

Health Class Matrix

Criteria	Preferred Plus	Preferred	Standard Plus	Standard
Blood Pressure	No current or past history of blood pressure treatment. Blood Pressure not greater than 140/85 (varies by company).	Well Controlled for the last 2 years and blood pressure not more than 150/90 (varies by company).	Well Controlled for the last 2 years and blood pressure not more than 150/90 – age 60 and younger, 155/95 – age 61 and over (varies by company).	Well Controlled for the last 2 years and blood pressure not more than 150/90 – age 60 and younger, 155/95 – age 61 and over (varies by company).
Cholesterol	Under 220.	Under 240. Treated cholesterol allowed if controlled for the last two years.	Under 280.	Under 280.
Cholesterol / HDL Ratio	Less than 5.0 (varies by company).	Less than 6.5 (varies by company).	Less than 7.0 (varies by company).	Less than 8.0 (varies by company).
Height/Weight	Please take height/weight into consideration when determining your health class. All company guidelines differ.			
History of cancer	Only few companies provide in case of certain type of skin cancer.	Available only with certain types of skin cancer.	It depends on your specific cancer history.	It depends on your specific cancer history.
Family Medical History	No death or diagnosis among parents or siblings from cardiovascular disease, stroke, or cancer before age 60.	No death among parents from cardiovascular disease, stroke, or cancer before age 60.	No death of more than one parent before age 60.	No death of more than one parent before age 60.
Use of any Tobacco Products*** Note Preferred and Standard Tobacco Classes are available for current tobacco users***	Must not have used any tobacco or nicotine based products in the last 3-5 years (varies by company).	Must not have used any tobacco or nicotine based products in the last 2-3 years (varies by company).	Must not have used any tobacco or nicotine based products in the last 1-3 years (varies by company).	No use in the last 12 months.

***** Please note that certain companies offer Non-Tobacco rates for people who use alternate tobacco products...cigars, smokeless tobacco or pipes.*****

***This criteria is a compilation of multiple company guidelines, criteria varies from company to company. Height and Weight perimeters and guidelines vary by company; please take this into consideration when determining your health class. Overall underwriting determines the final rate a person qualifies for.