

Field Guide and Drug List

Medicare Supplement Insurance



**Aetna Health and Life
Insurance Company (AHLIC)**

**American Continental
Insurance Company (ACI)**

**Continental Life Insurance Company
of Brentwood, Tennessee (CLI)**

Aetna Companies

**Genworth Life and Annuity
Insurance Company (GLAIC)**

**Genworth Life
Insurance Company (GLIC)**

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Field Guide

Always take enough time with every applicant to assure that they fully understand all application questions and terminology.

Applications for coverage will be rejected for the following:

- Anyone other than the applicant supplies the answers to the questions and signs the application.
- The applicant did not know they applied for insurance.
- The applicant is unwilling to complete a telephone interview. (Telephone interviews will be conducted with all applicants except Open Enrollment “OE” or Guaranteed Issue “GI”. Please advise the applicant to expect a call.)
- During the telephone interview, it is discovered that the agent who signed the application did not speak with the applicant.
- If the application was submitted with a check from a third-party payor that has no family (spouse/partner, child, etc.) or business relationship (business owner, employee or retiree of the business).
- No premium or electronic funds transfer information is submitted with the application.
- Section 4, 5 and 6 questions are answered on an Open Enrollment or Guaranteed Issue application.

Choosing An Effective Date

The effective date must be on or after the date of the application. If an existing Medicare Supplement policy is being replaced, the date must coordinate with the expiration date of the existing policy.

Open Enrollment

Normally, there is a one-time, six-month period when an individual can purchase any Medicare Supplement Plan offered in the resident state. The Open Enrollment period begins on the first of the month in which he/she is 65 and becomes enrolled for Medicare Part B. In situations where an individual may be enrolled for Medicare at an earlier age, he/she will have an Open Enrollment Period at age 65. An applicant applying for a policy during an Open Enrollment period is eligible for any available plan offered by the Company, without providing evidence of insurability. Open Enrollment regulations for those under age 65 and eligible for Medicare, Part B may vary by state. If the applicant qualifies for Open Enrollment, do not complete the questions in Sections 4, 5 and 6 of the application.

Guaranteed Issue

There are certain situations that may qualify an individual for Guaranteed Issue of Medicare Supplement Plans, A, B, F, or High Deductible F without providing evidence of insurability. Plans available may vary by state. If the applicant qualifies for Guaranteed Issue, do not complete questions in Sections 4, 5 and 6 of the application.

Those situations are described in the “Choosing a Medigap Policy” book prepared by the Centers for Medicare and Medicaid Services. There are time limitations in which application must be made. In addition to Federal Guidelines concerning Guaranteed Issue situations, some states have specific guidelines around Guarantee Issue periods.

To qualify for Guaranteed Issue, documentation of the reason for eligibility is required. This should be a copy of the official notification of loss of coverage or evidence of a move out of a service area.

Guaranteed Issue regulations may vary by state. Please call the Underwriting Department with any questions concerning Guaranteed Issue situations.

All Open Enrollment and Guaranteed Issue policies are issued at the Preferred (Non-Smoker) Rate.

Underwriting

Applications are underwritten up until the time the policy is issued. If a declinable health condition emerges between the time the application was taken and the time of policy issuance, the application will be declined.

Section 4 Questions

A “yes” answer to any question will automatically disqualify the applicant, and the application should not be submitted.

The most common reason applicants are declined is health questions in Section 4 are sometimes answered incorrectly because applicants may misunderstand the medical terminology. Some commonly misunderstood diagnoses and the corresponding layman’s terms are:

Medical Terminology	Possible Layman’s Terminology
Congestive Heart Failure	Fluid retention requiring a strong diuretic
Renal Insufficiency	Inadequate kidney function
Transient Ischemic Attack (TIA)	Mini stroke
Peripheral Vascular or Arterial Disease	Poor circulation in legs or arms
Peripheral Neuropathy	Numbness, tingling, and burning in feet or legs
Nebulizer	Breathing machine
Inhalers	Handheld device containing medication to assist with breathing (is considered a form of medication for a lung or respiratory disorder)
Oxygen Therapy	Individuals with an ongoing prescription for oxygen

Section 5 Questions

Information furnished in this section will be considered for issue. Include complete details concerning any brain, mental or nervous disorder. Furnish reasons for hospital confinements, outpatient treatment and emergency room visits.

Furnish a complete list of all medications and the diagnoses for which they were prescribed.

Section 6

Furnish information concerning all physicians seen including the primary care physician and any specialists seen within the past 24 months.

Common Reasons for Decline

- Pending surgery of any type.
- Symptoms that require further diagnostic tests or evaluation.
- Psychiatric disorders that require ongoing psychiatric care or medications on the Drug Information List.
- Hospitalization or emergency room visit for a condition that may have resulted in a diagnosis listed in the Section 4 questions.
- Specialists being seen on a frequent basis may be an indication of a diagnosis listed in the Section 4 questions. (Most common specialists resulting in a decline are Cardiologist, Hematologist, Hepatologist, Nephrologist, Neurologist, Oncologist, Pulmonologist, Psychiatrist.)
- Medications prescribed for a diagnosis listed in the Section 4 questions. (See Drug Information List for commonly prescribed medications given for declinable conditions.)

For questions, the Underwriting Department can be reached at 800 264.4000.

Drug List Information

This Drug Information List is provided to assist agents in completing Medicare Supplement insurance applications. It is a simple and concise list of the most commonly prescribed medications for declinable conditions. Applicants may be unaware that they have a condition listed on the application, but were prescribed a medication that indicates the condition exists and, therefore, are not eligible for coverage with the Company. Medications include oral drugs, inhalers, injections, and infusions.

This list includes the most commonly prescribed medications that are given for conditions listed in Section 4 of the application; however, new drugs for these conditions are regularly introduced and may not be included but may be unacceptable. Any questions concerning questionable medications should be directed to the Underwriting Department.

Because of the nature of some medications, individuals taking them will be declined, regardless of the severity of the condition.

* Some medications can be given for multiple conditions; these medications are unacceptable when they are prescribed for any of the conditions listed next to the drug. When an applicant is prescribed a medication that has multiple uses, the condition for which it is prescribed must be furnished. If a medication is listed alone, it is unacceptable for any condition.

The following Drug Information List has been arranged alphabetically by medication. This should be helpful in finding the medication prescribed.

lower case: generic name

Upper Case: brand name

abatacept
Abilify
acamprosate
Actigall
Actimmune
adalimumab
Adriamycin
Adrucil
Agrylin
 ***Akineton** for:
 Parkinson's Disease
alefacept
alemtuzumab
Alferon
Alkeran
 ***amantadine** for:
 Parkinson's Disease
ambenonium
Amevive
amiodarone
anagrelide
anakinra
Anandron
anastrozole
Antabuse
Aranesp
Arava
Aredia
Aricept
Arimidex
aripiprazole
 ***Artane** for:
 Parkinson's Disease
 ***atenolol + blood thinner** for:
 atrial fibrillation, arrhythmia,
 irregular heartbeat
auranofin
Aurolate
Avinza
Avonex
azathioprine
AZT (azidothymidine)
Azilect
 ***baclofen** for:
 multiple sclerosis
benztropine
Betapace
Betaseron
bethanechol
Bexxar
bicalutamide
Blenoxane
bleomycin
bromocriptine
bumetanide
Bumex
busulfan
Busulfex
 ***Calan + blood thinner** for:
 atrial fibrillation, arrhythmia,
 irregular heartbeat
calcium acetate
Campath
Campral
capectabine
 ***carbidopa** for:
 Parkinson's Disease
 ***Cardioquin + blood thinner** for:
 atrial fibrillation, arrhythmia,
 irregular heartbeat
 ***carvedilol** for: cardiomyopathy,
 heart disorder
Casodex
CeeNu
Cellcept
Cerespan
Cerubidine
chlorambucil
chlorpromazine
cilostazol
cisplatin
 ***clopidogrel** for: peripheral
 vascular disease
clozapine
Clozaril
Cogentin
Cognex
Comtan
Cordarone
 ***Coreg** for: cardiomyopathy,
 heart disorder
Cosmegen
 ***Coumadin** for: atrial fibrillation,
 arrhythmia, irregular heartbeat
 ***Covera + blood thinner** for:
 atrial fibrillation, arrhythmia,
 irregular heartbeat
cyclophosphamide
cyclosporine
cytarabine
Cytosar
Cytosan
dactinomycin
Dantrium
dantrolene
darbepoetin alfa
daunorubicin
Demadex
Demerol
didanosine
dideoxyinosine

Didronel
 ***Digitek** for: atrial fibrillation, arrhythmia, irregular **heartbeat**
 ***digoxin** for: atrial fibrillation, arrhythmia, irregular heartbeat
Dilaudid
Disipal
disulfam
docetaxel
dofetilide
Dolophine
donepezil
 ***Dopar** for: Parkinson's Disease
doxorubicin
dronedarone
Droxia
Duragesic
Duvoid
edrophonium
 ***Efudex** for: cancer
Eldepryl
Eligard
Eloxatin
Emcyt
Enbrel
Endocet
Enlon
entacapone
epoetin alfa
Epogen
ergoloid mesylates
erythropoietin
Eskalith
etanercept
etidronate
etoposide
Eulexin
Exelon
Exvoxac
Faslodex
Femara
fentanyl
filgrastim
flecainide
floxuridine
fluorouracil
fluphenazine
flutamide
Forteo
foscarnet sodium
FU DR
fulvestrant
 ***furosemide (40 mg)** for: congestive heart failure, heart disorder
galantamine
gamma Interferon
gefitinib
gemtuzumab
Gengraf
Geodon
Gleevec
gold sodium thiomalate
goserelin
Haldol
haloperidol
Humira
Hydergine
Hydrea
 ***Hydromorphone** for: chronic pain
hydroxyurea
imatinib
Imuran
 ***Inderal + blood thinner** for: atrial fibrillation, arrhythmia, irregular heartbeat
infiximab
 ***InnoPran + blood thinner** for: atrial fibrillation, arrhythmia, irregular heartbeat
interferon alpha 2a
interferon alpha 2b
interferon beta
Intron A
Invega
Iressa
 ***isoptin + blood thinner** for: atrial fibrillation, arrhythmia, irregular heartbeat
Kadian
Kemadrin
Kineret
 ***Lanoxicaps** for: atrial fibrillation, arrhythmia, irregular heartbeat
 ***Lanoxin** for: atrial fibrillation, arrhythmia, irregular heartbeat
 ***Laradopa** for: Parkinson's Disease
 ***Lasix (40 mg)** for: congestive heart failure, heart disorder
leflunomide
lenalidomide
letrozole
Leukeran
leuprolide
 ***levodopa** for: Parkinson's Disease
 ***Lioresal** for: multiple sclerosis
Lithane
lithium

Lithobid
 ***Lodosyn** for:
 Parkinson's Disease
Iomustine
 ***Lopressor + blood thinner** for:
 atrial fibrillation, arrhythmia,
 irregular heartbeat
loxapine
Loxitane
Lupron
Lysodren
Matulane
mechlorethamine
Megace
megestrol
Mellaril
melphalan
memantine
Mepergan
mepерidine
mercaptopurine (6MP)
mesoridazine
Mestinon
methadone
Methadose
methotrexate
 ***metoprolol + blood thinner**
 for: atrial fibrillation, arrhythmia,
 irregular heartbeat
Mexate
 ***Mirapex** for:
 Parkinson's Disease
Mithracin
mitomycin
mitotane
Moban
molindone
morphine
MS Contin
Multaq
Mustargen
Mutamycin
mycophenolate mofetil
Myleran
Mylotarg
Myochrysine
Myotonachol
Mytelase
Namenda
Nardil
Navane
Nebupent
Neoral
neostigmine
Neulasta

Neupogen
Nilandron
nilutamide
olanzapine
Oncovin
Opana
Orencia
oxaliplatin
oxycodone
Oxycontin
Pacerone
paclitaxel
paliperidone
pamidronate
papaverine
Parlodol
Pavabid
pegfilgrastim
Peg-Intron
Pentam
pentamidine
pentoxifylline
Pentoxil
Percocet
perphenazine
phenelzine
Phoslo
Platinol
 ***Plavix** for: peripheral
 vascular disease
Pletal
plicamycin
 ***pramipexole** for:
 Parkinson's Disease
Pradaxa
Prednisone
procarbazine
Procrit
procyclidine
Prograf
Prolixin
propafenone
 ***propranolol + blood thinner**
 for: atrial fibrillation, arrhythmia,
 irregular heartbeat
Prostigmin
Purinethol (6MP)
pyridostigmine
quetiapine
 ***Quinidex + blood thinner** for:
 atrial fibrillation, arrhythmia,
 irregular heartbeat
 ***quinidine + blood thinner** for:
 atrial fibrillation, arrhythmia,
 irregular heartbeat

***Quinora + blood thinner** for:
atrial fibrillation, arrhythmia,
irregular heartbeat

rasagiline

Razadyne

Rebetol

Rebif

Remicade

Reminyl

***Requip** for:
Parkinson's Disease

Retrovir

Revlimid

Rhythmol

ribarvirin

Ridaura

Rilutek

riluzole

Risperdal

risperidone

Rituxan

rivastigmine

Roferon-A

***ropinirole** for:
Parkinsons Disease

Roxanol

Roxicet

Roxicodone

Sandimmune

selegiline

Serentil

Seroquel

***Sinemet** for:
Parkinson's Disease

sotalol

Stelazine

***Symmetrel** for:
Parkinson's Disease

Tabloid

tacrine

tacrolimus

Tambocor

Taxol

Taxotere

***Tenormin + blood thinner** for:
atrial fibrillation, arrhythmia,
irregular heartbeat

Tensilon

teriparatide

Teslac

testolactone

tetrabenazine

thioguanine

Thioplex

thioridazine

thiotepa

thiothixene

Thorazine

Ticlid

ticlopidine

Tikosyn

***Toprol + blood thinner** for:
atrial fibrillation, arrhythmia,
irregular heartbeat

torsemide

tositumomab

Trelstar LA

Trental

trifluoperazine

***trihexyphenidyl** for:
Parkinson's Disease

Trilafon

triptorelin pamoate

Tylox

Urecholine

Urso

ursodiol

Velban

VePesid

***verapamil + blood thinner**
for: atrial fibrillation, arrhythmia,
irregular heartbeat

***Verelan + blood thinner** for:
atrial fibrillation, arrhythmia,
irregular heartbeat

Viadur

Videx

vinblastine

vincristine

***warfarin** for: atrial fibrillation,
arrhythmia, irregular heartbeat

Wellferon

Xeloda

Xenazine

Zelapar

zidovudine, AZT

ziprasidone

Zoladex

zoledronic acid

Zometa

Zyprexa

