



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" | 81 | 88 | 89-162 | 163 | 178 | 187 | 197 | 202 | 206 | 211 |
| 4'11" | 84 | 91 | 92-168 | 169 | 184 | 194 | 204 | 209 | 214 | 219 |
| 5'0" | 87 | 94 | 95-173 | 174 | 190 | 200 | 211 | 216 | 221 | 226 |
| 5'1" | 90 | 97 | 98-179 | 180 | 197 | 207 | 218 | 223 | 228 | 234 |
| 5'2" | 93 | 100 | 101-185 | 186 | 203 | 214 | 225 | 230 | 236 | 241 |
| 5'3" | 96 | 104 | 105-191 | 192 | 210 | 221 | 232 | 238 | 244 | 249 |
| 5'4" | 99 | 107 | 108-197 | 198 | 216 | 228 | 240 | 245 | 251 | 257 |
| 5'5" | 102 | 110 | 111-204 | 205 | 223 | 235 | 247 | 253 | 259 | 265 |
| 5'6" | 105 | 114 | 115-210 | 211 | 230 | 242 | 255 | 261 | 267 | 273 |
| 5'7" | 108 | 117 | 118-216 | 217 | 237 | 250 | 263 | 269 | 275 | 282 |
| 5'8" | 112 | 121 | 122-223 | 224 | 244 | 257 | 270 | 277 | 284 | 290 |
| 5'9" | 115 | 124 | 125-229 | 230 | 251 | 265 | 278 | 285 | 292 | 299 |
| 5'10" | 118 | 128 | 129-236 | 237 | 259 | 273 | 287 | 294 | 301 | 308 |
| 5'11" | 122 | 132 | 133-243 | 244 | 266 | 280 | 295 | 302 | 309 | 316 |
| 6'0" | 125 | 136 | 137-250 | 251 | 274 | 288 | 303 | 311 | 318 | 325 |
| 6'1" | 129 | 139 | 140-257 | 258 | 281 | 296 | 312 | 319 | 327 | 334 |
| 6'2" | 132 | 143 | 144-264 | 265 | 289 | 305 | 320 | 328 | 336 | 344 |
| 6'3" | 136 | 147 | 148-271 | 272 | 297 | 313 | 329 | 337 | 345 | 353 |
| 6'4" | 140 | 151 | 152-278 | 279 | 305 | 321 | 338 | 346 | 354 | 362 |
| 6'5" | 143 | 155 | 156-286 | 287 | 313 | 330 | 347 | 355 | 364 | 372 |
| 6'6" | 147 | 159 | 160-293 | 294 | 321 | 338 | 356 | 364 | 373 | 382 |
| 6'7" | 151 | 163 | 164-301 | 302 | 329 | 347 | 365 | 374 | 383 | 392 |
| 6'8" | 155 | 167 | 168-309 | 310 | 338 | 356 | 374 | 383 | 392 | 401 |
| 6'9" | 159 | 172 | 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 More than 1 year since procedure, full recovery | Postpone Usually no modification |
| Iron Deficiency | Mild to moderate | 0–2 years since diagnosis, current normal labs | 0–50% rating |
| | 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, max 2-year 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 |
| | Single Episode | Fully evaluated. Not caused by underlying heart disease. | 0–2 years since episode | 50%, 5-year BP |
| | | | 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 |
| | 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 50–75% rating, max 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 | 25–50% rating, 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 | Acute, single episode, no residual or resulting problems or conditions, no complications, full recovery | 0–3 years since resolution | Postpone |
| | | More than 3 years since resolution | Contact IDI Underwriting |
| | Chronic | 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 | Treated | Good control | Usually no modification |
| | Not treated | Minimal symptoms | 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 | 0–25% rating, 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 | 0–1 year following surgery | Exclusion |
| | N/A | More than 1 year and 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 | 0–2 years since diagnosis | Postpone |
| | | More than 2 years since diagnosis | 25–50% rating, exclusion, max 5-year BP |
| | Moderate or with history of 2 or less surgeries | 0–3 years since diagnosis | Postpone |
| | | More than 3 years since diagnosis | 50% 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 to severe | Exclusion |
| | Eosinophilic Esophagitis (EoE) | N/A | 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 | Stable, regularly followed by physician with timely colonoscopies and no history of dysplasia on biopsies | Exclude |
| | Pancolitis | Stable, regularly followed by physician with timely colonoscopies and no history of dysplasia on biopsies | 25–50% 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 | Postpone |
| | | Resolved, full recovery | Exclusion or no modification |
| | Cystitis | All | 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 | 0–1 year since surgery | Postpone |
| | | 1–3 years since surgery | Exclusion, max 5-year BP |
| | | More than 3 years since surgery | Usually no modification |
| Prostate Enlargement/Hyperplasia (BPH) | Present, no symptoms, no malignancy | Slight enlargement, up to age 50 | Usually no modification |
| | | Other | Exclusion |
| | In history, operated | 0–6 months since surgery | Postpone |
| | | More than 6 months, no residuals, normal labs | Usually no modification |

Liver and Pancreas Disorders

| Type | Attribute 1 | Attribute 2 | Potential Outcome |
|----------------------------------|-----------------------|---|--|
| Cirrhosis of Liver | N/A | All | Decline |
| Nonalcoholic Fatty Liver | Present or in history | No concerning alcohol use and LFTs normal | Usually no modification |
| 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 | Slight enlargement and LFTs normal | 0–25% rating |
| Pancreatitis | 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 2- or 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 | Exclusion, max 5-year 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 | 0–1 year since resolution and end of treatment | Exclusion |
| | | More than 1 year since resolution of symptoms and end of treatment, no occupational concerns | Usually no modification |
| | Degenerative disc disease | 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 |
| 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 | Exclusion |
| | N/A | In history, operated, 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 with no surgery, 0–3 years | Exclusion |
| | | Lasting more than 1 week or more than 1 episode or torn cartilage and surgery, 0–1 year | 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 involving 3 or more joints | 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 | N/A | Decline |
| | Others | N/A | 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 |
| 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 |

| Type | Attribute 1 | Attribute 2 | Potential Outcome |
|---|--------------------|---|-------------------|
| TMJ (Temporomandibular Joint Syndrome) | Present or history | Mild to moderate, 0–5 years since resolution | Exclusion |
| | | Severe symptoms; or with history of psychiatric disorders; or treated with multiple surgeries | Decline |

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 | 0–3 months since episode | N/A | Postpone |
| | | More than 3 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 |
| | More than 5 years since episode | N/A | Usually no modification | |
| Dementia | N/A | N/A | N/A | Decline |
| Encephalitis | N/A | Present; or recurrent episodes; or in history with residuals | N/A | Decline |
| Guillain-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 | Mild, good response to medication, no occupational concerns or driving criticism | 0–6 months since last symptoms | N/A | Postpone |
| | | More than 6 months since last symptoms | N/A | 0–25% rating |
| | Uncontrolled or non-compliant with treatment | N/A | N/A | Decline |
| | Others | N/A | N/A | Contact IDI Underwriting |
| 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 | 0–25% rating, possible exclusion |
| | Smoker | If otherwise eligible | 25% rating, exclusion, max 5-year BP |
| | Severe | N/A | Decline |
| | Others | N/A | Contact IDI Underwriting |
| Chronic Obstructive Pulmonary Disease (COPD) | Early stages | Non smoker, no continued exposure to irritants | 25–50% rating and max 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

Decline

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 | 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 | Other tumors/cancers may be uninsurable. Please contact IDI Underwriting with the following information: <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

