

Foresters PlanRight Whole Life Insurance

Medical Reference Guide

It is the responsibility of the Underwriting Department to properly evaluate all applicants for insurance coverage. This requires sound, underwriting practices consistent with Foresters Financial™ philosophy for the selection of risks. In order to provide the best possible service, Foresters Underwriting Team must also rely on the producer to develop complete and accurate information at point of sale.

This manual is a guide intended to help the producer understand the probable underwriting action for commonly encountered medical histories. Naturally, the final action on an application is the decision of the Underwriter, based upon the varying circumstances that each particular case may present. It is important to recognize that the underwriting guide is meant as a basis for decision-making, and that other factors, including Foresters Underwriter's judgment, may affect the final decision.

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TABLE OF CONTENTS

BUILD CHART 3

MEDICAL DEFINITIONS 4

NON-MEDICAL uNDERWRITING..... 10

MEDICATION REFERENCE CHART 10

BUILD CHART

As part of the underwriting process, the height and weight of the Proposed Insured is checked to ensure it is within Foresters height and weight guidelines. Insurance will be declined if the Proposed Insured is outside of the minimum or maximum weight for their height. Insurance will also be declined if the Proposed Insured's height is below the minimum or above the maximum, per the chart below.

Height	Minimum Weight All Plans	Max Weight PlanRight Preferred	Max Weight PlanRight Standard	Max Weight PlanRight Basic
4'8"	74	201	216	232
4'9"	77	208	223	239
4'10"	80	215	230	246
4'11"	83	222	237	253
5'00"	86	229	245	262
5'01"	89	237	253	271
5'02"	92	246	262	280
5'03"	95	253	269	288
5'04"	98	260	278	297
5'05"	101	268	286	306
5'06"	104	275	294	315
5'07"	107	284	304	325
5'08"	110	292	313	334
5'09"	113	299	321	343
5'10"	117	308	330	353
5'11"	121	316	339	362
6'00"	125	325	348	372
6'01"	129	333	356	381
6'02"	133	341	366	391
6'03"	137	349	373	399
6'04"	142	357	382	409
6'05"	147	365	392	419
6'06"	152	373	406	434
6'07"	159	381	413	442
6'08"	162	389	421	450
6'09"	167	397	430	460

MEDICAL DEFINITIONS

The following definitions are provided for the conditions contained in the Medical Questions.

Activities of Daily Living (ADLs)	Activities of daily living (ADLs) are the things we normally do in daily living, including any basic activity we perform, such as feeding ourselves, bathing, dressing, taking medications and toileting. For the purpose of this product, Foresters does not consider help with housekeeping (cleaning, laundry) to be ADL's.	If assistance is required from anyone to perform any ADL's - No coverage
Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), Human Immunodeficiency Virus (HIV)	Acquired immune deficiency syndrome (AIDS) is a disease of the human immune system caused by the human immunodeficiency virus (HIV). This condition progressively reduces the effectiveness of the immune system and leaves individuals susceptible to infections and tumors.	No Coverage
Alcohol Abuse/Addiction	Use of alcohol becomes a primary focus, interfering with other activities. When alcohol abuse progresses to alcoholism, also called alcohol addiction or alcohol dependence, alcohol becomes essential to function, including a physical dependence on alcohol, and inability to stop despite severe physical and psychological consequences.	Diagnosed, treated or advised to receive treatment within the past 2 years –Basic Death Benefit
Alzheimer's disease	Alzheimer's disease is a progressive degenerative disease of the brain resulting in loss of memory, thinking and language skills and behavioral changes. It is the most common cause of dementia.	No Coverage
Amyotrophic Lateral Sclerosis (ALS) (Lou Gehrig's Disease)	Amyotrophic lateral sclerosis is a form of motor neuron disease. ALS is a progressive, fatal, disease caused by the degeneration of the nerve cells in the central nervous system that control voluntary muscle movement.	No Coverage
Amputation due to Complications of Diabetes	A complication of diabetic neuropathy in which there is an increased risk of injury to extremities because of loss of sensation. Infections can progress to ulceration which may require surgical removal of the affected extremity.	No Coverage
Aneurysm	A localized abnormal dilatation of a blood vessel which if ruptured may lead to death. The most common aneurysm locations are the brain, abdomen, heart, legs, neck and spleen.	Within 2 yrs of diagnosis or any duration of diagnosis if not repaired or removed - Basic Death Benefit
Angina	Pain, discomfort or pressure localized in the chest and caused by insufficient blood supply to the heart muscles.	Within 1 yr – Basic Death Benefit Within 2 yrs- Standard Death Benefit

Basal Cell Skin Cancer	A common malignancy of the skin usually occurs with chronic sun exposure. Melanoma is a more serious form of skin cancer and is not excluded from Forester's definition of cancer.	Preferred Death Benefit
Bone Marrow Transplant	A procedure in which bone marrow that is diseased or damaged is replaced with healthy bone marrow.	No Coverage
Brain Tumor	A brain tumor is an abnormal growth of cells within the brain or inside the skull, which can be cancerous or non-cancerous (benign).	Within 2 yrs of diagnosis or any duration of diagnosis if not removed - Basic Death Benefit
Cancer	Cancer is a class of diseases in which a group of cells display uncontrolled growth, invasion (intrusion on and destruction of adjacent tissues), and sometimes metastasis (spread to other locations in the body).	Currently has cancer, or had one or more recurrences or had more than one type of cancer – No Coverage If diagnosis or treatment within 3 years – Basic Death Benefit
Cardiomyopathy	Cardiomyopathy is a chronic disease of the heart muscle. The muscle is enlarged, thickened and stiffened which leads to deterioration of the function of the heart. People with cardiomyopathy are often at risk of irregular heartbeats or heart failure.	No Coverage
Cardioversion Treatment	Electronic or chemical shock to the heart to restore normal heart rhythm.	Within 1 yr– Basic Death Benefit Within 2 yrs – Standard Death Benefit
Chronic Bronchitis	An inflammation of the lining of the bronchial tubes which causes coughing of thickened mucus. If the persistent cough lasts at least three months and occurs for at least two consecutive years, it is considered chronic. Is also included in Chronic Obstructive Pulmonary Disease (COPD).	Standard Death Benefit
Chronic Lung Disease (Other)	Any disorder that affects the lungs and other parts of the respiratory system. Includes but not limited to pulmonary fibrosis, asbestosis, pneumonitis, cystic fibrosis, tuberculosis, pulmonary edema, pneumoconiosis, sarcoidosis, black lung disease and silicosis,	Standard Death Benefit
Chronic Obstructive Pulmonary Disease (COPD)	Chronic obstructive pulmonary disease (COPD) or Chronic obstructive lung disease (COLD) is a chronic inflammatory lung disease which causes obstructed airflow to and from the lungs. Symptoms include shortness of breath, wheezing and coughing with mucus production. Diseases classified under the heading of COPD include emphysema, chronic bronchitis and bronchiectasis.	Standard Death Benefit

Circulatory Procedure	Any surgery performed on any of the arteries or veins of the body, including but not limited to coronary arteries, the aorta, and arteries in the neck, legs and abdomen. Includes stenting, bypass and atherectomy.	Within 1 yr - Basic Death Benefit Within 2 yrs Standard Death Benefit
Cirrhosis of the Liver	Damage or scarring of liver tissue leading to a blockage of blood flow through the liver.	Standard Death Benefit
Congestive Heart Failure (CHF)	Congestive heart failure (CHF) occurs when the pumping action of the heart fails to maintain adequate circulation of blood to the body and causes shortness of breath, swollen feet and ankles and chronic fatigue.	No Coverage
Defibrillator/ Implantable Cardioverter-Defibrillator (ICD)	A device placed in the body to recognize and correct certain life threatening arrhythmias by delivering electrical shocks to restore normal heartbeat.	Implant within 1 yr- Basic Death Benefit Implant within 2 yrs - Standard Death Benefit
Dementia	Dementia is a general term that describes a group of symptoms such as loss of memory, judgment, language, complex motor skills, and other intellectual function, caused by the permanent damage or death of the brain's nerve cells, or neurons.	No Coverage
Diagnostic Test	A diagnostic test is any kind of medical test performed to aid in the diagnosis or detection of disease or condition.	Advised to have within the past 12 months and not completed or results unknown - No Coverage
Drug Abuse / Addiction	Drug abuse, also known as substance abuse, involves the repeated and excessive use of chemical substances to achieve a certain effect. These substances may be "street" or "illicit" drugs, or may be drugs obtained with a prescription, used for pleasure rather than for medical reasons. Abuse quickly leads to addiction for many drugs.	Diagnosed, treated or advised to receive treatment within the past 2 years - Basic Death Benefit
Emphysema	A lung condition which causes shortness of breath, caused by destruction of the lungs air sacs and the formation of scar tissue. Is also included in Chronic Obstructive Pulmonary Disease (COPD).	Standard Death Benefit
End-Stage Disease	A condition caused by injury, disease, or illness which has resulted in severe and permanent deterioration, indicated by incapacity and complete physical dependency, and for which, to a reasonable degree of medical certainty, treatment of the irreversible condition would be medically ineffective.	No Coverage
Heart Attack	Myocardial infarction (MI) commonly known as a heart attack occurs when the blood supply to part of the heart is interrupted causing some heart cells to die.	Within 1 yr - Basic Death Benefit Within 2 yrs Standard Death Benefit

Heart Failure	A condition in which the heart muscle is unable to pump enough blood to meet the body's needs. It can involve the left side, right side or both sides of the heart and can cause shortness of breath, fatigue, weakness, lower extremity swelling, coughing and rapid or irregular heartbeat.	No Coverage
Heart Procedure	Surgery performed on the heart including heart valves, coronary arteries or any other tissue of the heart. Heart procedures also includes, but is not limited to, angioplasty, stent placement, ablation, bypass, atherectomy, pacemaker or implantable cardioverter defibrillator (ICD) insertion.	Within 1 yr - Basic Death Benefit Within 2 yrs Standard Death Benefit
Heart Muscle Disease	Disease in which the heart is enlarged, thickened and/or stiffened, resulting in reduced ability to pump blood and often leading to heart failure.	No Coverage
Hepatitis B	Infection of the liver by the hepatitis B virus	Standard Death Benefit
Hepatitis C	Infection of the liver by the hepatitis C virus	Standard Death Benefit
Home Healthcare	Health care or supportive care provided in the patient's home by licensed healthcare professionals such as Licensed Practical nurses, Registered nurses, Home Care Aids, Social Workers, Physical Therapists, Occupational Therapists, Speech and language pathologists and Dietitians.	Currently receiving or advised to receive - No Coverage
Hospice Care	Hospice care in the United States is a type of care which focuses on the reduction of symptoms for the terminally ill. These symptoms can be physical, emotional, or social in nature.	Receiving or advised to receive - No Coverage
Illegal Drugs	Drugs for which the applicant does not have a prescription from a medical doctor or drugs that are not legal in the applicant's state of residence.	Within 2 years - Basic Death Benefit
Lab Test	Testing a sample of blood, urine or other substance from the body.	Advised to have within the past 12 months and not completed or results unknown - No Coverage
Kidney Dialysis	Used to provide an artificial replacement for lost kidney function due to kidney or renal failure.	Had or advised to have within the past 12 months - No Coverage
Kidney Disease/Renal Insufficiency	Any damage that reduces the functioning of the kidney. Also called renal disease, renal insufficiency or kidney/renal failure.	Standard Death Benefit
Liver Disease/Condition	General term for any damage that reduces the functioning of the liver.	Standard Death Benefit
Memory Loss	Unusual forgetfulness which interferes with normal daily life and activities. This includes mild cognitive impairment (MCI).	No Coverage
Nephropathy/Diabetic	Kidney disease from long-standing or poorly controlled diabetes.	Anytime - Basic Death Benefit

Nursing home or skilled nursing facility	A nursing home, convalescent home, Skilled Nursing Facility, care home or rest home provides care for residents. Residents include the elderly and younger adults with physical or mental disabilities.	Current resident of or advised to move into - No Coverage
Organ transplant	Organ transplant is the moving of an organ from one body to another (or from a donor site on the patient's own body), for the purpose of replacing the recipient's damaged or failing organ with a working one from the donor site.	No Coverage
Oxygen Equipment	The administration of oxygen to prevent hypoxemia (not enough oxygen in the blood). Oxygen delivery systems are classified as stationary, portable, or ambulatory. Oxygen can be administered by nasal cannula, mask, and tent. CPAP machines used for sleep apnea are not considered "oxygen equipment". Nebulizers are not considered "oxygen equipment", however if used for a respiratory disorder the appropriate question should be answered affirmatively.	Within 12 months - No Coverage
Pacemaker	A small device placed under the skin in the chest or abdomen to help control abnormal heart rate or rhythm.	Implant within 1 yr- Basic Death Benefit Implant within 2 yrs - Standard Death Benefit
Parkinson's Disease	A degenerative disorder of the central nervous system that often impairs motor skills, speech, and other functions.	Standard Death Benefit if able to perform all ADL's, otherwise - No Coverage
Peripheral Neuropathy/Diabetic	Nerve damage caused by diabetes that leads to numbness, tingling, burning and sometimes pain and weakness in the hands, arms, feet, and legs. Diabetic neuropathy can affect the digestive tract, heart, and genitalia.	Anytime - Basic Death Benefit
Pulmonary Hypertension (PH or PAH)	High blood pressure in the arteries of the lungs and right side of the heart causing shortness of breath, fatigue, chest pain, leg swelling and rapid heartbeat.	No Coverage
Renal Insufficiency/ Kidney Disease	Any damage that reduces the functioning of the kidney. Also called renal disease, renal insufficiency or kidney/renal failure.	Standard Death Benefit
Retinopathy/Diabetic	Diabetic retinopathy is damage to the eye's retina that occurs with long-term or poorly controlled diabetes.	Anytime - Basic Death Benefit
Skilled Nursing Care	Care or treatment given or supervised by a Registered Nurse. Examples of skilled nursing needs include complex wound dressings, rehabilitation, tube feedings and observation during periods of acute or unstable illness; administration of intravenous fluids and intravenous or intramuscular medications.	Currently receiving or advised to receive - No Coverage

Stroke	Rapidly developing loss of brain function due to disturbance in the blood supply to the brain.	Within 1 yr - Basic Death Benefit Within 2 yrs Standard Death Benefit
Systemic Lupus (SLE)	Systemic lupus erythematosus (SLE) or lupus is a chronic autoimmune connective tissue disease that can affect any part of the body. SLE most often harms the heart, joints, skin, lungs, blood vessels, liver, kidneys and nervous system.	Standard Death Benefit
Terminal Illness	A condition caused by injury, disease, or illness that would reasonably be expected to cause death within 12 months.	No Coverage
Tobacco Class	Applicants who have used any product containing tobacco or nicotine within the past year.	Within 1 year – Tobacco Class
Transient Ischemic Attack (TIA)/Mini-Stroke	A transient ischemic attack (TIA) is caused by the changes in the blood supply to a particular area of the brain resulting in brief neurologic dysfunction that persists, by definition, for less than 24 hours. This is sometimes referred to as a mini-stroke.	Within 1 yr - Basic Death Benefit Within 2 yrs Standard Death Benefit
Unexplained Weight Loss	A drop in body weight that occurs even when the person is not trying to lose weight. It can be a symptom of a serious illness	If greater than 10 pounds within the past year – No Coverage
Wheelchair or electric scooter use	Use of a wheelchair or electric scooter due to a chronic illness, medical condition or disease (includes injury or disability resulting in the permanent and ongoing use of a wheelchair/scooter).	No Coverage

NON-MEDICAL UNDERWRITING

Non-Medical underwriting requires application answers to the Medical Questions and the Proposed Insured's height and weight. Foresters uses Milliman Intelliscript (Milliman) to conduct a pharmacy and medical data check on every proposed insured.

The pharmacy and medical data-based insurance score is constructed with this information.

Prescription history, lab history and medical data results compile a report of available current and past prescriptions, lab and medical treatment, and test results ordered by a medical provider.

- This aspect of the score accesses these lab and test results, analyzes the results and data, and directly correlates to mortality risk.
- The applicable data is governed by the Health Insurance Portability and Accountability Act (HIPPA) and/or the Fair Credit Reporting Act (FCRA).

MEDICATION REFERENCE CHART

The Medication Reference Chart is intended to be a tool to help identify some of the general uses of the prescription drugs listed in the chart. This drug list is not intended to be comprehensive.

For medications listed for which there is more than one medical condition shown, the impact of that medication on the level of coverage is listed, along with the applicable application question that should be answered "yes". For some medications, the application question that should be answered "yes" will depend on the reason for taking that medication.

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
A			
Abilify	Mental Health	Preferred	n/a
Accupril	CHF Other	No Coverage Depends on condition	5a Depends on condition
Accuretic	CHF Other	No Coverage Depends on condition	5a Depends on condition
Acebutolol HCL	CHF Other	No Coverage Depends on condition	5a Depends on condition
Aceon	CHF Other	No Coverage Depends on condition	5a Depends on condition
Acetyl L-Carnitine	Alzheimer's / Dementia / Memory Loss	No Coverage	5c
Actoplus	Diabetes Diabetic Nephropathy/Neuropathy/Retinopathy	Preferred Basic	n/a 7
Actos	Diabetes Diabetic Nephropathy/Neuropathy/Retinopathy	Preferred Basic	n/a 7
Adalat	Hypertension	Preferred	n/a
Advair	Asthma COPD / Emphysema	Preferred Standard	n/a 13d
Afinitor	Cancer treatment within 3 years Current cancer treatment or more than one occurrence of cancer	Basic No Coverage	12 6
Agenerase	HIV	No Coverage	5d,4b(FL)
Aggrastat	Cardiovascular	Basic Standard Preferred	10 14 n/a
Aggrenox	Cardiovascular	Basic Standard Preferred	10 14 n/a
Agrylin	Cancer treatment within 3 years Current cancer treatment or more than one occurrence of cancer	Basic No Coverage	12 6
Akineton	Parkinson's	Standard	13a
Akynzeo	Cancer treatment within 3 years Current cancer treatment or more than one occurrence of cancer Other	Basic No Coverage Preferred	12 6 n/a
Albuterol	Asthma COPD	Preferred Standard	n/a 13d

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Aldactazide	CHF	No Coverage	5a
	Cirrhosis	Standard	13b
	Other	Depends on condition	Depends on condition
Aldactone	CHF	No Coverage	5a
	Liver	Standard	13b
	Kidney	Standard	13c
	Other	Depends on condition	Depends on condition
Aldomat	Hypertension	Preferred	n/a
Alimta	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Alkeran	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Allopurinol	Gout	Preferred	n/a
Aloxi	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
	Other	Preferred	n/a
Alprazolam	Anxiety Disorder	Preferred	n/a
Altace	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Amantadine HCL	Parkinson's	Standard	13a
	Other Uses	Preferred	Depends on condition
Amaryl	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Amiloride HCL	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Amlodipine Besylate/Benaz	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Amyl Nitrate	Angina within 1 year	Basic	10b
	Angina within 2 years	Standard	14b
	CHF	No Coverage	5a
Anagrelide HCL	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Antabuse	Alcohol / Drugs	Basic	9a
Anastrozole	Cancer medication started within 3 years	Basic	12
	Cancer medication started more than 3 years ago	Preferred	n/a
Anoro Ellipta	COPD	Standard	13d
Anzemet	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
	Other	Preferred	n/a
Aptivus	HIV	No Coverage	5d,4b(FL)
Apokyn	Parkinson's	Standard	13a
Arcapta Neohaler	COPD	Standard	13d
Aricept	Alzheimer's / Dementia / Memory Loss	No Coverage	5c
Arimidex	Cancer medication started within 3 years	Basic	12
	Cancer medication started more than 3 years ago	Preferred	n/a
Aromasin	Cancer medication started within 3 years	Basic	12
	Cancer medication started more than 3 years ago	Preferred	n/a
Atacand	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Atamet	Parkinson's	Standard	13a
Atenolol	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Atgam	Organ / Tissue Transplant	No coverage	4
Ativan	Anxiety Disorder	Preferred	n/a
Atripla	HIV	No coverage	5d,4b(FL)
Atrovent/Atrovent HFA Atrovent (Nasal)	COPD	Standard	13d
	Allergies	Preferred	n/a
Avalide	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Avandamet	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Avandia	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Avapro	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Avastin	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Avonex	Multiple Sclerosis	Preferred	n/a
Azilect	Parkinson's	Standard	13a
Azasan	Organ / Tissue Transplant	No coverage	4
	Rheumatoid Arthritis	Preferred	n/a
	Systemic Lupus	Standard	13a
Azathioprine	Organ / Tissue Transplant	No coverage	4
	Rheumatoid Arthritis	Preferred	n/a
	Systemic Lupus	Standard	13a
Azmacort	Asthma	Preferred	n/a
	COPD / Emphysema	Standard	13d
Azor	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
B			
Baclofen	Multiple Sclerosis	Preferred	n/a
Baraclude	Liver Disorder	Standard	13b
Benazepril HCL	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Benicar	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Benlysta	Systemic Lupus	Standard	13a
Betaseron	Multiple Sclerosis	Preferred	n/a
Bevespi Aerosphere	COPD	Standard	13d
BiDil	CHF	No Coverage	5a

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Blocadren	CHF	No Coverage	5a
	Cirrhosis	Standard	13b
	Other	Depends on condition	Depends on condition
Brevibloc	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Brilinta	Cardiovascular	Basic	10a,b
		Standard	14a,b
		Preferred	n/a
Brovana	COPD	Standard	13d
Breo Ellipta	Asthma	Preferred	n/a
	COPD / Emphysema	Standard	13d
Bromocriptine Mesylate	Parkinson's	Standard	13a
Bumetadine /Bumex	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Buprenex / Buprenorphine	Alcohol / Drugs	Basic	9a
Bystolic	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
C			
Calcitriol	Kidney Disease/Failure	Standard	13c
	Diabetic Nephropathy	Basic	7b
Calcium Acetate	Kidney Disease/Failure	Standard	13c
	Diabetic Nephropathy	Basic	7b
Calan	Hypertension	Preferred	n/a
Campath	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Campral	Alcohol / Drugs	Basic	9a
Camptosar	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Capoten / Captopril	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Carbidopa	Parkinson's	Standard	13a
Carboplatin	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Cardizem	Hypertension	Preferred	n/a
Cardura	Hypertension	Preferred	n/a
Cartia	Hypertension	Preferred	n/a
Cartrol	CHF	No Coverage	5a
	Cirrhosis	Standard	13b
	Other	Depends on condition	Depends on condition
Carvedilol	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Catapress	Hypertension	Preferred	n/a
Casodex	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Celebrex	Arthritis	Preferred	n/a
Cellcept	Organ / Tissue Transplant	No coverage	4
	Other	Depends on condition	Depends on condition
Cesamet	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No coverage	6
	Other	Preferred	n/a
Chantix	Smoking Cessation within 1 year	Smoker Rates	Tobacco Nicotine
Chlorambucil	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Cisplatin	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Citalopram	Depressive Disorder	Preferred	n/a

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Clopidogrel	Stroke/TIA/Heart Attack/Heart or Circulatory surgery within 1 year	Basic	10a,11
	Stroke/TIA/Heart Attack/Heart or Circulatory procedure within 2 years	Standard	14a,15
	Other	Preferred	n/a
Cogentin	Parkinson's	Standard	13a
	Other Use	Preferred	n/a
Cognex	Alzheimer's / Dementia / Memory Loss	No coverage	5c
Combivent	COPD	Standard	13d
Combivir	HIV	No Coverage	5d,4b(FL)
Commit	Smoking Cessation within 1 year	Smoker Rates	Tobacco Nicotine
Complera	HIV	No Coverage	5d,4b(FL)
Comtan	Parkinson's	Standard	13a
Copaxone	Multiple Sclerosis	Preferred	n/a
Copegus	Liver Disorder	Standard	13b
Cordarone	Arrhythmia	Preferred	n/a
Coreg	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Corgard	CHF	No Coverage	5a
	Cirrhosis	Standard	13b
	Other	Depends on condition	Depends on condition
Corlanor	CHF	No Coverage	5a
Coumadin	Heart or Circulatory Procedure within 1 year	Basic	11
	Heart or Circulatory Procedure within 2 years	Standard	15
	TIA/Stroke within 1 year TIA/Stroke within 2 years	Basic Standard	10a 14a
	Pulmonary Embolism Thrombosis	Preferred	n/a
Cozaar	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Cyclophosphamide	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Cyclosporine	Organ / Tissue Transplant Other	No coverage Depends on condition	4 Depends on condition
Cystagon	Kidney Disease/Failure Diabetic Nephropathy	Standard Basic	13c 7b
Cytogam	Organ / Tissue Transplant	No coverage	4
Cytosan	Cancer treatment within 3 years Current cancer treatment or more than one occurrence of cancer	Basic No Coverage	12 6
D			
Daliresp	COPD	Standard	13d
Daunoxome	Cancer treatment within 3 years Current cancer treatment or more than one occurrence of cancer	Basic No Coverage	12 6
Demadex	CHF Other	No Coverage Depends on condition	5a Depends on condition
Depakote	Seizure Disorder	Preferred	n/a
Depocyt	Cancer treatment within 3 years Current cancer treatment or more than one occurrence of cancer	Basic No Coverage	12 6
Diabeta	Diabetes Diabetic Nephropathy/Neuropathy/Retinopathy	Preferred Basic	n/a 7
Diabinese	Diabetes Diabetic Nephropathy/Neuropathy/Retinopathy	Preferred Basic	n/a 7
Digitek	Atrial Fibrillation CHF	Preferred No Coverage	n/a 5a
Digoxin	Atrial Fibrillation CHF	Preferred No Coverage	n/a 5a
Dilantin	Seizure Disorder	Preferred	n/a
Dilatrate SR	Angina within 1 year Angina within 2 years CHF	Basic Standard No Coverage	10b 14b 5a
Diltiazem	Hypertension	Preferred	n/a

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Diovan	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Disulfiram	Alcohol / Drugs	Basic	9a
Donepezil HCL	Alzheimer's / Dementia / Memory Loss	No coverage	5c
Dronabinol	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
	Other	Preferred	n/a
Duoneb	COPD	Standard	13d
Dyazide	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Dynacirc	Hypertension	Preferred	n/a
E			
Edecrin	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Edurant	HIV	No Coverage	5d,4b(FL)
Effient	Cardiovascular	Basic	10a
		Standard	14a
		Preferred	n/a
Eldepryl	Parkinson's	Standard	13a
Eligard	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Eliphos	Kidney Disease/Failure	Standard	13c
	Diabetic Nephropathy	Basic	7b
Eliquis	Atrial Fibrillation	Preferred	n/a
	Post orthopedic Surgery	Preferred	n/a
Ellence	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Eloxatin	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Elspar	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Emend	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
	Other	Preferred	n/a
Emtriva	HIV	No coverage	5d,4b(FL)
Enalapril Maleate / Enalaprilat	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Entresto	CHF	No Coverage	5a
Epclusa	Liver Disorder	Standard	13b
Epivir	HIV	No coverage	5d, 4b(FL)
	Liver Disorder	Standard	13b
Epizicom	HIV	No coverage	5d,4b(FL)
Eplerenone	CHF	No Coverage	5a
	Kidney	Standard	13c
Ergoloid Mesylates	Alzheimer's / Dementia / Memory Loss	No coverage	5c
Eskalith	Bipolar Disorder	Preferred	n/a
Exelon	Alzheimer's / Dementia / Memory Loss	No Coverage	5c
Exemestane	Cancer medication started within 3 years	Basic	12
	Cancer medication started more than 3 years ago	Preferred	n/a
Exforge	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
F			
Fareston	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Farxiga	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Faslodex	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Felodipine	Hypertension	Preferred	n/a

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Femara	Cancer medication started within 3 years	Basic	12
	Cancer medication started more than 3 years ago	Preferred	n/a
Fentanyl Citrate	Cancer Pain within 3 years	Basic	12
	Severe Pain	Preferred	n/a
Fentora	Cancer Pain Within 3 yrs Severe Pain	Basic	12
		Preferred	n/a
Floxuridine	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Fludara	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Flutamide	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Fortamet	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Fortovase	HIV	No coverage	5d, 4b (FL)
Foscavir	HIV	No coverage	5d, 4b (FL)
Fosrenol	Kidney Disease/Failure	Standard	13c
	Diabetic Nephropathy	Basic	7b
FUDR	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Furosemide	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Fusilev	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Fuzeon	HIV	No coverage	5d, 4b (FL)
G			
Gabapentin	Seizures	Preferred	n/a
	Diabetic Neuropathy	Basic	7c
Gabitril	Seizure Disorder	Preferred	n/a
Galantamine	Alzheimer's / Dementia / Memory Loss	No coverage	5c

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Gemzar	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Gengraf	Organ / Tissue Transplant	No coverage	4
	Other	Depends on condition	Depends on condition
Gleevec	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Glipizide	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Glucophage	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Glucotrol	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Glyburide	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Glynase	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Gralise	Seizures	Preferred	n/a
	Diabetic Neuropathy	Basic	7c
Granisetron / Granisol	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
	Other	Preferred	n/a
H			
Haldol	Mental Health	Preferred	n/a
Haloperidol	Mental Health	Preferred	n/a
Harvoni	Liver Disorder	Standard	13b
HCTZ	Hypertension	Preferred	n/a
	Other	Depends on condition	Depends on condition
Hectoral	Kidney Disease/Failure	Standard	13c
	Diabetic Nephropathy	Basic	7b

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Heparin	Pulmonary Embolism	Preferred	n/a
	Thrombosis	Preferred	n/a
Hepsera	Liver Disorder	Standard	13b
Herceptin	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Hexalen	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Hivid	HIV	No coverage	5d, 4b (FL)
Humalog	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Humulin	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Hydralazine HCL	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Hydrea	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Hydroxyurea	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Hydroxychloroquin e	Systemic Lupus	Standard	13a
	Malaria	Preferred	n/a
	Rheumatoid Arthritis	Preferred	n/a
Hytrin	Hypertension	Preferred	n/a
Hyzaar	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
I			
Ibrance	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Iletin	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Imbruvica	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Imdur	Angina within 1 year	Basic	10b
	Angina within 2 years	Standard	14b
	CHF	No Coverage	5a
Imuran	Organ / Tissue Transplant	No coverage	4a
	Rheumatoid Arthritis	Preferred	n/a
	Systemic Lupus	Standard	13a
Incruse Ellipta	COPD	Standard	13d
Inderal	Hypertension	Preferred	n/a 5a
	CHF	No Coverage	13b
	Liver	Standard	
Inderide	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Infergen	Liver Disorder	Standard	13b
Innopran XL	Hypertension	Preferred	n/a
	CHF	No Coverage	5a
	Liver	Standard	13b
Inspra	CHF	No Coverage	5a
	Kidney	Standard	13c
Insulin	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Integrilin	Cardiovascular	Basic	10a
		Standard	14a
		Preferred	n/a
Intron-A	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
	Liver Disorder	Standard	13b
Invirase	HIV	No coverage	5d, 4b (FL)

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Invokana	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Ipratropium Bromide	COPD	Standard	13d
	Allergies	Preferred	n/a
Isordil	Angina within 1 year	Basic	10b
	Angina within 2 years	Standard	14b
	CHF	No Coverage	5a
Isosorbide Dinitrate/Mononitrate	Angina within 1 year	Basic	10b
	Angina within 2 years	Standard	14b
	CHF	No Coverage	5a
J			
Jakafi	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Janumet	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Januvia	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Jardiance	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
K			
Kaletra	HIV	No coverage	5d, 4b (FL)
Kemadrin	Parkinson's	Standard	13a
	Other Use	Preferred	n/a
Kepivance	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Keytruda	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
L			
Labetalol	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Lamictal	Seizures	Preferred	n/a
Lamotrigine	Seizures	Preferred	n/a
Lanoxin	Atrial Fibrillation	Preferred	n/a
	CHF	No Coverage	5a
Lantus	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Lasix	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Larodopa	Parkinson's	Standard	13a
Letrozole	Cancer medication started within 3 years	Basic	12
	Cancer medication started more than 3 years ago	Preferred	n/a
Leucovorin Calcium	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
	Other	Preferred	n/a
Leukeran	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Leukine	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Leuprolide	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Levator	CHF	No Coverage	5a
	Cirrhosis	Standard	13b
	Other	Depends on condition	Depends on condition
Levodopa	Parkinson's	Standard	13a
Levemir	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Levothyroxine	Thyroid	Preferred	n/a
Lexiva	HIV	No coverage	5d, 4b (FL)

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Lexxel	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Lipitor	Cholesterol	Preferred	n/a
Lisinopril	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Lithium	Bipolar Disorder	Preferred	n/a
Lodosyn	Parkinson's	Standard	13a
Lopressor	Hypertension	Preferred	n/a
Losartan Potassium	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Lotensin	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Lotrel	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Lozol	Hypertension	Preferred	n/a
Lupron	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Lyrica	Seizures	Preferred	n/a
	Diabetic Neuropathy	Basic	7b
M			
Marinol	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
	Other	Preferred	n/a
Maxzide	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Mellaril	Mental Health	Preferred	n/a
Memantine HCL	Alzheimer's / Dementia / Memory Loss	No Coverage	5c
Mercaptopurine	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
	Other	Preferred	n/a

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Metformin	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Methadone /Methadose	Alcohol / Drugs	Basic	9a
Methotrexate	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
	Rheumatoid Arthritis	Preferred	n/a
Methyldopa	Hypertension	Preferred	n/a
Metolazone	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Metoprolol Tartrate/Succinate	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Metoprolol HCTZ	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Mevacor	Cholesterol	Preferred	n/a
Micardis	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Micronase	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Midamor	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Milrinone	CHF	No Coverage	5a
Minipress	Hypertension	Preferred	n/a
Minitran	Angina within 1 year	Basic	14b
	Angina within 2 years	Standard	10b
	CHF	No Coverage	5a
Mitomycin	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Moban	Mental Health	Preferred	n/a

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Moduretic	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Monopril	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Mustargen	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Mutamycin	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Mycophenolate Mofetil	Organ / Tissue Transplant	No coverage	4
	Other	Depends on Condition	Depends on Condition
Myfortic	Organ / Tissue Transplant	No coverage	4
	Other	Depends on Condition	Depends on Condition
Myleran	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
N			
Nadolol	CHF	No Coverage	5a
	Cirrhosis	Standard	13b
	Other	Depends on condition	Depends on condition
Namenda	Alzheimer's / Dementia / Memory Loss	No Coverage	5c
Namzaric	Alzheimer's / Dementia / Memory Loss	No Coverage	5c
Narcan / Naloxone	Alcohol / Drugs	Basic	9a
	Other	Preferred	n/a
Naltrexone	Alcohol / Drugs	Basic	9a
Navelbine	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Neosar	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Neulasta	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Neumega	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Neupogen	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Neupro	Parkinson's	Standard	13a
Neurontin	Seizures	Preferred	n/a
	Diabetic Neuropathy	Basic	7c
Nexavar	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Nicotine / Nicoderm	Smoking Cessation within 1 year	Smoker Rates	Tobacco Nicotine
Nifedipine	Hypertension	Preferred	n/a
Nimodipine / Nimotop	Stroke/TIA within 1 year	Basic	10a
	Stroke/TIA within 2 years	Standard	14a
	Other	Preferred	n/a
Nitrek / Nitro-bid / Nitro-dur / Nitroglycerin / Nitrotab / Nitroquick / Nitrostat / Nitrol / Nitromist	Angina within 1 year	Basic	10b
	Angina within 2 years	Standard	14b
	CHF	No coverage	5a
Nolvadex	Cancer medication started within 3 years	Basic	12
	Cancer medication started more than 3 years ago	Preferred	n/a
Normodyne	CHF	No Coverage	5a
	Other	Depends on condition	n/a
Norpace	Arrhythmia	Preferred	n/a
Norvasc	Hypertension	Preferred	n/a
Norvir	HIV	No coverage	5d, 4b (FL)
Novolin	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Novolog	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
O			
Olanzapine	Mental Health	Preferred	n/a
Olysio	Liver Disorder	Standard	13b
Omontys	Kidney Disease/Failure	Standard	13c
	Diabetic Nephropathy	Basic	7b
Ondansetron	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
	Other	Preferred	n/a
Onxol	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Opdivo	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Orlam	Alcohol / Drugs	Basic	9a
Oseni	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
P			
Pacerone	Arrhythmia	Preferred	n/a
Parcopa	Parkinson's	Standard	13a
Parlodel	Parkinson's	Standard	13a
Paxil	Depressive Disorder	Preferred	n/a
Pegasys	Liver Disorder	Standard	13b
Pepcid	Stomach Disorder	Preferred	n/a
Pergolide Mesylate	Parkinson's	Standard	13a
Perjeta	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Phenobarbital	Seizure Disorder	Preferred	n/a
Phoslo	Kidney Disease/Failure	Standard	13c
	Diabetic Nephropathy	Basic	7b

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Pindolol	CHF	No Coverage	5a
	Cirrhosis	Standard	13b
	Other	Depends on condition	Depends on condition
Plaquenil	Systemic Lupus	Standard	13a
	Malaria	Preferred	n/a
	Rheumatoid Arthritis	Preferred	n/a
Plavix	Stroke/TIA/Heart Attack/Heart or Circulatory surgery within 1 year	Basic	10a, 11
	Stroke/TIA/Heart Attack/Heart or Circulatory procedure within 2 years	Standard	14a, 15
	Other	Preferred	n/a
Plenaxis	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Plendil	Hypertension	Preferred	n/a
Prandin	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7b
Prastera	Systemic Lupus	Standard	13a
Pravachol	Cholesterol	Preferred	n/a
Prazosin	Hypertension	Preferred	n/a
Pregabalin	Seizures	Preferred	n/a
	Diabetic Neuropathy	Basic	7c
Prezista	HIV	No coverage	5d, 4b (FL)
Prinivil	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Prinzide	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Procardia	Hypertension	Preferred	n/a
Prograf	Organ / Tissue Transplant	No Coverage	4
	Other	Depends on condition	Depends on condition
Proleukin	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Propranolol HCL	Hypertension	Preferred	n/a
	CHF	No Coverage	5a
	Liver	Standard	13b
Provenge	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Proventil	Asthma	Preferred	n/a
	COPD / Emphysema	Standard	13d
Prozac	Depressive Disorder	Preferred	n/a
Q			
Quetiapine	Mental Health	Preferred	n/a
Quinapril	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
R			
Radicava	ALS	No Coverage	5b
Ramipril	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Ranexa	Angina within 1 year	Basic	10b
	Angina within 2 years	Standard	14b
Ranitidine	Stomach Disorder	Preferred	n/a
Rapamune	Organ / Tissue Transplant	No Coverage	4
Razadyne	Alzheimer's / Dementia / Memory Loss	No Coverage	5c
Rebetol / Rebetron	Liver Disorder	Standard	13b
Rebif	Multiple Sclerosis	Preferred	n/a
Reglan	Stomach Disorder	Preferred	n/a
Requip	Parkinson's	Standard	13a
	Other Use	Preferred	n/a
Reminyl	Alzheimer's / Dementia / Memory Loss	No Coverage	5c
Renagel	Kidney Disease/Failure	Standard	13c
	Diabetic Nephropathy	Basic	7b
Renvela	Kidney Disease/Failure	Standard	13c
	Diabetic Nephropathy	Basic	7b
Rescriptor / Retrovir	HIV	No Coverage	5d, 4b (FL)
Revex / Revia	Alcohol / Drugs	Basic	9a

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Revlimid	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Reyataz	HIV	No Coverage	5d, 4b (FL)
Ribasphere	Liver Disorder	Standard	13b
Ribavirin	Liver Disorder	Standard	13b
Rilutek	ALS	No Coverage	5b
Risperdal	Mental Health	Preferred	n/a
Risperidone	Mental Health	Preferred	n/a
Rituxan	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
	Rheumatoid Arthritis	Preferred	n/a
Rivastigmine Tartrate	Alzheimer's / Dementia / Memory Loss	No Coverage	5c
Rocaltrol	Kidney Disease/Failure	Standard	13c
	Diabetic Nephropathy	Basic	7b
Roferon	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
	Liver Disorder	Standard	13b
Ropinirole	Parkinson's	Standard	13a
	Other Use	Preferred	n/a
Rythmol	Arrhythmia	Preferred	n/a
S			
Sancuso	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Sandimmune	Organ / Tissue Transplant	No coverage	4
	Other	Depends on condition	Depends on condition
Sectral	CHF	No coverage	5a
	Other	Depends on condition	Depends on condition
Seebri Neohaler	COPD	Standard	13d
Selzentry	HIV	No Coverage	5d, 4b (FL)
Sensipar	Kidney Disease/Failure	Standard	13c
	Diabetic Nephropathy	Basic	7b
Serevent	Asthma	Preferred	n/a
	COPD / Emphysema	Standard	13d

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Seroquel	Mental Health	Preferred	n/a
Simvastatin	Cholesterol	Preferred	n/a
Simulect	Organ / Tissue Transplant	No Coverage	4
Sinemet	Parkinson's	Standard	13a
Sodium Edecrin	CHF	No coverage	5a
	Other	Depends on condition	Depends on condition
Soltalol Hydrochloride	CHF	No coverage	5a
	Other	Depends on condition	Depends on condition
Soltamox	Cancer medication started within 3 years	Basic	12
	Cancer medication started more than 3 years ago	Preferred	n/a
Solvaldi	Liver Disorder	Standard	13b
Spiriva	COPD	Standard	13d
Spironolactone	CHF	No Coverage	5a
	Liver	Standard	13b
	Kidney	Standard	13c
	Other	Depends on condition	Depends on condition
Stalevo	Parkinson's	Standard	13a
Starlix	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Stiolto Respimat	COPD	Standard	13d
Striverdi Respimat	COPD	Standard	13d
Suboxone / Subutex	Alcohol / Drugs	Basic	9a
Sustiva	HIV	No Coverage	5d, 4b (FL)
Symbicort	Asthma	Preferred	n/a
	COPD / Emphysema	Standard	13d
Symmetrel	Parkinson's	Standard	13a
	Other Uses	Preferred	n/a
T			
Tabloid	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Tacrolimus	Organ / Tissue Transplant	No Coverage	4
	Other	Depends on condition	Depends on condition

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Tagamet	Stomach Disorder	Preferred	n/a
Tambocor	Arrhythmia	Preferred	n/a
Tamoxifen	Cancer medication started within 3 years	Basic	12
	Cancer medication started more than 3 years ago	Preferred	n/a
Tarceva	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Targretin	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Tarka	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Tasigna	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Tasmar	Parkinson's	Standard	13a
Tegretol	Seizures	Preferred	n/a
Temodar	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Tenex	Hypertension	Preferred	n/a
Tenoretic	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Tenormin	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Teveten	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Thalomid	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Theodur	Asthma	Preferred	n/a
	COPD / Emphysema	Standard	13d
Theophylline	Asthma	Preferred	n/a
	COPD / Emphysema	Standard	13d
Thymoglobulin	Organ / Tissue Transplant	No Coverage	4

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Tiazac	Hypertension	Preferred	n/a
Timolide	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Timolol Maleate	CHF	No Coverage	5a
	Cirrhosis	Standard	13b
	Other	Depends on condition	Depends on condition
Tolinase	Diabetes	Preferred	n/a
	Diabetic Nephropathy/Neuropathy/Retinopathy	Basic	7
Torsemide	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Toprol XL	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Trandolapril	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Treanda	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Trelegy Ellipta	COPD	Standard	13d
Trelstar	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Tretinoin	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Trexall	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
	Rheumatoid Arthritis	Preferred	n/a
Triamterene	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Triamterene/HCTZ	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Tribenzor	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Truvada	HIV	No Coverage	5d, 4b (FL)
	Other	Preferred	n/a
Tudorza Pressair	COPD	Standard	13d
Twynsta	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Tykerb	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Tyzeka	Liver Disorder	Standard	13b
U			
Uniretic	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Univasc	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Utibron Neohaler	COPD	Standard	13d
Uvadex	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
V			
Valstar	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Valturna	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Vascor	Angina within 1 year	Basic	10b
	Angina within 2 years	Standard	14b
Vaseretic	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Vasotec	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Velcade	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Ventolin	Asthma	Preferred	n/a
	COPD / Emphysema	Standard	13d
Verapamil	Hypertension	Preferred	n/a
Viracept / Viramune	HIV	No Coverage	5d, 4b (FL)
Viread	HIV	No Coverage	5d, 4b (FL)
	Liver Disorder	Standard	13b
Vivitrol	Alcohol / Drugs	Basic	9a
W			
Warfarin	Heart or Circulatory Procedure within 1 year	Basic	11
	Heart or Circulatory Procedure within 2 years	Standard	15
	TIA/Stroke within 1 year	Basic	10a
	TIA/Stroke within 2 years	Standard	14a
	Pulmonary Embolism Thrombosis	Preferred	n/a
X			
Xarelto	Atrial Fibrillation Post orthopedic Surgery Pulmonary Embolism Thrombosis	Preferred	n/a
	Other	Depends on condition	Depends on condition
Xeloda	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Xopenex	Asthma	Preferred	n/a
	COPD / Emphysema	Standard	13d
Xtandi	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6

Medication	If client is taking medication for	Impact on level of coverage	Application Question that should be answered Yes
Z			
Zanosar	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
Zantac	Stomach Disorder	Preferred	n/a
Zebeta	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Zelapar	Parkinson's	Standard	13a
Zemplar	Kidney Disease/Failure	Standard	13c
	Diabetic Nephropathy	Basic	7b
Zestoretic	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Zestril	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Ziac	CHF	No Coverage	5a
	Other	Depends on condition	Depends on condition
Ziagen	HIV	No Coverage	5d, 4b (FL)
Zocor	Cholesterol	Preferred	n/a
Zofran	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6
	Other	Preferred	n/a
Zoloft	Depressive Disorder	Preferred	n/a
Zortress	Organ / Tissue Transplant	No Coverage	4
Zyprexa	Mental Health	Preferred	n/a
Zytiga	Cancer treatment within 3 years	Basic	12
	Current cancer treatment or more than one occurrence of cancer	No Coverage	6