



Pacesetter Advantage

Carrier Tip Sheet and Field Underwriting Guide

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	American Home Life	Americo	Americo	Foresters	Occidental American Amicable	Oxford	Prosperity	Royal Neighbors	Security National	United Home Life
	<i>Guidestar</i>	<i>Eagle Premier</i>	<i>Ultra Protector</i>	<i>Plan Right</i>	<i>Golden Solution</i>	<i>Assurance</i>	<i>New Vista</i>	<i>SIWL/GDB</i>	<i>SSP</i>	<i>SIWL</i>
Min. Age	50 (Nearest Birthday)	50 (Last Birthday)	50 (Last Birthday)	50 (Last Birthday)	50 (Last Birthday)	50 (Last Birthday)	50 (Last Birthday)	50 (Last Birthday)	40 (Last Birthday)	(Last Birthday) 20-Premier 25-Deluxe 25-Express
Max Age	85-Level 80-Graded	80-Smoker 85-Non Smoker	85-UP1 80-UP2 (Smokers) 75-UP3 (ROP/GI)	85-Preferred & Std 80-Basic (ROP)	85	85	80	85	90-Level & Standard 85-ROP	80
Min Face Amt.	\$1,000	\$2,000	\$2,000	\$5,000	\$2,500	\$5,000	\$1,500	\$5,000	\$2500	\$5,000 Premier \$5,000 Deluxe \$2,000 Express
Max Face Amount	Level \$35,000 (50-75) \$15,000 (76-80) \$7,500 (81-85) Graded \$10,000(50-75) \$5,000(76-80)	\$30,000	Level UP1 \$30,000 Level UP2 \$30,000 UP3 (GI) \$10,000	Preferred \$35,000 (50-80) \$15,000 (81-85) Standard \$20,000 (50-80) \$10,000 (81-85) Basic (ROP) \$15,000 (50-80)	Level \$35,000 (50-75) \$20,000 (76-85) Graded \$20,000 (50-85) ROP \$20,000 (50-85)	\$30,000	\$35000	\$25,000 Level \$10,000 Graded	Level \$35,000 (40-75) \$15,000 (76-80) \$10,000 (81-90) ROP \$25,000 (40-75) \$15,000 (76-80) \$10,000 (81-85)	Premier \$100,000 (20-60) \$50,000 (61-80) \$50,000 Deluxe \$25,000 Express
Tobacco/Non-Tobacco Rates	Yes	NO 3YR Quit Smoking Advantage	UP2 = Cigarettes UP1= Pipe, Cigar, Chew (non-smoker rates)	Yes	Yes	Preferred= NT Standard= T	Yes Pipe, Cigar, Chew (non-smoker rates)	Yes	Yes	Yes
Accidental Death (Rider Available)	Yes	2x-Accidental 3x-Common Carrier Included on all plans	Yes	2x Accidental (Preferred Only) 2x Common Transportation Included on all plans	Yes	Common Carrier Included	Yes	No	Yes	Yes
Child Riders	No	Yes (Great/Grandchild also)	Yes	No	Yes (Great/Grandchild also)	NO	No	No	Yes	Yes
Level Benefit	Yes	Yes (Eagle Premier)	Yes (UP1/UP2)	Yes (Preferred & Standard)	Yes	Yes	Yes	Yes	Yes (Preferred & Standard)	Yes (Premier & Deluxe)
Graded Benefit	Year1: 50% of Face Year2: 75% of Face Year3: 100% of Face Male Smoker Year1: 50% of Face Year2: 100% of Face No More than 2 "Yes" answers	Guarantee Issue Available, but not recommended.	Guarantee Issue Available, but not recommended.	No	Year1: 30% of Face Year2: 70% of Face Year3: 100% Face	No	Year1: 30% of Face Year2: 70% of Face Year3: 100% of Face	Year1: 30% of Face Year2: 70% of Face Year3: 100% of Face	NO Insulin use is only health question for Standard.	NO

	American Home Life	Americo	Americo	Foresters	Occidental American Amicable	Oxford	Prosperity	Royal Neighbors	Security National	United Home Life
	Guidestar	Eagle Premier	Ultra Protector	Plan Right	Golden Solution	Assurance	New Vista	SIWL/GDB	SSP	SIWL
ROP Benefit	NO	Eagle Guaranteed Year1: ROP + 5% Year2: ROP+ 10% Year3: 75% of Face Year4: 100% Face	UP3 Guaranteed Iss Year1: ROP + 5% Year2: ROP+ 10% Year3: 75% of Face Year4: 100% Face	Basic Year1: ROP+10% Year2: ROP+ 10% Year3: Full Face	Under Age 65 Year1: ROP+10% Year2: ROP+ 10% Year3: ROP+ 10% Year4: Full Face Over Age 65 Year1: ROP+10% Year2: ROP+ 10% Year3: Full Face	No	Modified Year1=110% of A.P. Year2=231% of A.P. Year3=Full Face	NO	Year1: ROP+10% Year2: ROP+ 10% Year3: Full Face (No more than 3 "Yes" answers)	Express Year1: ROP+12% Year2: ROP+ 24% Year3: Full Face
Height/ Weight Chart	Yes	Yes	Yes	YES	Yes	Yes	Yes	NO	YES	Yes-Premier & Deluxe Only
Max. Hold Initial Draft	30 Days	45 Days	45 Days	45 Days	30 Days	45 Days	35 Days	45 Days	30 Days	30 Days
Debit/Credit Card	No	No	No	No	No	No	Yes	No	Yes	No
Allows Phone Sales	NO	YES	NO	NO	YES	NO	YES	YES	YES	NO
Application Process	Paper	E-App Voice App	Paper	Paper	E-App Paper	E-App Paper	E-App Paper, Voice	E-App, Voice, Paper	Paper, Voice E-App	Paper
Underwriting	POS, MIB & ScriptCheck	Phone App or E-App only. No Paper App available. MIB & ScriptCheck No POS for E-App	MIB & ScriptCheck NO POS	POS, MIB & ScriptCheck	No POS for E-App. No POS for ROP. MIB & ScriptCheck	NO POS, NO MIB ScriptCheck available w both E-App and Paper	No POS for E-App MIB, ScriptCheck	If Paper App is submitted, home office will conduct phone interview at later date.	No POS No MIB ScriptCheck Only	POS, MIB, ScriptCheck
Highlights	Instant Decision , 5 minute POS. CHF, Non-insulin Neuropathy, A-fib, Arrhythmia, Parkinson's	Instant Decision. No POS for E-App 1-Year Heart/Circ, 2-Year Cancer, Parkinson's, Grandchild Rider \$1 Smokers can get Non-Smoker Rate	COPD/Smokers, Liver, Diabetic Complications all Immediate coverage	Instant Decision Immediate coverage for Kidney & liver conditions. First Fill (maintenance) for blood thinners and cancer drugs.	Instant Decision No POS Diabetes w/ Heart, A-Fib, Arrhythmia, ROP for Extreme quantity of Meds. Smoker Rates. Grandchild Rider \$1	Instant Decision 5 Min POS. Non-Smoker Rates (Preferred)= Price Buster	Instant Decision Full Commission on all 3 tiers, all ages	Instant Decision No Ht/Wt. Very Liberal UW. Liberal drug knock-out list. Home Health/ADL's 2-Year Cancer. Diabetic Complications	Instat Decision(E-App) No POS. Oxygen. 2-Year Cancer. ROP Rates. Smoker Rates.	POS can be lengthy. No Ht/Wt for Express. Insulin, Diabetic complications. Liver.
POS Phone #	800-298-6020	855-248-8327 (Phone App) No call is needed if doing the E-App	No POS needed. For Pre-App Risk Assessment call: 800-375-6387	Apptical 866-844-9276	For POS call EMSI: 866-719-2024 No POS needed for ROP	POS 833-705-4019 Risk Assessment 888-837-3387	800-737-6972	Phone App 866-281-9228 No POS available for paper App.	855-765-4765	866-333-6557
Home Office Main #	800-876-0199	816-474-9330 800-231-0801	816-474-9330 800-231-0801	866-466-7166	800-736-7311	866-641-9999	866-380-6413	800-627-4762	855-765-4765	317-692-7979
	**For Immediate underwriting assistance while with a client, please call or text: 816-797-8516.									
	**For detailed underwriting assesment with a specific company please call the carrier directly.									
COVID-19 Exposure		Level > 60 Days		Level > 30 Days	Level > 1 Year	Level > 90 Days	Level > 30 Days	Level > 30 Days	Level > 30 Days	
			Product is						*Temporary*	
			Currently suspended						NO Graded	
									NO Level Over 80	

	American Home Life	Americo	Americo	Foresters	Occidental American Amicable	Oxford	Prosperity	Royal Neighbors	Security National	United Home Life
	Guidestar	Eagle Premier	Ultra Protector	Plan Right	Golden Solution	Assurance	New Vista	SIWL/GDB	SSP	SIWL
AIDS/HIV										
Alcohol/Drug -Treatment/Counseling	Level > 2 Years Graded < 2 Years	Level > 2 Years	Level UP1 > 2 Years	Preferred > 2 Years Basic < 2 Years	Level > 2 Years ROP < 2 Years	Level > 5 Years Decline < 5 Years	Level > 2 Years ROP < 2 Years	Level > 1.5 Years	Level > 2 Years ROP < 2 Years	Express > 1 Year
Alzheimer's / Dementia										Express
ALS(Loug Gehrig's)								Graded	ROP	Express
Amputation due to Disease	Level > 5 Years Graded < 5 Years	Level	Level UP1	Decline if due to Diabetes		Level > 2 Years Decline < 2 Years	Level > 2 Years ROP < 2 Years		Level	Premier
Brain Tumor	Level > 3 Years Graded< 3 Years	Level	Level UP1	Preferred > 2 Years Basic < 2 Years	Level	Level	Level	Level	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express < 2 Years
Cancer (Internal)										
Current	Graded									
Treatment	Level > 3 Years Graded < 3 Years	Level > 2 Years	Level UP1 > 3 Years	Preferred > 3 Years Basic < 3 Years	Level > 3 Years Graded > 2 Years ROP < 2 Years	Level > 2 Years Decline < 2 Years	Level > 3 Years ROP < 3 Years	Level > 2 Years Decline < 2 Years	Level > 2 Years ROP > 90 Days Decline<90 Days	Premier > 2 Years Express > 1 Year
Metastatic		Decline if Ever	Level UP1 > 3 Years	Preferred > 3 Years Basic < 3 Years	Level > 3 Years Graded > 2 Years ROP < 2 Years		Level > 3 Years ROP < 3 Years	Level > 2 Years	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express > 1 Year
More than 1 Occurrence	Level > 3 Years Graded < 3 Years	Decline if Ever	Level UP1 > 3 Years		ROP			Level	Level	Premier > 2 Years Express > 1 Year
Cancer Maintenance Meds (Tamoxifen/ Femara/Arimidex/ Anastrozole, etc.)	Level	Level > 2 Years	Level UP1 > 3 Years	First Fill Preferred > 3 Years Basic < 3 Years	Level > 3 Years Graded > 2 Years ROP < 2 Years	First Fill Level > 2 Years Decline < 2 Years (Ask for Referral)	Level > 3 Years ROP < 3 Years	Level > 2 Years	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express > 1 Year
Cerebral Palsy	Level	Level	Level UP1	Preferred	Graded		Level	Level	ROP	Express
Chronic Pancreatitis	Level	Level	Level UP1	Preferred	ROP	Level	Level	Level	ROP	Premier
Circulatory										
Aneurysm	Level >2 Years Graded <2 Years	Level	Level UP1 > 2 Years	Preferred > 2 Years Basic < 2 Years	Level > 3 Years Graded > 2 Years ROP < 2 Years	Level	Level > 2 Years ROP < 2 Years	Level > 1.5 Years Decline < 1.5 Years	Level Decline=Brain Aneu	Premier > 2 Years Express < 2 Years
Stroke	Level > 2 Years Graded < 2 Years	Level > 1 Year	Level UP1 > 2 Years	Preferred > 2 Years Standard > 1 Year Basic < 1 Year	Level > 3 Years Graded > 2 Years ROP < 2 Years	Level > 2 Years Decline < 2 Years	Level > 2 Years ROP < 2 Years	Level > 2 Years Graded > 1.5 Years Decline < 1.5 Years	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express > 1 Year
TIA	Level > 2 Years Graded < 2 Years	Level > 1 Year	Level UP1 > 2 Years	Preferred > 2 Years Standard > 1 Year Basic < 1 Year	Level > 2 Years ROP < 2 Years	Level > 2 Years Decline < 2 Years	Level > 2 Years ROP < 2 Years	Level	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express < 2 Years
Circulatory Surgery	Level > 2 Years Graded <2 Years	Level > 1 Year	Level UP1 > 2 Years	Preferred > 2 Years Basic < 2 Years	Level > 3 Years Graded > 2 Years ROP < 2 Years	Level	Level > 2 Years ROP < 2 Years	Level > 2 Years Graded > 1.5 Years Decline < 1.5 Years	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express < 2 Years
Blood Thinners	First Fill Level > 2 Years (maintenance) Graded <2 Years	First Fill Level > 1 Years	Level UP1 > 2 Years	First Fill Level > 2 Years ROP< 2 Years	Level > 3 Years Graded > 2 Years ROP < 2 Years	First Fill Level > 2 Years Decline < 2 Years	First Fill Level > 2 Years ROP < 2 Years	Level	Possible Level (See UW Guide)	Premier > 2 Years Express < 2 Years
Cystic Fibrosis	Graded		Level UP2	Preferred	Level		Level	Level		Express

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	<i>Guidestar</i>	<i>Eagle Premier</i>	<i>Ultra Protector</i>	<i>Plan Right</i>	<i>Golden Solution</i>	<i>Assurance</i>	<i>New Vista</i>	<i>SIWL/GDB</i>	<i>SSP</i>	<i>SIWL</i>
COVID-19 Exposure		Level > 60 Days		Level > 30 Days	Level > 1 Year	Level > 90 Days	Level > 30 Days	Level > 30 Days	Level > 30 Days	
Daibetes	Level < 20 Years Graded > 20 Years					Decline if Diag before Age 30				
Non-Insulin	Level	Level	Level UP1	Preferred	Level	Level	Level	Level	Level	Premier
Insulin	Graded	Level	Level UP1	Preferred	Level After Age 50 ROP Before Age 50	Level	Level	Level after Age 30 Decline Before Age 30	Standard<100u/day ROP >100u/day. ROP=insulin b4 age 30	Deluxe
With Heart/Circulatory History		Level		Preferred	Level	Level	Level	Level	Level > 2 Years ROP < 2 Years	Express
Diabetic Complications				See Combo Drug List						
Neuropathy	Level if no insulin		Level UP2	Basic (ROP)	ROP		ROP	Level	ROP	Express
Nephropathy				Basic (ROP)	ROP		ROP	Level > 2 Years	ROP	Express
Retinopathy	Level if no insulin		Level UP2	Basic (ROP)	ROP		ROP	Level	ROP	Premier
Coma			Level UP2	Basic (ROP)	ROP		Level > 2 Years ROP < 2 Years		ROP	Premier
Insulin Shock			Level UP2	Basic (ROP)	ROP		Level > 2 Years ROP < 2 Years		ROP	Premier
Downs Syndrome	Level	Level	Level	Preferred	Level		Level	Level	ROP	Express
Heart				See Combo Drug List				Carvedilol combined with either Lasix or Spironolactone will be declined as CHF		
Angina	Level > 2 Years Graded < 2 Years	Level > 1 Year	Level UP1 > 2 Years Level UP2 > 1 Year	Preferred > 2 Years Standard > 1 Year Basic < 1 Year	Level > 3 Years Graded > 2 Years ROP < 2 Years	Level > 2 Years Decline < 2 Years	Level > 2 Years ROP < 2 Years	Level > 2 Years Graded > 1.5 Years Decline < 1.5 Years	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express < 2 Years
Afib	Level	Level		Preferred	Level	Level > 2 Years Decline < 2 Years Maintenance	Level > 2 Years ROP < 2 Years Maintenance	Level	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express < 2 Years
Arrythmia	Level	Level		Preferred	Level	Level > 2 Years Decline < 2 Years Maintenance	Level > 2 Years ROP < 2 Years Maintenance	Level	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express < 2 Years
Cardiomyopathy	Level > 2 Years (maintenance) Graded < 2 Years				Level > 2 Years ROP < 2 Years		Level > 2 Years ROP < 2 Years	Level > 2 Years Graded > 1.5 Years Decline < 1.5 Years	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express < 2 Years
Heart Attack	Level > 2 Years Graded < 2 Years	Level > 1 Year	Level UP1 > 2 Years Level UP2 > 1 Year	Preferred > 2 Years Standard > 1 Year Basic < 1 Year	Level > 3 Years Graded > 2 Years ROP < 2 Years	Level > 2 Years Decline < 2 Years	Level > 2 Years ROP < 2 Years	Level > 2 Years Graded > 1.5 Years Decline < 1.5 Years	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express < 2 Years
Heart Defect (Birth)	Level	Level	Level	Preferred	Level	Level	Level		ROP	Express
Congestive Heart Failure	Level (current)								ROP	Express

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	Guidestar	Eagle Premier	Ultra Protector	Plan Right	Golden Solution	Assurance	New Vista	SIWL/GDB	SSP	SIWL
Heart Surgery										
Angioplast	Level > 2 Years Graded < 2 Years	Level > 1 Year	Level UP1 > 2 Years Level UP2 > 1 Year	Preferred > 2 Years Standard > 1 Year Basic < 1 Year	Level > 3 Years Graded > 2 Years ROP < 2 Years	Level > 2 Years Decline < 2 Years	Level > 2 Years ROP < 2 Years	Level > 2 Years Graded > 1.5 Years Decline < 1.5 Years	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express > 1 Year
Stent	Level > 2 Years Graded < 2 Years	Level > 1 Year	Level UP1 > 2 Years Level UP2 > 1 Year	Preferred > 2 Years Standard > 1 Year Basic < 1 Year	Level > 3 Years Graded > 2 Years ROP < 2 Years	Level > 2 Years Decline < 2 Years	Level > 2 Years ROP < 2 Years	Level > 2 Years Graded > 1.5 Years Decline < 1.5 Years	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express > 1 Year
Pacemaker	Level	Level > 1 Year	Level UP1 > 2 Years Level UP2 > 1 Year	Preferred > 2 Years Standard > 1 Year Basic < 1 Year	Level > 2 Years ROP < 2 Years	Level > 2 Years Decline < 2 Years	Level > 2 Years ROP < 2 Years	Level > 2 Years Graded > 1.5 Years Decline < 1.5 Years	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express > 1 Year
Defibrillator	Decline	Decline if Ever	Level UP1 > 2 Years Level UP2 > 1 Year	Preferred > 2 Years Standard > 1 Year Basic < 1 Year	Level > 2 Years ROP < 2 Years	Level > 2 Years Decline < 2 Years	Level > 2 Years ROP < 2 Years	Level > 2 Years Graded > 1.5 Years Decline < 1.5 Years	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express > 1 Year
Valve Surgery	Level > 2 Years Graded < 2 Years	Level > 1 Year	Level UP1 > 2 Years Level UP2 > 1 Year	Preferred > 2 Years Standard > 1 Year Basic < 1 Year	Level > 3 Years Graded > 2 Years ROP < 2 Years	Level > 2 Years Decline < 2 Years	Level > 2 Years ROP < 2 Years	Level > 2 Years Graded > 1.5 Years Decline < 1.5 Years	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express > 1 Year
Bypass	Level > 2 Years Graded < 2 Years	Level > 1 Year	Level UP1 > 2 Years Level UP2 > 1 Year	Preferred > 2 Years Standard > 1 Year Basic < 1 Year	Level > 3 Years Graded > 2 Years ROP < 2 Years	Level > 2 Years Decline < 2 Years	Level > 2 Years ROP < 2 Years	Level > 2 Years Graded > 1.5 Years Decline < 1.5 Years	Level > 2 Years ROP < 2 Years	Premier > 2 Years Express > 1 Year
Home Healthcare								Level	ROP	
Hospice										
Hospitalized 2 or more Times	Level	Level	Level UP1	Preferred	Level	Level > 2 Years Decline < 2 Years	Level	Level	Level	Premier > 1 Year
Huntington's Disease		Level	Level UP1	Preferred	Level		Level	Level	Level	Premier
Kidney										
Insufficiency	Graded		Level UP1 > 2 Years	Standard	ROP		Graded		ROP	Express
Failure				Standard	ROP		Graded		ROP	Express
Dialysis										
Leukemia	See Cancer	See Cancer	See Cancer	See Cancer	See Cancer	Level > 2 Years Decline < 2 Years	Level > 3 Years ROP < 3 Years	Level > 2 Years		See Cancer
Liver										
Cirrhosis			Level UP2	Standard	ROP	Level > 2 Years Decline < 2 Years	Graded=Stage A/B Decline=Stage C			Express
Failure			Level UP2	Standard					ROP	Express
Hepatitis	Level=No Treatment Req'd Graded=Treatment w/in 2 yrs	Level= Recovered HepA Decline=All Others	Level UP2	Standard	ROP	Level > 2 Years Decline < 2 Years	Level=No Treatment Required Graded=Chronic	Level=No Treatment Req'd Decline=Treatment w/in 2 yrs	HepC=Decline HepB = Level/ROP	Express
Lung Disease										
Ashtma	Level	Level	Level UP1	Preferred	Level	Level	Level	Level	Level	Premier
Chronic Bronchitis	Graded		Level UP2	Standard	ROP		Level	Level	ROP	Express
Emphysema	Graded		Level UP2	Standard	ROP		Graded	Graded	ROP	Express

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	Guidestar	Eagle Premier	Ultra Protector	Plan Right	Golden Solution	Assurance	New Vista	SIWL/GDB	SSP	SIWL
COPD	Graded		Level UP2	Standard	ROP		Graded	Graded	ROP	Express
Tuberculosis	Graded		Level UP2	Standard	Level	Level	Graded	Level > 2 Years Graded < 2 Years	Level > 2 Years ROP < 2 Years	Express
Oxygen									ROP	
Lupus	Level	Level		Standard	ROP		Graded		ROP	Deluxe
Mobility										
Walker	Level	Decline if Chronic	Level UP1 if Temporary ROP if Chronic	Preferred	Level	Level	Level	Level	ROP	Deluxe
Wheelchair (Use)	Level	Decline if Chronic	Level UP1 if Temporary ROP if Chronic	Decline if due to Chronic illness or Disease	Level	Level	Level	Level	ROP	Deluxe
Wheelchair (Confined)	Level	Decline if Chronic	Level UP1 if Temporary ROP if Chronic	Preferred=Accident Decline=Disease			Level=Accident Decline=Disease		ROP	Deluxe
Assistance with ADL's (Eating, Bathing, Dressing, Transfer, Toilet)								Level		
Multiple Sclerosis	Level	Level	Level UP1	Preferred	Graded		Level	Graded	ROP	Express
Muscular Dystrophy	Graded			Preferred	Graded	Level	Level	Level	ROP	Express
Organ Transplant							Level if Prior Decline if Pending			
Parkinson's	Level	Level	Level UP2	Standard	Graded		Graded	Graded	ROP	Express
Pending Test/Surgery	Level > 1 Year	Level > 1 Year	Level UP1 > 1 Year	Preferred > 1 Year Decline < 1 Year	Level > 2 Years ROP < 2 Years	Level		Level > 1.5 Years. Decline < 1.5 Years	Level > 2 Years ROP < 2 Years	Express
Psychiatric										
Bi-Polar	Level	Level	Level UP1	Preferred	Level		Graded	Level	Level	Deluxe
Schizophrenia	Level	Level	Level UP1	Preferred	Level		Graded	Level	ROP	Deluxe
Sickle Cell	Level	Level	Level UP1	Preferred	Level	Level	Graded	Level		Express
Seizures	Level	Level	Level UP1	Preferred	Level > 3 Years Graded < 3 Years	Level	Level	Level > 2 Years Graded < 2 Years	Level > 2 Years ROP < 2 Years Decline < 30Days	Premier
Sleep Apnea	Level	Level	Level UP1	Preferred	Level	Level	Level	Level	Level	Premier
Spina Bifida	Graded	Level	Level UP1	Preferred	Level	Level	Level	Level	Level	Express
Terminal Illness	Decline if < 1 Year	Decline if < 2Years			Level > 1 Year			Level > 1 Year	Level	Premier > 2 Years
Ulcerative Colitis	Level	Level	Level UP1	Preferred	Level > 3 Years Graded < 3 Years	Level	Level	Level	Level	Premier