

# Health Evaluation Questionnaire

If answer to question is not known, please leave blank. Criteria Questions				Check One Classification For Each Question	
1	1a. Do you have a history of alcohol or substance (drug) abuse? 1b. Has there been any abuse in the past 10 years?	<b>If No...</b> Check P+ and go to question 2.  Check P and go to question 2.	<b>If Yes...</b> Go to question 1b.  Check S and go to question 2.	<div>P+</div> <div>P</div>	<div>S</div>
2	Have you had any DUIs in the past 2a. 5 years? 2b. 3 years?	<b>If No...</b> Check P+ and go to question 4. Check S+ and go to question 4.	<b>If Yes...</b> Go to question 3b. Check S and go to question 4.	<div>P+</div>	<div>S+</div> <div>S</div>
3	Have you had more than two motor vehicle moving violations in the past three years?	<b>If No...</b> Check P+ and go to question 5.	<b>If Yes...</b> Check S+ and go to question 5.	<div>P+</div>	<div>S+</div>
4	4a. Has either parent or a sibling had a history of cardiovascular disease or cancer before age 60? 4b. Has either parent died as a result of cardiovascular disease or cancer before age 60? 4c. Have both parents died as a result of cardiovascular disease before age 60?	<b>If No...</b> Check P+ and go to question 5. Check P and go to question 5. Check S+ and go to question 5.	<b>If Yes...</b> Go to question 4b. Go to question 4c. Check S and go to question 5.	<div>P+</div> <div>P</div>	<div>S+</div> <div>S</div>
5	What is your height? _____ weight? _____ Based on height and weight, select the underwriting classification according to the build chart below. If weight meets or exceeds limit for standard (S) class, check S.			<div>P+</div> <div>P</div>	<div>S+</div> <div>S</div>
6	Have you used any nicotine-based products in the past 6a. 36 months? 6b. 24 months? 6c. 12 months?	<b>If No...</b> Check P+ and go to question 7. Check P and go to question 7. Check S+ and go to question 7.	<b>If Yes...</b> Go to question 6b. Go to question 6c. Check PT if answers from 1 to 5 are all P/P+, otherwise, check ST.	<div>P+</div> <div>P</div>	<div>S+</div> <div>PT</div> <div>ST</div>
7	<b>What is the lowest (on a scale where P+ is highest) underwriting class checked in any of the answers to questions 1-6?</b>  <b>Check one box.</b>			<div>P+</div> <div>P</div>	<div>S+</div> <div>S</div> <div>PT</div> <div>ST</div>

This questionnaire is designed to provide a tentative premium classification based on a portion of the criteria used to determine a final premium classification. Approval and actual rates will be based upon the entire underwriting process, including but not limited to, information provided on the application, examination, blood and urine test results, blood pressure and cholesterol readings, and specific underwriting requirements and criteria. Please refer to the policy form for full disclosure of benefits and limitations. Forms and policy provisions may vary by state. Not available in all states.

Legend	
P+	Preferred Plus
P	Preferred
S+	Standard Plus
S	Standard
PT	Preferred Tobacco
ST	Standard Tobacco

## Build Chart

Height	P+		P		S+	S	Height	P+		P		S+	S
	Male	Female	Male/Female	Male/Female	Male/Female	Male		Female	Male/Female	Male/Female	Male/Female		
5'0"	144	135	158	166	172	6'0"	207	180	228	240	249		
5'1"	148	138	163	172	178	6'1"	213	184	234	245	255		
5'2"	153	140	168	175	183	6'2"	219	188	241	253	263		
5'3"	158	143	174	182	190	6'3"	225	193	247	259	269		
5'4"	163	145	179	188	195	6'4"	230	197	253	265	276		
5'5"	168	148	185	194	202	6'5"	237	201	260	272	283		
5'6"	174	150	191	200	208	6'6"	243	205	267	280	291		
5'7"	179	155	197	206	215	6'7"	249	209	274	287	299		
5'8"	185	160	203	212	221	6'8"	256	214	281	294	306		
5'9"	190	165	209	219	228	6'9"	262	218	288	302	314		
5'10"	196	170	215	226	234	6'10"	268	222	295	309	322		
5'11"	201	175	221	231	241	6'11"	276	226	303	317	330		