

DECLINABLE DRUG LIST

Individual Whole Life Insurance

X indicates that the drug will result in a decline. Make sure to list ALL medications on the application. Prescription medications may be used for multiple reasons. ALWAYS determine how the medication is used. Insurability is based on the conditions listed on the actual application. There may be additional medications and conditions not listed that could result in a decline. If the applicant is currently taking, or has recently taken, a medication in this list for a use that is NOT listed on this application, we will REQUIRE a SIGNED and DATED letter from the prescribing physician. This letter MUST state the condition for which the medication is being taken AND must state that the applicant does not have the declinable condition on this list. Failure to include this letter WITH the application may lead to the declination of the application.

Please note that the Underwriter will make the final determination in all cases.

DRUG NAME	USE	FULL BENEFIT	MODIFIED
Abacavir	AIDS	X	X
Acamprosate Calcium	Alcoholism	X	
Acetate Megace *	Cancer	X	X
Actigall	Cirrhosis, Liver Disease	X	X
Adriamycin *	Cancer	X	X
Agenerase	AIDS	X	X
Akineton	Parkinson's disease	X	
Alfa Epopen	Renal Failure, Dialysis	X	X
Alkeran *	Cancer	X	X
Altretamine *	Cancer	X	X
Amantadine	Parkinson's disease	X	
Amprenavir	AIDS	X	X
Anastrozole *	Cancer	X	X
Antabuse	Alcoholism	X	
Apokyn	Parkinson's disease	X	
Apomorphine HCl	Parkinson's disease	X	
Aranesp	Chronic Renal Failure	X	X
Arformoterol Tartrate	COPD	X	
Aricept	Alzheimer's Disease	X	X
Arimidex *	Cancer	X	X
Aromasin *	Cancer	X	X
Arsenic Trioxide *	Leukemia	X	X
Artane	Parkinson's disease	X	
Atrovent	COPD (Nasal Spray OK for Allergies)	X	

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DRUG NAME	USE	FULL BENEFIT	MODIFIED
Avastin *	Cancer	X	X
Avonex	Multiple Sclerosis	X	
Axona	Alzheimer's Disease	X	X
Azathioprine	Immunosuppressant	X	X
Azilect	Parkinson's disease	X	
AZT	AIDS	X	X
Baclofen	Multiple Sclerosis (OK for Restless Leg Syndrome)	X	
Bendopa	Parkinson's disease	X	
Benzotropine Mesylate	Parkinson's disease	X	
Betaseron	Multiple Sclerosis	X	
Bevacizumab *	Cancer	X	X
Bicalutamide Oral *	Cancer	X	X
Biperiden Hydrochloride	Parkinson's disease	X	
Blenoxane *	Cancer	X	X
Bleomycin *	Cancer	X	X
Bromide Spiriva	COPD	X	
Bromocriptine	Parkinson's disease (OK for Restless Leg Syndrome)	X	
Brovana	COPD	X	
Buprenorphine	Opiate Addiction	X	
Busulfan *	Cancer	X	X
Campral	Alcoholism	X	
Capecitabine *	Cancer	X	X
Carbex	Parkinson's disease	X	
Carbidopa	Parkinson's disease	X	
Casodex *	Cancer	X	X
Cellcept	Immunosuppressant	X	X
Cerefolin	Alzheimer's Disease, Dementia	X	X
Chlorambucil *	Cancer	X	X
Chlorotianisene *	Cancer	X	X
Cilostazol	Angioplasty, Stent	X	X
Cisplatin *	Cancer	X	X
Cogentin	Parkinson's disease	X	
Cognex	Alzheimer's Disease	X	X
Combivent	COPD	X	
Comtan	Parkinson's disease	X	
Copaxone	Multiple Sclerosis	X	
Crixivan	AIDS	X	X
Cyclophosphamide *	Cancer	X	X
Cyclosporine	Immunosuppressant	X	X

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DRUG NAME	USE	FULL BENEFIT	MODIFIED
Cycrimine	Parkinson's disease	X	
Cycrimine Hydrochloride	Parkinson's disease	X	
Cytoxan *	Cancer	X	X
D4T	AIDS	X	X
Dantrium	Multiple Sclerosis	X	
Dantrolene	Multiple Sclerosis	X	
Darbepoetin Alfa	Chronic Renal Failure	X	X
Deapril	Dementia	X	X
Delavirdine	AIDS	X	X
Depade	Alcoholism, Opioid Dependence	X	
Didanosine	AIDS	X	X
Disulfiram	Alcoholism	X	
Donepezil	Alzheimer's Disease	X	X
Dopar	Parkinson's disease	X	
Doxorubicin *	Cancer	X	X
Duoneb	COPD	X	
Efavirenz	AIDS	X	X
Effient	Angioplasty	X	X
Eldepryl	Parkinson's disease	X	
Eligard *	Cancer	X	X
Emcyt *	Cancer	X	X
Enfolast	Alzheimer's Disease, Dementia	X	X
Entacapone	Parkinson's disease	X	
Epivir	AIDS	X	X
Epoetin	Renal Failure, Dialysis	X	X
Epogen	Renal Failure, Dialysis	X	X
Ergamisol	Parkinson's disease	X	
Ergoloid Mesylates	Dementia, Memory Loss	X	X
Erlotinib *	Cancer	X	X
Estinyl *	Cancer (other use is ok)	X	X
Estramustine *	Cancer	X	X
Etravirine	HIV	X	X
Eulexin *	Cancer	X	X
Exelon	Alzheimer's Disease	X	X
Exemestane *	Cancer	X	X
Fareston *	Cancer	X	X
Faslodex *	Cancer	X	X
Femara *	Cancer	X	X
Filgratim *	Cancer	X	X
Flutamide *	Cancer	X	X
Fortovase	AIDS	X	X
Foscarnet	AIDS	X	X

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DRUG NAME	USE	FULL BENEFIT	MODIFIED
Foscavir	AIDS	X	X
Fulvestrant *	Cancer	X	X
Galantamine	Alzheimer's Disease	X	X
Gallium Nitrate *	Cancer	X	X
Ganite *	Cancer	X	X
Gemtuzumab Ozogamicin *	Leukemia	X	X
Gengraf	Immunosuppressant	X	X
Gerimal	Dementia	X	X
Glatiramer	Multiple Sclerosis	X	
Gleevec *	Cancer	X	X
Goserelin *	Cancer	X	X
Herceptin *	Cancer	X	X
Hexalen *	Cancer	X	X
Histrelin *	Cancer	X	X
Hivid	AIDS	X	X
Hydergine	Dementia, Memory Loss	X	X
Hydrea *	Cancer	X	X
Hydrochloride Pagitane	Parkinson's disease	X	
Hydroxyurea *	Cancer	X	X
Hyoscyamine	Parkinson's disease (OK for IBS, colon spasms)	X	
Imatinib Mesylate *	Cancer	X	X
Imdur	Angina	X	X
Imuran	Immunosuppressant	X	X
Indinavir	AIDS	X	X
Insulin (Over 50 units per day - All brands and formulations)	Diabetes	X	
Intelence	HIV	X	X
Interferon Beta - 1a	Multiple Sclerosis	X	
Intron *	Cancer	X	X
Invirase	AIDS	X	X
Ipratropium Bromide	COPD (Nasal Spray OK for Allergies)	X	
Isordil	Angina	X	X
Isosorbide	Angina	X	X
Kaletra	AIDS	X	X
Kemadrin	Parkinson's disease	X	
Lamivudine	AIDS	X	X
Larodopa	Parkinson's disease	X	
L-Dopa	Parkinson's disease	X	
Letrozole *	Cancer	X	X
Leucovorin *	Cancer	X	X
Leukeran *	Cancer	X	X
Leuprolide *	Cancer	X	X

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DRUG NAME	USE	FULL BENEFIT	MODIFIED
Levamisole *	Cancer	X	X
Levodopa	Parkinson's disease	X	
Levsin	Parkinson's disease (OK for IBS, colon spasms)	X	
Levsinex	Parkinson's disease (OK for IBS, colon spasms)	X	
Lioresal	Multiple Sclerosis (OK for Restless Leg Syndrome)	X	
Lodosyn	Parkinson's disease	X	
Lopinavir	AIDS	X	X
Lupron *	Cancer	X	X
Megace *	Cancer	X	X
Megestrol *	Cancer	X	X
Megestrol Acetate *	Cancer	X	X
Melphalan *	Cancer	X	X
Memantine Hydrochloride	Alzheimer's Disease	X	X
Metanx	Diabetes with Peripheral Neuropathy	X	
Methadone	Narcotic Dependence	X	
Methadose	Narcotic Dependence	X	
Mirapex	Parkinson's disease (OK for Restless Leg Syndrome)	X	
Mitomycin *	Cancer	X	X
Mitoxantrone **	Leukemia, Multiple Sclerosis	X	X
Mutamycin *	Cancer	X	X
Myleran *	Cancer	X	X
Mylotarg *	Leukemia	X	X
Naloxone	Opiate Addiction	X	
Naltrexone HCl	Alcoholism, Narcotic Dependence	X	
Namenda	Alzheimer's Disease	X	X
Narcan	Opiate Addiction	X	
Natalizumab	Multiple Sclerosis	X	
Nelfinavir	AIDS	X	X
Neoral	Immunosuppressant	X	X
Neosar *	Cancer	X	X
Neupogen *	Cancer	X	X
Neupro	Parkinson's disease	X	
Nevirapine	AIDS	X	X
Nilandron *	Cancer	X	X
Niloric	Dementia	X	X
Nilutamide *	Cancer	X	X
Nitro Patch	Angina	X	X
Nitro-bid	Angina	X	X
Nitroglycerin	Angina	X	X
Nitrotab	Angina	X	X
Norvir	AIDS	X	X

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DRUG NAME	USE	FULL BENEFIT	MODIFIED
Novantrone **	Leukemia, Multiple Sclerosis	X	X
Oxygen	Any condition	X	X
Pagitane	Parkinson's disease	X	
Pancrecarb	Disease of the Pancreas	X	X
Pancrelipase	Disease of the Pancreas	X	X
Parcopa	Parkinson's disease	X	
Parlodel	Parkinson's disease (OK for Restless Leg Syndrome)	X	
Parsidol	Parkinson's disease	X	
Parsitan	Parkinson's disease	X	
Pentam 300	AIDS	X	X
Pentamidine	AIDS	X	X
Pentoxifylline	Angioplasty, Stent	X	X
Pergolide	Parkinson's disease (OK for Restless Leg Syndrome)	X	
Permax	Parkinson's disease (OK for Restless Leg Syndrome)	X	
Platinol *	Cancer	X	X
Pletal	Angioplasty, Stent	X	X
Pramipexole Dihydrochloride	Parkinson's disease (OK for Restless Leg Syndrome)	X	
Prasugrel	Angioplasty	X	X
Procrit	Renal Failure, Dialysis	X	X
Procyclidine Hydrochloride	Parkinson's disease	X	
Ranexa	Angina	X	X
Ranolazine	Angina	X	X
Rapamune	Immunosuppressant	X	X
Rasagiline	Parkinson's disease	X	
Razadyne	Alzheimer's Disease	X	X
Razadyne Reminyl	Alzheimer's Disease	X	X
Rebif	Multiple Sclerosis	X	
Reminyl	Alzheimer's Disease	X	X
Renagel	Renal Failure, Dialysis	X	X
Renvela	Renal Failure, Dialysis	X	X
Requip	Parkinson's disease (OK for Restless Leg Syndrome)	X	
Rescriptor	AIDS	X	X
Retrovir	AIDS	X	X
Revia	Alcoholism, Opioid Dependence	X	
Rilutek	ALS	X	X
Riluzole	ALS	X	X
Ritonavir	AIDS	X	X
Rituxan *	Non-Hodgkin's Lymphoma	X	X

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DRUG NAME	USE	FULL BENEFIT	MODIFIED
Rituximab *	Non-Hodgkin's Lymphoma	X	X
Rivastigmine	Alzheimer's Disease	X	X
Roferon	HIV	X	X
Ropinirole Hydrochloride	Parkinson's disease (OK for Restless Leg Syndrome)	X	
Rotigotine	Parkinson's disease	X	
Sandimmune	Immunosuppressant	X	X
Saquinavir	AIDS	X	X
Selegiline	Parkinson's disease	X	
Sevelamer	Renal Failure, Dialysis	X	X
Sinemet	Parkinson's disease	X	
Sirolimus	Immunosuppressant	X	X
Sorbitrate	Angina	X	X
Spiriva	COPD	X	
Stalevo	Parkinson's disease	X	
Stavudine	AIDS	X	X
Steroids	COPD	X	
Stocrin	AIDS	X	X
Suboxone	Narcotic Dependence	X	
Subutex	Opiate Addiction	X	
Sustiva	AIDS	X	X
Symadine	Parkinson's disease (OK for antifective)	X	
Symax	Parkinson's disease (Ok for IBS, colon spasms)	X	
Symmetrel	Parkinson's disease (OK for antifective)	X	
TACE *	Cancer	X	X
Tacrine	Alzheimer's Disease	X	X
Tarceva *	Cancer	X	X
Tasmar	Parkinson's disease	X	
Tenofovir	AIDS	X	X
Tetrabenazine	Huntington's Disease	X	X
Thalidomid T ***	AIDS, Cancer	X	X
Thalidomide ***	AIDS, Cancer	X	X
Tiotropium	COPD	X	
Tiotropium Bromide	COPD	X	
Tolcapone	Parkinson's disease	X	
Toremifene *	Cancer	X	X
Trastuzumab *	Cancer	X	X
Trelstar *	Cancer	X	X
Tremin	Parkinson's disease	X	
Trental	Angioplasty, Stent	X	X
Trihexyphenidyl	Parkinson's disease	X	
Triptorelin *	Cancer	X	X

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DRUG NAME	USE	FULL BENEFIT	MODIFIED
Trisenox *	Leukemia	X	X
Triveen-Cf	Alzheimer's Disease, Dementia	X	X
Tumor	AIDS	X	X
Tumor Necrosis Factor	AIDS	X	X
Tysabri	Multiple Sclerosis	X	
Urso	Cirrhosis, Liver Disease	X	X
Ursodiol	Cirrhosis, Liver Disease	X	X
Vantas *	Cancer	X	X
Videx	AIDS	X	X
Viracept	AIDS	X	X
Viramune	AIDS	X	X
Viread	AIDS	X	X
Wellferon	HIV	X	X
Xeloda *	Cancer	X	X
Xenazine	Huntington's Disease	X	X
Zalcitabine	AIDS	X	X
Zelapar	Parkinson's disease	X	
Zerit	AIDS	X	X
Ziagen	AIDS	X	X
Zidovudine	AIDS	X	X
Zoladex *	Cancer	X	X

*Use of these medications during the last 12 months disqualifies the applicant from any coverage. Use between 12 months and 4 years disqualifies the applicant from the full benefit.

**Use of these medications for leukemia during the last 12 months disqualifies the applicant from any coverage. Use for leukemia between 12 months and 4 years disqualifies the applicant from the full benefit. Any use related to Multiple Sclerosis disqualifies the applicant from the full benefit.

***Use of these medications for cancer during the last 12 months disqualifies the applicant from any coverage. Use for cancer between 12 months and 4 years disqualifies the applicant from the full benefit. Any use related to HIV, AIDS, or ARC disqualifies the applicant from any coverage.



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