For your clients’ convenience, HumanaOne offers a joint application process when applying for both the HumanaOne Individual Health Plan and HumanaOne Term Life Insurance. These health underwriting guidelines apply to both the individual health plan and term life policy when applied for through the joint application process. If a client is denied a health plan during this joint process, either based on their occupation or health status, they will also be denied for the term life insurance. However, even though your client is denied a health plan, they may still be eligible for term life, but, they will be required to go through a separate life application process.

Please note that the joint application process is not available for Louisiana residents.

Assessing Your Client’s Health Insurance Eligibility
Assessing your client’s eligibility for health coverage should include a review of their health history and current health status. The questions below are designed to help you in the process.

A “yes” answer to any one of these questions may result in a declination of coverage for your client. However, this information only calculates their potential eligibility, it is not a final determination. All final coverage decisions are made by our Underwriting department upon receipt of an application. This assessment is not an offer of coverage or a notice of declination for your client.

1. Is any person applying for coverage currently pregnant or an expectant parent?
2. Does any person to be insured have or ever had any of the Ineligible Health Conditions listed?
3. Is any person to be insured over the acceptable height/weight limits in the Health Build Table?
4. Is any person applying for coverage employed in an Ineligible Occupation?
5. Does any person applying for coverage have a pending doctor appointment, other than routine?
6. Is any person applying for coverage been recommended to have diagnostic testing, treatment or surgeries that have not been completed or performed?
7. Has any person applying for coverage age 55 or older not had a physical within two years?
8. Is any person applying for coverage not a U.S. citizen? An immigrant here not on permanent visa or green card status? Been in the U.S. less than two years?
9. Does any person applying for coverage have plans for extended foreign travel of three months or more?
### Ineligible Occupations

- Air traffic controllers
- Asbestos and toxic chemical workers
- Commercial fishermen who do not return to port every day
- Divers (professional, scuba or skin)
- Explosive workers
- High-risk aviation (experimental and test pilots, aerial photographers, crop dusters)
- Oil and natural gas workers, including offshore operations
- Professional auto racers
- Professional rodeo participants
- Professional and semi-professional athletes
- Structural steel workers, iron workers and steeple jacks
- Underground miners

### Occupations Considered on an Individual Basis

- Horse trainers
- Loggers
- Long-haul truckers
- Pilots
- Ski instructors

### Ineligible Health Conditions

Underwriters will ask a series of medical questions for each proposed insured. Children age 18 and older must review and attest to the questions individually. Below is a partial listing of conditions that may cause Humana to decline coverage. The list is not all-inclusive.

Please note that if your client is applying for both HumanaOne Individual Health Insurance as well as HumanaOne Term Life Insurance through the joint application process (not available for Louisiana residents), and they are denied a health plan based on their health status, the process will discontinue as well for term life insurance. Your client may still be eligible for term life, however, they will need to go through a separate life application process.

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Achalasia (cardio spasm)</td>
<td>Amyotrophic lateral sclerosis (ALS or Lou Gehrig’s Disease)</td>
</tr>
<tr>
<td>Acromegaly</td>
<td>Aortic arch arteritis</td>
</tr>
<tr>
<td>Addison’s disease</td>
<td>Aortic insufficiency/stenosis/regurgitation</td>
</tr>
<tr>
<td>Adrenal disorders</td>
<td>Aortitis</td>
</tr>
<tr>
<td>Adult respiratory distress syndrome (ARDS)</td>
<td>Arnold-Chiari malformation</td>
</tr>
<tr>
<td>AIDS, ARC or HIV</td>
<td>Aplastic anemia</td>
</tr>
<tr>
<td>Alcohol dependence or abuse (consider after 10 years of recovery)</td>
<td>Arterial embolism (clot)</td>
</tr>
<tr>
<td>Alport’s syndrome</td>
<td>Arterial occlusion</td>
</tr>
<tr>
<td>Alzheimer’s disease</td>
<td>Arteriosclerosis, atherosclerosis</td>
</tr>
<tr>
<td>Amyloidosis</td>
<td>Arteriosclerosis obliterans (ASO)</td>
</tr>
<tr>
<td>Anticoagulant therapy</td>
<td>Arteriovenous malformation</td>
</tr>
<tr>
<td>Artificial heart valve</td>
<td>Arteritis</td>
</tr>
<tr>
<td>Asperger’s syndrome</td>
<td>Arthritis</td>
</tr>
</tbody>
</table>
Ascites
Ataxia telangiectasia
Atherosclerosis obliterans
Atherosclerosis thrombotic disease
Atrial fibrillation
Atrial septal defect (present or if surgically corrected with complications)
Autism
Banti’s syndrome
Berger’s disease
Biliary cirrhosis
Bipolar disorders
Bladder entropy - symptomatic
Blastomycosis
Brachial plexus disorder
Brain attack
Bright’s disease
Bronchiectasis
Bronchiolectasis
Buerger’s disease (thromboangiitis obliterans)
Buurman’s lymphoma (malignant lymphoma)
Bypass surgery
Chediak Higashi syndrome
Childhood & adolescent emotional disorders
Christmas disease
Chromosomal abnormalities
Chronic granulomatous disease
Chronic glomerulonephritis
Chronic hepatitis
Chronic obstructive pulmonary disease (COPD)
Cirrhosis of the liver
Coarctation of the aorta
Cocaine abuse
Collagen diseases
Colitis (ulcerative)
Congenital heart anomalies
Congenital lymphedema
Congestive heart failure (CHF)
Connective tissue disorder
Cor pulmonale
Coronary artery bypass surgery
Coronary artery disease (CAD)
Coronary heart disease (CHD)
CREST syndrome
Creutzfeldt-Jakob disease
Crohn’s disease
Curvature of the spine with pulmonary, cardiac or spinal cord involvement
Cushing syndrome
Cystic fibrosis
Cystic kidney disease
Cystic medial necrosis
Dejerine type sclerosis
Delirium
Delusions
Dementia
Demyelinating disease
Depressant addiction (current history of addiction with current usage)
Dermatitis herpetiformis (with evidence of significant immunologic compromise)
Dermatomyositis
Depression—major (if hospitalization required)
Di George syndrome
Diabetes mellitus
Disorders of autonomic nervous system
Down syndrome
Drug dependence or abuse
Drug psychosis
Eaton-Lambert syndrome
Emphysema
Ebstein’s malformation (Ebstein’s anomaly)
Edward’s syndrome
Ehlers-Danlos syndrome
Eisenmenger’s complex (syndrome)
Electroconvulsive therapy
Emphysema
Encephalocele
Encephalopathy
Eosinophilic granuloma
Esophageal varices
Fabry’s disease
Factor VIII or IX deficiency
Familial polyposis
Fatty liver
Fragile X syndrome
Fragilitas ossium
Galactorrhea
Gargoylism
Gastric banding/bypass/stapling
Gaucher’s disease
Gender identity disorder
General paresis
Gilles de la Tourette’s syndrome
Glycogen storage disease

Hallucinations
Hand-Schuller-Christian disease
Heart attack or disease
Heart enlargement/hypertrophy
Heart-lung transplants
Heavy chain disease
Hemiplegia
Hemochromatosis
Hemophilia A or B
Hemophilia vascular
Henoch-Schoenlein Purpura
Hepatic flexure
Hepatomegaly
Histocytosis X
HIV positive
Hodgkin’s disease
Human T-cell leukemia virus
Humana T-cell lymphotrophic virus
Hunner’s ulcer
Huntington’s chorea
Hydrocephalus
Hydronephrosis (bilateral or under age 20)
Hypersplenism
Hypertension, combined with high cholesterol and tobacco use
Hypoplastic anemia
Hysteria

Idiopathic thrombocytopenia purpura (ITP)
IgA nephropathy
IgG subclass deficiency
Immune deficiency
Intermittent claudication
Interstitial cystitis (chronic)
Ischemic heart disease
Ischemic/ulcerative colitis

Kahler’s disease
Kaposi’s sarcoma
Kartagener’s syndrome
Kidney failure
Kidney transplant
Klinefelter’s syndrome
Korsakoff’s psychosis

Left ventricular hypertrophy
Legionella pneumophilie (legionnaire’s disease)
Letterer-Siwe disease
Leukemia
Leukoencephalopathy
Lipidosis (Niemann Pick disease)
Liver abscess with residuals
Liver transplant
Lobstein’s disease
Lou Gehrig’s disease
Lung transplant
Lymphoblastoma
Lymphoma
Lymphomatoid papulosis

Malaria (more than one occurrence with complications or frequent disabling attacks
Manic disorders
Marchiafava-Micheli syndrome
Marfan’s syndrome
Medullary cystic kidney
Medullary sponge kidney (unilateral with history of infections or bilateral)
Mental retardation (severe, emotionally unstable, seizures or psychiatric impairments)
Mesenteric vascular disease
Microcephaly
Milroy’s disease
Mitra insufficiency
Mitral stenosis
Mixed connective tissue disease
Mongolism
Mucopolysaccaridosis
Multiple myeloma
Multiple sclerosis
Muscular dystrophy
Myasthenia gravis
Myelopathy
Myocardial infarction (MI)
Myocardial ischemia

Narcotic use/addiction
Nephritis (chronic)
Nephrocalcinosis
Nephrosclerosis
Neurofibromatosis
Neurogenic bladder
Neuromuscular disorders
Niemann-Pick disease (Lipidosis)

Occlusion
Open heart surgery
Organic brain disorder
Organ transplant recipient
Osteitis fibrosa cystica
Osteitis fibrosa cystica disseminate
Osteitis fibrosa cystica generalisata
Osteogenesis imperfecta
Pacemaker
Paget’s disease
Pancytopenia
Paralysis
Paranoid disorder
Paraplegia
Parkinson’s disease
Paroxysmal nocturnal hemoglobinuria
Pemphigus
Percutaneous transluminal coronary angioplasty
Periarteritis nodosa
Peripheral occlusive arterial disease (POAD)
Peripheral vascular disease or intermittent claudication
Pernicious anemia
Peroneal peripheral neuropathy
Personality disorder
Pick’s disease
Pituitary dwarfism
Plasmacytoma
Pneumocystitis carinii pneumonia (PCP)
Pneumonitis
Polyomyelitis
Polyarteritis
Polycystic kidney
Polycythemia vera
Polyglandular autoimmune disease
Portal hypertension
Precocious puberty
Pregnancy or expectant parent
Premature ventricular contractions (symptomatic treated with Enclair/Encainide or Tabccor)
Primary biliary cirrhosis
Primary pulmonary hypertension
Primary sclerosing cholangitis
Pseudocysts (multiple cysts present)
Pseudohemophilia
Pseudotumor cerebri (surgically corrected with shunt present or residual complications)
Psittacosis with extensive respiratory involvement
Psychiatric disorder– severe including childhood and adolescents
Psychoses
Pulmonary embolism/thrombosis
Pulmonary fibrosis
Pulmonary heart disease
Pulmonic insufficiency
Pulmonic stenosis
Pulseless disease
Pyogenic arthritis
Quadruplegia
Reflex sympathetic dystrophy
Reiter’s disease
Renal agenesis (under age 20 or over age 20 with symptoms or abnormal renal function)
Renal failure (chronic, uremia)
Renal hypertension
Respiratory failure
Retinopathy (central, serous, diabetic)
Rhabdomyosarcoma
Rheumatic heart disease
Sarcoidosis
Sarcoma
Schizo-affective disorders
Schizophrenia
Scleroderma (systemic)
Senility
Severe combined immunodeficiency
Sexual deviation or disorder
Shunt
Sick sinus syndrome
Sickle cell anemia
Silent myocardial ischemia
Sjogren’s disease
Sleep apnea (surgery suggested or with cardiac or pulmonary complications)
Spina bifida
Splenic flexure
Splenomegaly
Spondylitis
Sprue disease
Spurway’s disease
Still’s disease
Stimulant usage
Stokes-Adams syndrome
Stroke
Sturge-Weber syndrome
Suicide attempt/ideation
Syndrome X
Systematic fibrosclerosing syndrome
Systematic lupus erythematosus (SLE or lupus)
Systematic sclerosis
Takayasu’s disease
Tetrology of fallot
Thalassemia major
Thrombosis
Total anomalous pulmonary venous connection
Tourette’s syndrome
Transient ischemic attack (TIA)
Transplant (except corneal)
Transposition of the great vessels
Transsexualism
Tricuspid atresia
Tricuspid insufficiency/regurgitation
Tricuspid stenosis
Trisomy 21 syndrome
Truncus arteriatus
Turner’s syndrome under age 25 or evidence of cardiovascular disease
Ulcerative colitis/proctitis
Underdeveloped left ventricle syndrome
Uveitis
Valve disorder
Valve replacement
Varicose veins of the esophagus
Vascular hemophilia
Ventricular septal defect (present or surgically corrected with complications)
Von Hippel-Lindau syndrome
Von Willebrand’s disease
Waldenstrom’s macroglobulinemia
Warnick’s disease
Wegener’s granulomatosis
Weight reduction surgery
Wilson’s disease
Wiskott Aldrich syndrome
XYY syndrome
Zollinger-Ellison syndrome (multiple tumors)
### Actions for Common Medical Conditions

The following grid will assist you in determining possible underwriting actions of commonly disclosed conditions. This is not an all-inclusive list and final decision is based on the underwriter’s review.

NOTE: If an applicant or member on an application requires more than three condition riders, the applicant or member will be declined.

<table>
<thead>
<tr>
<th>CONDITION</th>
<th>STANDARD RATING</th>
<th>RIDER OR MODIFIED RATE</th>
<th>DECLINED</th>
<th>INDIVIDUAL CONSIDERATION</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>('X' indicates if no treatment / symptoms within past three years)</td>
<td>('X' indicates if treatment / symptoms within three years)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acne</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allergies</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anorexia Nervosa</td>
<td></td>
<td></td>
<td>Present or &lt; 8 years since treatment</td>
<td>&gt; 8 years since treatment and maintained normal weight</td>
</tr>
<tr>
<td>Anxiety / Nervous Disorders / Depression</td>
<td></td>
<td></td>
<td></td>
<td>Depends on duration, treatment, and severity</td>
</tr>
<tr>
<td>Arthritis – Osteo</td>
<td>X</td>
<td>X</td>
<td></td>
<td>Diagnosed more than 2 years ago, depends upon severity and treatment</td>
</tr>
<tr>
<td>Arthritis Rheumatoid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Arthritis – Gouty</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Asthma</td>
<td>X</td>
<td>X</td>
<td>Severe, multiple ER visits, prolonged treatment with steroids</td>
<td></td>
</tr>
<tr>
<td>Back Sprain/Strain</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Back (Whiplash)</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Back (Disc Disorder)</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basal Cell Carcinoma</td>
<td>X</td>
<td>X</td>
<td></td>
<td>Present</td>
</tr>
<tr>
<td>Bladder Infections (Cystitis)</td>
<td></td>
<td>Recurrent episodes within one year</td>
<td>Chronic or not responsive to treatment</td>
<td></td>
</tr>
<tr>
<td>Breast Cyst, Nodule or Mass</td>
<td>Removed and benign</td>
<td></td>
<td>If present and not biopsied</td>
<td></td>
</tr>
<tr>
<td>Breast – Fibrocystic</td>
<td></td>
<td>Permanent rider (except in Florida and Illinois)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Breast – Implants</td>
<td></td>
<td>If present</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CONDITION</td>
<td>STANDARD RATING</td>
<td>RIDER OR MODIFIED RATE</td>
<td>DECLINED</td>
<td>INDIVIDUAL CONSIDERATION</td>
</tr>
<tr>
<td>----------------------------</td>
<td>----------------------------------------</td>
<td>--------------------------------------------</td>
<td>-----------------------------------------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td>Breast Reduction</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Bronchitis</td>
<td>Infrequent episodes / year</td>
<td>Frequent episodes / year</td>
<td>Chronic</td>
<td></td>
</tr>
<tr>
<td>Bulimia</td>
<td>Present or &lt; 8 years since treatment</td>
<td>&gt; 8 years since treatment – maintained normal weight</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carpal Tunnel</td>
<td>Present</td>
<td>Surgery scheduled – postpone</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cervical Dysplasia</td>
<td>Class I</td>
<td>Class II or higher</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deviated Nasal Septum</td>
<td>Present</td>
<td>Surgery scheduled – postpone</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diabetes (Gestational) – Non-Smoker &lt; 20% Overweight</td>
<td>Present</td>
<td>Surgery scheduled – postpone</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diverticulitis</td>
<td>X</td>
<td>Present</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Endometriosis</td>
<td>X (Within 5 years, depending upon severity)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Epilepsy (Seizures)</td>
<td>Depends on type, last date of seizure and treatment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fractures</td>
<td>Current treatment or fixation devices present</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Glaucoma</td>
<td>Within 3 years of treatment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Headaches / Migraines</td>
<td>Current or recent treatment (and adequate work up completed)</td>
<td>Recent onset with no evaluation or frequent debilitating headaches</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Heart Impairments</td>
<td>Depends on type, severity and treatment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hemorrhoids</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CONDITION</td>
<td>STANDARD RATING</td>
<td>RIDER OR MODIFIED RATE</td>
<td>DECLINED</td>
<td>INDIVIDUAL CONSIDERATION</td>
</tr>
<tr>
<td>----------------------------</td>
<td>---------------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------</td>
<td>-----------------------------------------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td>Hepatitis A</td>
<td>Recovered &gt; 6 months ago</td>
<td>Diagnosed &lt; 6 months ago</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hepatitis B</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hepatitis C, D, E or Chronic</td>
<td>Surgically corrected, no residuals</td>
<td>Permanent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hernia</td>
<td>Present with no surgical correction</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hypercholesterolemia</td>
<td>Modified rate if well controlled for a minimum of six months no other risk factors</td>
<td>Requiring more than one medication</td>
<td>In combination with hypertension</td>
<td></td>
</tr>
<tr>
<td>(Elevated cholesterol)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hypertension</td>
<td>Modified rate if well controlled no other risk factors</td>
<td>Requiring more than 2 medications</td>
<td>&lt; 12 months since diagnosis, other risk factors</td>
<td></td>
</tr>
<tr>
<td>Kidney Stones</td>
<td>X</td>
<td>X</td>
<td>Frequent episodes</td>
<td></td>
</tr>
<tr>
<td>Meniere’s Disease</td>
<td>X</td>
<td>Treatment or symptoms within one year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miscarriage</td>
<td>One miscarriage followed by a viable birth</td>
<td></td>
<td>Two or more miscarriages</td>
<td></td>
</tr>
<tr>
<td>Phlebitis</td>
<td>X</td>
<td>X</td>
<td>Recent or recurrent attacks</td>
<td></td>
</tr>
<tr>
<td>Pneumonia</td>
<td></td>
<td>Present – postpone until full recovery</td>
<td>Multiple episodes</td>
<td></td>
</tr>
<tr>
<td>Prostatitis</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scoliosis / Spine Curvature</td>
<td></td>
<td></td>
<td>Depends on severity, age and treatment</td>
<td></td>
</tr>
<tr>
<td>Sinusitis</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CONDITION</td>
<td>STANDARD RATING</td>
<td>RIDER OR MODIFIED RATE</td>
<td>DECLINED</td>
<td>INDIVIDUAL CONSIDERATION</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>------------------------------------------------------</td>
<td>---------------------------------------------</td>
<td>---------------------------------------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td></td>
<td>(‘X’ indicates if no treatment / symptoms within past three years)</td>
<td>(‘X’ indicates if treatment / symptoms within three years)</td>
<td>Hyperthyroidism – &gt; 1 year, full recovery</td>
<td>Hypothyroidism – under 20 years old</td>
</tr>
<tr>
<td>Thyroid Disorders</td>
<td>Hypothyroidism – controlled and over 20 years old</td>
<td>Hyperthyroidism - &gt; 1 year, full recovery</td>
<td>Hyperthyroidism – &lt; 1 year since initial treatment</td>
<td>Hypothyroidism – under 20 years old</td>
</tr>
<tr>
<td>Tonsillitis</td>
<td>One episode</td>
<td>Multiple episodes than one year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ulcer</td>
<td>One episode – recovered</td>
<td></td>
<td>Severe symptoms or history of bleeding Present with ulcer</td>
<td>Multiple episodes</td>
</tr>
<tr>
<td>Varicose Veins</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Actions for Cancer**

The following grid includes possible underwriting actions in regard to cancer. This is not an all-inclusive list and the final decision is based on the underwriters review.

NOTE: Any lymph node involvement is a permanent decline.

<table>
<thead>
<tr>
<th>CONDITION</th>
<th>STANDARD RATING</th>
<th>RIDER OR MODIFIED RATE</th>
<th>DECLINED</th>
<th>INDIVIDUAL CONSIDERATION</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(‘X’ indicates if no treatment / symptoms within past three years)</td>
<td>(‘X’ indicates if treatment / symptoms within three years)</td>
<td>&lt;5 years in remission</td>
<td>&gt;5 years in remission</td>
</tr>
<tr>
<td>Bladder/urinary tract</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brain Tumor</td>
<td></td>
<td></td>
<td>&lt;10 years in remission</td>
<td>&gt;10 years in remission</td>
</tr>
<tr>
<td>Breast Cancer</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carcinoma in Situ of Anus, Breast, Colon, Mouth, Pharynx, Penis, Scrotum, Vulva</td>
<td>&gt;1 year rated</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carcinoma in situ of Cervix or Uterus</td>
<td>After full recovery from hysterectomy</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cervical</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colon/Rectal</td>
<td></td>
<td></td>
<td>&lt;10 years in remission</td>
<td>&gt;10 years in remission</td>
</tr>
<tr>
<td>Esophageal</td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Hodgkin’s Disease</td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>CONDITION</td>
<td>STANDARD RATING ('X' indicates if no treatment / symptoms within past three years)</td>
<td>RIDER OR MODIFIED RATE ('X' indicates if treatment / symptoms within three years)</td>
<td>DECLINED</td>
<td>INDIVIDUAL CONSIDERATION</td>
</tr>
<tr>
<td>-----------</td>
<td>----------------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------</td>
<td>----------</td>
<td>-------------------------</td>
</tr>
<tr>
<td>Larynx</td>
<td></td>
<td>&lt;10 years in remission</td>
<td>&gt;10 years in remission</td>
<td></td>
</tr>
<tr>
<td>Leukemia</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liver</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lung</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lymphoma</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Melanoma</td>
<td></td>
<td>&lt;5 years in remission</td>
<td>&gt;5 years in remission</td>
<td></td>
</tr>
<tr>
<td>Multiple Myeloma</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Hodgkin’s Lymphoma</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oral Cavity, Pharynx</td>
<td></td>
<td>&lt;5 years in remission</td>
<td>&gt;5 years in remission</td>
<td></td>
</tr>
<tr>
<td>Ovarian</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pancreas</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prostate</td>
<td></td>
<td>&lt;5 years in remission</td>
<td>&gt;5 years in remission</td>
<td></td>
</tr>
<tr>
<td>Skin-Basal Cell &amp; Squamous</td>
<td></td>
<td>&gt;2 years no recurrence</td>
<td>Surgically excised - Rider</td>
<td></td>
</tr>
<tr>
<td>Stomach</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Testicular</td>
<td></td>
<td>&lt;5 years in remission</td>
<td>&gt;5 years in remission</td>
<td></td>
</tr>
<tr>
<td>Thyroid</td>
<td></td>
<td>&lt;5 years in remission</td>
<td>&gt;5 years in remission</td>
<td></td>
</tr>
<tr>
<td>Uterine</td>
<td></td>
<td>&lt;10 years in remission</td>
<td>&gt;10 years in remission</td>
<td></td>
</tr>
</tbody>
</table>
**Health Build Chart**

Use the table below as a guide to determine if your applicant is ratable because of his or her build. Humana may request a paramedical exam (at our expense) to confirm an applicant’s height and weight. An applicant must have maintained an acceptable build within the 12 months prior to applying to be considered eligible.

To qualify for the lower build rating, an applicant must lose the weight to reach the lower range and maintain the weight loss for 12 months.

Applicants issued with a rating due to build will also have the following rider added to his/her policy not covering “any diagnostic procedure, treatment or surgery for obesity including any complications thereof.”

If an applicant is applying for both a HumanaOne Individual Health Plan as well as for HumanaOne Term Life Insurance through the joint application process, the health’s build chart will be followed during the underwriting process. (The joint application process is not available for Louisiana residents.)

<table>
<thead>
<tr>
<th>Female</th>
<th>Standard</th>
<th>Decline</th>
</tr>
</thead>
<tbody>
<tr>
<td>4’11”</td>
<td>88-151 lbs.</td>
<td>175 lbs</td>
</tr>
<tr>
<td>5’0”</td>
<td>90-155 lbs</td>
<td>180 lbs</td>
</tr>
<tr>
<td>5’1”</td>
<td>93-160 lbs</td>
<td>187 lbs</td>
</tr>
<tr>
<td>5’2”</td>
<td>97-167 lbs</td>
<td>193 lbs</td>
</tr>
<tr>
<td>5’3”</td>
<td>100-172 lbs</td>
<td>199 lbs</td>
</tr>
<tr>
<td>5’4”</td>
<td>102-178 lbs</td>
<td>206 lbs</td>
</tr>
<tr>
<td>5’5”</td>
<td>106-183 lbs</td>
<td>212 lbs</td>
</tr>
<tr>
<td>5’6”</td>
<td>110-189 lbs</td>
<td>219 lbs</td>
</tr>
<tr>
<td>5’7”</td>
<td>113-195 lbs</td>
<td>225 lbs</td>
</tr>
<tr>
<td>5’8”</td>
<td>116-200 lbs</td>
<td>232 lbs</td>
</tr>
<tr>
<td>5’9”</td>
<td>119-206 lbs</td>
<td>239 lbs</td>
</tr>
<tr>
<td>5’10”</td>
<td>123-212 lbs</td>
<td>246 lbs</td>
</tr>
<tr>
<td>5’11”</td>
<td>127-219 lbs</td>
<td>253 lbs</td>
</tr>
<tr>
<td>6’0”</td>
<td>130-224 lbs</td>
<td>260 lbs</td>
</tr>
<tr>
<td>6’1”</td>
<td>134-232 lbs</td>
<td>266 lbs</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Male</th>
<th>Standard</th>
<th>Decline</th>
</tr>
</thead>
<tbody>
<tr>
<td>5’2”</td>
<td>97-177 lbs.</td>
<td>198 lbs</td>
</tr>
<tr>
<td>5’3”</td>
<td>100-182 lbs.</td>
<td>205 lbs</td>
</tr>
<tr>
<td>5’4”</td>
<td>102-189 lbs.</td>
<td>211 lbs</td>
</tr>
<tr>
<td>5’5”</td>
<td>106-194 lbs.</td>
<td>218 lbs</td>
</tr>
<tr>
<td>5’6”</td>
<td>110-200 lbs.</td>
<td>224 lbs</td>
</tr>
<tr>
<td>5’7”</td>
<td>113-206 lbs.</td>
<td>232 lbs</td>
</tr>
<tr>
<td>5’8”</td>
<td>116-213 lbs.</td>
<td>238 lbs</td>
</tr>
<tr>
<td>5’9”</td>
<td>119-219 lbs.</td>
<td>245 lbs</td>
</tr>
<tr>
<td>5’10”</td>
<td>123-225 lbs.</td>
<td>252 lbs</td>
</tr>
<tr>
<td>5’11”</td>
<td>127-232 lbs.</td>
<td>260 lbs</td>
</tr>
<tr>
<td>6’0”</td>
<td>130-238 lbs.</td>
<td>267 lbs</td>
</tr>
<tr>
<td>6’1”</td>
<td>134-246 lbs.</td>
<td>274 lbs</td>
</tr>
<tr>
<td>6’2”</td>
<td>138-252 lbs.</td>
<td>282 lbs</td>
</tr>
<tr>
<td>6’3”</td>
<td>141-259 lbs.</td>
<td>289 lbs</td>
</tr>
<tr>
<td>6’4”</td>
<td>145-266 lbs.</td>
<td>298 lbs</td>
</tr>
</tbody>
</table>

**Tobacco Usage - Health**

Humana has three tobacco classes:

1. Non-Tobacco user: Does not use ANY form of tobacco
2. Tobacco user
3. Preferred tobacco user: Uses tobacco very infrequently

People who do not smoke or use any form of tobacco have their premium discounted. Humana conducts random nicotine testing during underwriting review.