tobacco use must be reported on initial application

Smoking Tobacco

- Cigarettes
- E-cigarettes, vape
- Hookah
- Nicotine substitute, such as gum, patch and others

Celebratory Cigar

- Eligible for Preferred Plus or Preferred classification
- Maximum of six cigars per year
- Urine specimen must be negative for nicotine

Underwriting Classes	Non-smoking Tobacco	Smoking Tobacco
Preferred Plus	No use for five years Celebratory cigar allowed	No use for five years
Preferred	No use for three years Celebratory cigar allowed	No use for three years
Standard Plus	Eligible	No use for one year
Standard NS	Eligible	No use for one year
Preferred SM	Not eligible	Eligible
Standard SM	Not eligible	Eligible

Marijuana

- Smoking
- Edibles
- All other derivatives

These guidelines apply to ages 25 and above, with individual consideration available for ages 21-24, and assumes none of these exist:

- ADHD, anxiety disorder, depression or other psychiatric condition
- Asthma or COPD
- Adverse driving record
- Aviation
- Other illicit drug use, alcohol abuse or opioid use

Marijuana Use		
Underwriting Classes	Type	Frequency of Use
Preferred Plus	Inhaled/Edibles	2 times per month or less
Standard Plus	Inhaled/Edibles	3-8 times per month
Standard Nonsmoker	Inhaled/Edibles	9-12 times per month
Standard Nonsmoker Table 2 and up	Edibles	13 times per month or more*
Standard Smoker Table 2 and up	Inhaled	
Decline	Inhaled/Edibles	Daily use

*For Type, if use includes both inhalation and edibles then refer to Inhaled.

Medical Marijuana Use – Class based upon medical history. Use nonsmoker classes unless Type is inhaled and frequency is 13 or more times per month, then use smoker classes.

Automatic decline – Marijuana users under the age of 21

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products and riders available in most states.

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