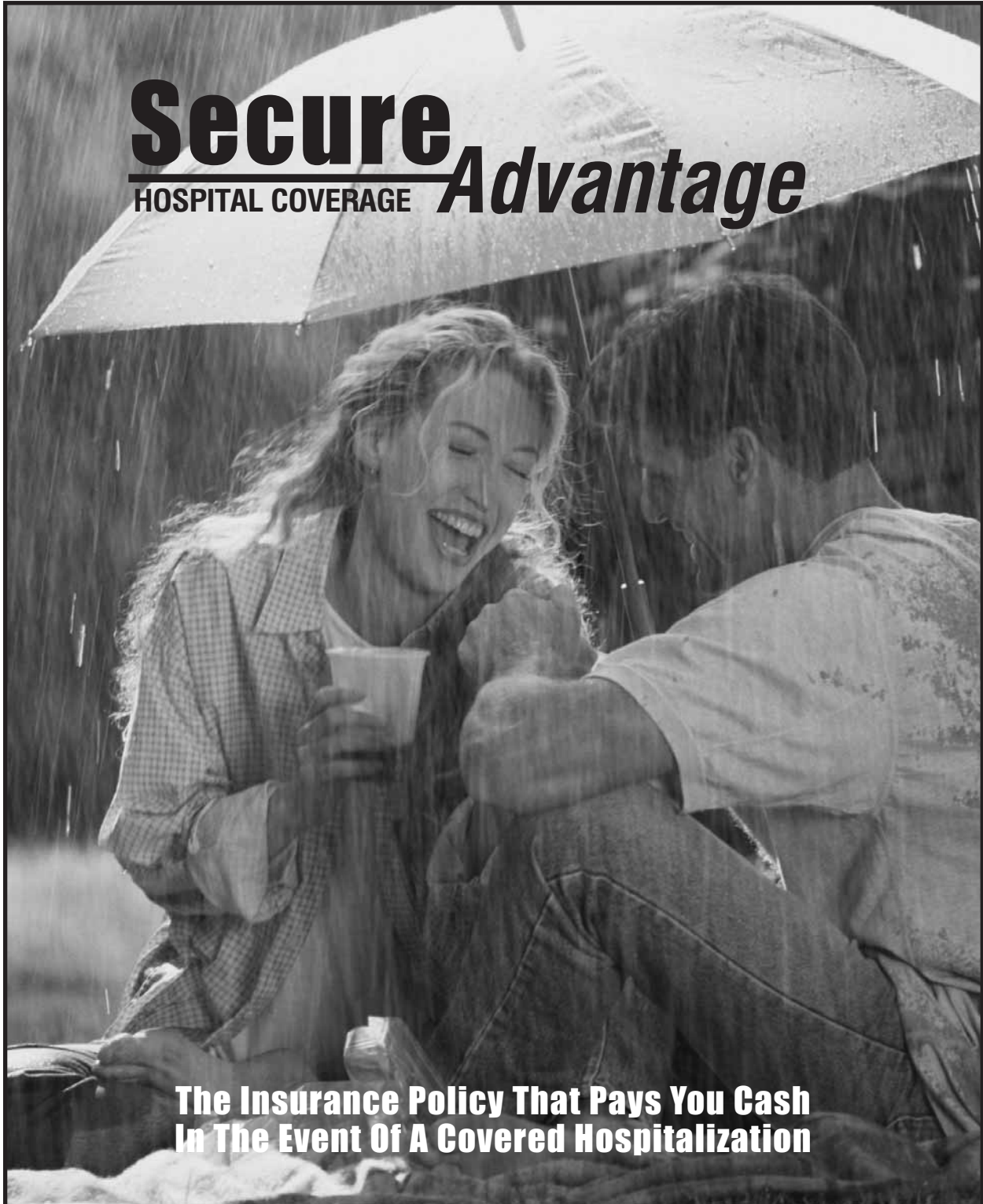


UNDERWRITING GUIDE



Secure HOSPITAL COVERAGE *Advantage*

**The Insurance Policy That Pays You Cash
In The Event Of A Covered Hospitalization**

HEARTLAND  NATIONAL
Life Insurance Company

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SECURE ADVANTAGE UNDERWRITING GUIDE

We understand the importance agents place on having applications approved and issued as soon as possible! The Underwriting Division is committed to this goal and we will work with you through every step of the Underwriting process to achieve it.

Please review this Underwriting Guide carefully. It has been designed to help you to complete an application and help you understand the process of Underwriting and the procedures used to underwrite an Secure Advantage Cash Supplement policy.

GENERAL INFORMATION

- **Eligibility:** Age 18 through age 85. The age is determined as of the date the application was signed even if there is an age change before a policy is issued.
- **Age of the application:** Applications must be received in the Home Office within 14 days of the date signed.
- **Application Date:** The application date MUST be the date the application was signed. Backdated applications will NOT be accepted.
- **Effective Dates:** Policy effective dates will usually be the application date. You may request effective dates up to 60 days past the application date. No backdating is allowed (i.e., the effective date can never be before the application date.)
- **Signature on the Application:** The agent must personally ask and record all answers to the application questions. No other person, including the spouse, may sign on behalf of an applicant. The agent must personally witness the applicant's signature. We do not accept Power of Attorney signatures.
- **C.O.D Business:** Equitable does not accept C.O.D business.

TIPS FOR COMPLETING AN APPLICATION

It is important to complete the application in its entirety because it becomes the basis for the policy (which is a legal contract). If the applicant answers "yes" to any of the medical questions, the policy will be declined; do not submit the application.

Always:

- Ask each question, exactly as written (don't paraphrase).
- Record each answer exactly as given.
- Complete the application legibly and in black ink.
- Have each applicant initial and date any corrections or mistakes.
- Use an additional sheet to record any pertinent information you feel would be helpful in evaluating the risk. Have the applicant sign and date any additional sheets.

TIPS FOR COMPLETING AN APPLICATION (CONT.)

Never:

- Use “white out” or similar substances for corrections or mistakes.
- “Lead” the applicant when they are responding to a question.
- Ask a general question (i.e. “Are you in good health?”) and then answer all of the medical questions on the application as “no”.
- Complete an application by telephone or correspondence. The writing agent must be present at the time of application.
- Allow someone other than the applicant to answer the application questions, unless it is a parent speaking for a child.
- Answer questions with ditto marks (") or dashes (-).
- Answer questions with “N/A” (not applicable).
- Use abbreviations unless you are sure they are correct.

REPLACEMENT

If this policy is replacing any other accident and sickness insurance policy, record the policy number and company name on the application, and complete and include a Replacement Notice with the application.

SUBMITTING THE APPLICATION

The following is required for the Secure Advantage Cash Supplement application:

- Application
- Premium (including the \$25 application fee)
- Replacement form – if replacing any accident and sickness insurance policy (if required in your state)
- Notice of Our Privacy Policy/Health Information Authorization (HHA & HPN)
- Medicare Duplication Notice (MDN-10)

There may be other forms not listed above that are required in your state.

Drafting the Initial Premium – Rather than submitting premium with the application, an agent can request to draft the initial monthly premium in the Premium Payment section of the application. When this is selected, unless indicated otherwise, the first premium will be drafted when the policy is issued. Please note: the first premium is drafted when the policy is issued, regardless if the requested effective date is beyond the issue date.

Rather than mailing an application, you can use two other methods to reduce time:

1. **Fax** the application to 1-866-916-7975.
2. Use the **Upload Applications** feature on front page of the website.
This is an easy-to-use feature that allows you to upload a copy of a scanned application.

Once we receive the faxed or uploaded application, that application will be processed with that day’s business received. The original application and premium must be received at the Home Office within 7 days.

Upload Applications

We will accept your scanned applications in either TIFF images or PDF's of the application. [[click here for multiple files](#)]

Submit

REINSTATEMENT PROCEDURES

All policies have a standard 31-day grace period followed by a 15-day conservation period. After 31 days, reinstatement applications will be accepted for up to one hundred and fifty (150) days from the date the policy lapsed. After one hundred and fifty (150) days, a new application will have to be completed and approved before a new policy will be issued. **For more information, contact the Policyowner Services at 1-866-916-7971.**

If the applicant has taken any of the medications listed below in the past 2 years for the specific condition listed, do not submit the application. **Applicants who have taken any of these medications for the related condition in the past 2 years are automatically declined.**

UNINSURABLE MEDICATIONS

Medication	Customary Use	Medication	Customary Use
Abacavir sulfate	HIV/AIDS	Avonex	Multiple sclerosis
Accolate	COPD	Azasan	Organ transplant
AccuNeb	COPD	Azathioprine	Organ transplant
Accupril	Congestive heart failure	Azmacort	COPD
Accuretic	Congestive heart failure	Baclofen	Multiple sclerosis
Aceon	Heart disease	Becaplermin	Skin ulcer
Acetazolamide	Congestive heart failure	Beclomethasone	COPD
Actimmune	Organ transplant	Beclovent	COPD
Adalat	Heart disease	Beconase	COPD
Adrenalin	COPD	Bendroflumethiazide	Congestive heart failure
Advair	COPD	Benzotropine Mesylate	Parkinson's
AeroBid	COPD	Bepidil	Heart disease
Aerolate	COPD	Betapace	Heart disease
Aggrenox	CVA (stroke)	Betaseron	Organ transplant
Airet	COPD	Biperiden	Parkinson's
Akineton	Parkinson's	Bisoprolol	Congestive heart failure
Albuterol	COPD	Blocadren	Heart disease
Aldactazide	Congestive heart failure	Brethine	COPD
Aldactone	Congestive heart failure	Bricanyl	COPD
Altace	Congestive heart failure/Heart disease	Bromocriptine	Parkinson's
Alupent	COPD	Brondelate	COPD
Amantadine	Parkinson's	Bronkosol	COPD
Amiloride	Congestive heart failure	Bumetanide	Congestive heart failure
Aminophylline	COPD	Bumex	Congestive heart failure
Amiodarone	Heart disease	Campral	Alcohol abuse
Amlodipine	Heart disease	Capoten	Congestive heart failure/Heart disease
Amyl Nitrite	Heart disease	Captopril	Congestive heart failure/Heart disease
Antabuse	Alcoholism	Carbidopa	Parkinson's
Apresoline	Congestive heart failure/Heart disease	Cardene	Heart disease
Aprida > 50 units per day	Diabetes	Carvedilol	Congestive heart failure/Heart disease
Aptivus	HIV/AIDS	CellCept	Organ transplant
Aricept	Alzheimer's, Dementia	Chlorothiazide	Congestive heart failure
Artane	Parkinson's	Cholelyl	COPD
Atacand	Congestive heart failure	Chymotrypsin	Organ transplant
Atenolol	Congestive heart failure	Cilostazol	Peripheral Vascular Disease
Atripla	HIV/AIDS		
Atrovent	COPD		

UNINSURABLE MEDICATIONS (CONT.)

Medication	Customary Use	Medication	Customary Use
Clonidine	CVA (stroke)	Enduron	Congestive heart failure
Cogentin	Parkinson's	Entacapone	Parkinson's
Cognex	Alzheimer's, Dementia	Ephedrine	COPD
Combivent	COPD	Epinephrine	COPD
Combivir	HIV/AIDS	Epivir	HIV/AIDS
Comtan	Parkinson's	Epogen	Kidney failure
Copaxone	Multiple sclerosis	Epzicom	HIV/AIDS
Cordarone	Heart disease	Ergoloid Mesylate	Alzheimer's/Dementia
Coreg	Congestive heart failure/Heart disease	Esidrix	Congestive heart failure
Corgard	Heart disease	Ethmozine	Heart disease
Corzide	Heart disease	Exelon	Alzheimer's/dementia
Coumadin	CVA (stroke)/Peripheral vascular disease		
Covera	Heart disease	Felodipine	Peripheral Vascular Disease/CVA (stroke)
Creon	Pancreatitis	Flecainide	Heart disease
Crixivan	HIV/AIDS	Flovent	COPD
Cromolyn	COPD	Flumazenil	Substance abuse
Cyclosporine	Organ transplant	Flunisolide	COPD
Cymbalta	Diabetic neuropathy	Foradil	COPD
		Fortovase	HIV/AIDS
DG 200	COPD	Foscarnet	HIV/AIDS
Demadex	Congestive heart failure	Fosinopril	Congestive heart failure
Depade	Substance abuse	Foscavir	HIV/AIDS
Diamox	Congestive heart failure	Furosemide	Congestive heart failure
Didanosine	HIV/AIDS		
Digitek	Congestive heart failure/Heart disease	Galantamine	Alzheimer's/Dementia
Digoxin	Congestive heart failure/Heart disease	Gengraf	Organ transplant
Dilatate	Heart disease		
Dilor	COPD	Hivid	HIV/AIDS
Diovan	Congestive heart failure	Humalog > 50 units per day	Diabetes
Dipradam	Heart disease	Humulin > 50 units per day	Diabetes
Dipyridamole	Heart disease	Hydergine	Alzheimer's/Dementia
Disulfiram	Alcoholism	Hydralazine	Congestive heart failure/Heart disease
Dofetilide	Heart disease	Hydrochlorothiazide	Congestive heart failure
Donepezil	Alzheimer's/dementia	HydroDIURIL	Congestive heart failure
Dopar	Parkinson's	Hydropres	Congestive heart failure
Duloxetine	Diabetic neuropathy	Hylenex	Organ transplant
DuoNeb	COPD		
Dyflex	COPD	Iletin > 50 units per day	Diabetes
Dylix	COPD	Imdur	Heart disease
Dyphylline	COPD	Imuran	Organ transplant
Dyrenium	COPD	Indapamide	Congestive heart failure
		Inderal	Heart disease/Congestive heart failure
Ed-Bron	COPD	Inderide	Heart disease
Efavirenz	HIV/AIDS	Indinavir	HIV/AIDS
Eldepryl	Parkinson's	Infergen	Organ transplant
Elixophyllin	COPD	InnoPran	Heart disease
Emtriva	HIV/AIDS	Insulin > 50 units per day	Diabetes
Enalapril	Congestive heart failure	Intal	COPD
Enalaprilat	Congestive heart failure	Interfero	Organ transplant

UNINSURABLE MEDICATIONS (CONT.)

Medication	Customary Use	Medication	Customary Use
Intron	Organ transplant	Microzide	Congestive heart failure
Invirase	HIV/AIDS	Midamor	Congestive heart failure
Ipratropium	COPD	Minitran	Heart disease
Ismo	Heart disease	Mirapex	Parkinson's
Isoetharine	COPD	Moduretic	Congestive heart failure
Isoproterenol	COPD	Monoket	Heart disease
Isoptin	Heart disease	Moricizine	Heart disease
Isordil	Heart disease	Mycophenolate mofetil	Organ transplant
Isosorbide	Heart disease	Myfortic	Organ transplant
Isoxsuprine	Peripheral Vascular Disease	Myotrophin	ALS/Lou Gehrig's disease
Isuprel	COPD	Nadolol	Heart disease
Jantoven	Peripheral vascular disease/ Heart disease/CVA (stroke)	Naloxone	Substance abuse
Jay-Phyl	COPD	Naltrexone	Substance abuse
Kaletra	HIV/AIDS	Namenda	Alzheimer's/Dementia
Kemadrin	Parkinson's	Narcan	Substance abuse
Ku-Zyme	Pancreatitis	Nelfinavir	HIV/AIDS
Lamivudine	HIV/AIDS	Neoral	Organ transplant
Lanoxicaps	Heart disease/ Congestive heart failure	Neurontin	Neuropathy
Lanoxin	Heart disease/ Congestive heart failure	Nevirapine	HIV/AIDS
Lantus > 50 units per day	Diabetes	Nicardipine	Heart disease
Larodopa	Parkinson's disease	Nifediac	Heart disease
L-Dopa	Parkinson's disease	Nifedical	Heart disease
Lente > 50 units per day	Diabetes	Nifedipine	Heart disease
Levator	Heart disease	Nitrek	Heart disease
Levemir > 50 units per day	Diabetes	Nitro-Bid	Heart disease
Levodopa	Parkinson's	Nitro-Dur	Heart disease
Lexxel	Congestive heart failure	Nitrogard	Heart disease
Lioresal	Multiple sclerosis	Nitroglycerin	Heart disease
Lipase	Pancreatitis	Nitrol	Heart disease
Lipram	Pancreatitis	Nitrong	Heart disease
Lisinopril	Heart disease/ Congestive heart failure	Nitro paste	Heart disease
Lopinavir	HIV/AIDS	Nitro patch	Heart disease
Lopressor	Heart disease	Nitropress	Heart disease
Lufyllin	COPD	NitroQuick	Heart disease
Lyrica	Diabetic neuropathy	Nitrostat	Heart disease
Maxair	COPD	NitroTab	Heart disease
Memantine	Alzheimer's/Dementia	Nitro-Time	Heart disease
Metaproterenol	COPD	Norpace	Heart disease
Methylothiazide	Congestive heart failure	Norvasc	Congestive heart failure
Metoprolol	Heart disease	Norvir	HIV/AIDS
MicroNefrin	COPD	Novolin > 50 units per day	Diabetes
		NovoLog > 50 units per day	Diabetes
		Nylidrin	Peripheral Vascular Disease
		Orphenadrine	Parkinson's
		Orthoclone	Organ transplant
		Pacerone	Heart disease
		Palcaps	Pancreatitis

UNINSURABLE MEDICATIONS (CONT.)

Medication	Customary Use	Medication	Customary Use
Pancrease	Pancreatitis	Requip	Parkinson's
Pancreatin	Pancreatitis	Rescriptor	HIV/AIDS
Pancrecarb	Pancreatitis	Respid	COPD
Pancrelipase	Pancreatitis	Retrovir	HIV/AIDS
Panfil	COPD	Revatio	Heart disease
Panocaps	Pancreatitis	Revex	Substance abuse
Panokase	Pancreatitis	ReVia	Substance abuse
Papaverine	Peripheral vascular disease	Rilutek	ALS/Lou Gehrig's disease
Para-Time	Peripheral vascular disease	Riluzole	ALS/Lou Gehrig's disease
Parlodel	Parkinson's	Ritonavir	HIV/AIDS
Paridol	Parkinson's	Rivastigmine	Alzheimer's/Dementia
Pentoxifylline	Peripheral vascular disease	Roferon	Organ transplant
Pergolide	Parkinson's	Romazicon	Substance abuse
Permax	Parkinson's	Ropinirole	Parkinson's
Persantine	Heart disease	Rythmol	Heart disease
Plaretase	Pancreatitis		
Plavix	Peripheral vascular disease/ CVA (stroke)	Saluron	Congestive heart failure
Plendil	Peripheral vascular disease	Sandimmune	Organ transplant
Pletal	Peripheral vascular disease	Saquinavir	HIV/AIDS
Pramipexole	Parkinson's	Selegiline	Parkinson's
Pregabalin	Diabetic neuropathy	Serevent	COPD
Prinivil	Heart disease/ Congestive heart failure	Simulect	Organ transplant
ProAir	COPD	Sinemet	Parkinson's
Procainamide	Heart disease	Singulair	COPD
Procanbid	Heart disease	Slo-Bid	COPD
Procardia	Heart disease	Slo-Phyllin	COPD
Procyclidine	Parkinson's	Sotalol	Heart disease
Prograf	Organ transplant	Spiriva	COPD
Pronestyl	Heart disease	Spirolactone	Congestive heart failure
Propafenone	Heart disease	Stavudin	HIV/AIDS
Propranolol	Heart disease	Sustiva	HIV/AIDS
Proventil	COPD	Symmetrel	Parkinson's
Pulmicort	COPD		
		Tacrine	Alzheimer's/Dementia
Quibron	COPD	Tambocor	Heart disease
Quinapril	Heart disease	Tasmar	Parkinson's
Quinidex	Heart disease	Tenofovir	HIV/AIDS
Quinidine	Heart disease	Terbutaline	COPD
Qvar	COPD	Teveten	Congestive heart failure
		Thalitone	Cirrhosis
Ranexa	Heart disease	Thalomid	Organ transplant
Rapamune	Organ transplant	Theo-24	COPD
Razadyne	Alzheimer's/Dementia	Theochron	COPD
Rebif	Organ transplant	Theo-Dur	COPD
Regranex	Skin ulcer	Theolair	COPD
Reminyl	Alzheimer's/Dementia	Theolate	COPD
Renese	Kidney failure	Theomax	COPD
		Theophylline	COPD
		Thymoglobulin	Organ transplant

UNINSURABLE MEDICATIONS (CONT.)

Medication	Customary Use	
Tiazac	Heart disease	XolairCOPD
Ticlid	CVA (stroke)	XopenexCOPD
Ticlopidine	CVA (stroke)	ZalcitabineHIV/AIDS
Tikosyn	Heart disease	ZaroxolynCongestive heart failure
Tilade	COPD	ZebetaCongestive heart failure
Timolide	Congestive heart failure/Heart disease	ZenapaxOrgan transplant
Tolcapone	Parkinson's	ZeritHIV/AIDS
Toprol	Heart disease	ZiacCongestive heart failure
Tornalate	COPD	ZiagenHIV/AIDS
Torse mide	Congestive heart failure	ZidovudineHIV/AIDS
T-Phyl	COPD	ZyfloCOPD
Tracleer	Heart disease	
Trental	Peripheral vascular disease	
Triamcinolone	COPD	
Trihexyphenidyl	Parkinson's	
Trizivir	HIV/AIDS	
Truvada	HIV/AIDS	
Ultra caps	Pancreatitis	
Ultrase	Pancreatitis	
Uniphyl	COPD	
Uniretic	Congestive heart failure	
Valcyte	HIV/AIDS	
Valsartan	Congestive heart failure	
Vanceril	COPD	
Vascor	Heart disease	
Vasodilan	Peripheral Vascular Disease	
Vasotec	Congestive heart failure	
Veldona	Organ transplant	
Velosulin > 50 units per day	Diabetes	
Ventavis	Heart disease	
Ventolin	COPD	
Verapamil	Heart disease	
Verelan	Heart disease	
Videx	HIV/AIDS	
Viracept	HIV/AIDS	
Viokase	Pancreatitis	
Viramune	HIV/AIDS	
Viread	HIV/AIDS	
Vitrase	Organ transplant	
Vivitrol	Substance abuse	
Volmax	COPD	
VoSpire	COPD	
Warfarin	Peripheral vascular disease/CVA (stroke)	
Wellferon	HIV/AIDS	
Wydase	Organ transplant	

CANCER MEDICATIONS

If the applicant has taken any of the medications listed below for the treatment of cancer in the past 2 years, do not submit the application. **Applicants who have taken any of these medications in the past 2 years are automatically declined.**

If the applicant is applying for the First Occurrence Cancer Rider, and has taken any of the medications listed below for the treatment of cancer in the past 10 years, do not apply for the First Occurrence Cancer Rider. **Applicants who have taken any of these medications in the past 10 years are not eligible for the First Occurrence Cancer Rider.**

Abarelix	Cytomel	Fulvestrant	Mechlorethamine
Abraxane	Cytosar		Megace
Adriamycin	Cytoxan	Gefitinib	Megestrol
Adrucil		Gemcitabine	Melphalan
Aldesleukin	Dacarbazine	Gemzar	Menest
Alferon	Dactinomycin	Gleevec	Meprolone
Alimta	Dasatinib	Gliadel	Mercaptopurine
Alkeran	DaunoXome	Goserelin	Methitest
Altretamine	Daunorubicin		Methotrexate
Anastrozole	Delatestryl	Herceptin	Methoxsalen
Aredia	Denileukin	Hexalen	Mithracin
Arimidex	Diftitox	Histrelin	Mitomycin
Aromasin	DepoCyt	Hycamtin	Mitoxantrone
Arranon	Docetaxel	Hydrea	Mustargen
Arsenic trioxide	Doxil	Hydroxyurea	Mutamycin
Asparaginase	Doxorubicin		Mylocel
Avastin	DTIC-dome	Idamycin	Mylotarg
		Idarubicin	
BCG	Efudex	Ifex	Navelbine
Bevacizumab	Eligard	Ifex/Mesnex	Neosar
Bexarotene	Ellence	Ifosfamide	Neulasta
Bexxar	Eloxatin	Imatinib	Nexavar
Bicalutamide	Elspar	Interferon	Nilandron
BiCNU	Emcyt	Intron	Nilutamide
Blenoxane	Epirubicin	Iressa	Nipent
Bleomycin	Erbitux	Irinotecan	Nizoral
Campath	Erlotinib		Nolvadex
Camptosar	Estramustine	Ketoconazole	Novantrone
Capecitabine	Etopophos		
Capromab pendetide	Etoposide	Lapatinib	Octreotide
Carac	Eulexin	Letrozole	Oncaspar
Carboplatin	Exemestane	Leucovorin	Ontak
Carmustine		Leukeran	Onxol
Casodex	Fareston	Leuprolide	Oxaliplatin
CeeNU	Faslodex	Leustatin	Paclitaxel
Cerubidine	Femara	Levamisole	Pamidronate
Cetuximab	Floxuridine	Liothyronine	Panretin
Cinacalcet	Fludara	Liotrix	Paraplatin
Cisplatin	Fludarabine phosphate	Lomustine	Pegfilgrastim
Cladribine	Fluoroplex	Lupron	Pemetrexed
Clolar	Fluorouracil	Lysodren	Photofrin
Cosmegen	Flutamide		Plenaxis
Cytarabine	FUDR	Matulane	Porfimer

CANCER MEDICATIONS (CONT.)

Prelone	Stilphostrol	Thiotepa	Vantas
Procarbazine	Streptozocin	Thyrogen	Velcade
Proleukin	Sunitinib	Thyrolar	VePesid
ProstaScint	Supprelin	Thyrotropin	Vesanoid
Purinethol	Sutent	Tice BCG	Viadur
		Toposar	Vinblastine
Quadramet	Tamoxifen	Topotecan	Vincasar
	Tarceva	Toremifene	Vincristine
Raloxifene	Targretin	Trastuzumab	Vinorelbine
Rheumatrex	Taxol	Trelstar	Vumon
Rituximab	Taxotere	Tretinoin	
Rituxan	Temodar	Trexall	Xeloda
Roferon	Temozolomide	Triamcinolone	
Rubex	Temsirolimus	Triptorelin pamoate	Zanosar
Samarium	Teniposide	Trisenox	Zevalin
Sensipar	Teslac	Tykerb	Zoladex
Soltamox	Testolactone		Zoledronic acid
Sorafenib	Testopel	Uvadex	Zometa
Sprycel	TheraCys		

We're here to serve you!

Policyowner Service1-866-916-7971

