

MEDICARE SUPPLEMENT INSURANCE

Declinable drug list for American Retirement Life, Cigna Health and Life and Loyal American Life Insurance Companies

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	Exceptions	Preferred and Standard	Standard II and Standard III *
Abacavir	AIDS		X	X
Abatacept	Rheumatoid Arthritis		X	X
Abilify	Schizophrenia		X	X
Acamprosate Calcium	Alcoholism		X	X
Acetate Megace	Cancer		X	X
Aclidinium Bromide	COPD		X	
Actemra	Rheumatoid Arthritis		X	X
Actigall	Cirrhosis, Liver Disease		X	
Adalimumab	Rheumatoid Arthritis		X	X
Adriamycin	Cancer		X	X
Afinitor	Cancer		X	X
Agenerase	AIDS		X	X
Aggrastat	Angina, Angioplasty		X	
Agrylin	Myeloproliferative Disorders, Blood Disorders		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	
Amibenonium Chloride	Myasthenia Gravis		X	
Amiodarone **	Irregular Heartbeat		X	

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** Not declinable in ID, MI, MN, and OR.



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Amprenavir	AIDS		X	X
Ampyra	Multiple Sclerosis		X	X
Anagrelide	Myeloproliferative Disorders, Blood Disorders		X	X
Anagrelide HCl	Blood Disorder		X	X
Anagrelide Hydrochloride	Myeloproliferative Disorders, Blood Disorders		X	X
Anastrozole	Cancer		X	X
Anoro Ellipta	COPD		X	
Antabuse	Alcoholism		X	X
Apokyn	Parkinson's Disease		X	
Apomorphine HCl	Parkinson's Disease		X	
Aptivus	HIV		X	X
Aranesp	Chronic Renal Failure		X	X
Arcapta	COPD		X	
Arformoterol Tartrate	COPD		X	
Aricept	Alzheimer's Disease, Dementia		X	
Arimidex	Cancer		X	X
Aripiprazole	Schizophrenia		X	X
Aromasin	Cancer		X	X
Arsenic Trioxide	Leukemia		X	X
Artane	Parkinson's Disease		X	
Asenapine	Bipolar Disorder, Schizophrenia		X	X
Atripla	AIDS		X	X
Atrovent	COPD	(Nasal Spray OK for Allergies)	X	
Avastin	Cancer		X	X
Avonex	Multiple Sclerosis		X	X
Axona	Alzheimer's Disease, Dementia		X	
Azasan	Organ Transplant, Rheumatoid Arthritis		X	X
Azathioprine	Organ Transplant, Rheumatoid Arthritis		X	X
Azilect	Parkinson's Disease		X	
AZT	AIDS		X	X
Baclofen	Multiple Sclerosis	(OK for Restless Leg Syndrome)	X	X
Bendopa	Parkinson's Disease		X	
Benzotropine Mesylate	Parkinson's Disease		X	
Betaseron	Multiple Sclerosis		X	X
Bevacizumab	Cancer		X	X
Bicalutamide Oral	Cancer		X	X
BiDil	Congestive Heart Failure		X	X

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Biperiden Hydrochloride	Parkinson's Disease		X	
Blenoxane	Cancer		X	X
Bleomycin	Cancer		X	X
Boceprevir	Hepatitis C		X	
Bortezomib	Multiple Myeloma, Lymphoma		X	X
Breo	COPD		X	
Bromide Spiriva	COPD		X	
Bromocriptine	Parkinson's Disease	(OK for Restless Leg Syndrome)	X	
Brovana	COPD		X	
Buprenorphine	Opioid Dependence		X	X
Busulfan	Cancer		X	X
Busulfex	Cancer		X	X
Calcitriol	Renal Failure, Dialysis		X	X
Campral	Alcoholism		X	X
Capecitabine	Cancer		X	X
Caprylidene	Alzheimer's Disease, Dementia		X	
Carbex	Parkinson's Disease		X	
Carbidopa	Parkinson's Disease		X	
Casodex	Cancer		X	X
Cellcept	Organ Transplant, Rheumatoid Arthritis		X	X
Cerefolin	Alzheimer's Disease, Dementia		X	
Certolizumab Pegol	Rheumatoid Arthritis		X	X
Chlorambucil	Cancer		X	X
Chlortianisene	Cancer		X	X
Chlorotrianisene	Cancer		X	X
Chlorpromazine	Bipolar Disorder, Schizophrenia		X	X
Cilostazol	Peripheral Vascular Disease		X	
Cimzia	Rheumatoid Arthritis		X	X
Cisplatin	Cancer		X	X
Cogentin	Parkinson's Disease		X	
Cognex	Alzheimer's Disease, Dementia		X	
Combivent	COPD		X	
Comtan	Parkinson's Disease		X	
Copaxone	Multiple Sclerosis		X	X
Cordarone **	Irregular Heartbeat		X	
Cortef	Addison's disease		X	X
Corvert **	Atrial Fibrillation		X	
Creon	Disease of the Pancreas		X	X
Crixivan	AIDS		X	X

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Cyclophosphamide	Cancer		X	X
Cyclosporine	Organ Transplant, Immunosuppressant		X	X
Cycrimine	Parkinson's Disease		X	
Cycrimine Hydrochloride	Parkinson's Disease		X	
Cytoxan	Cancer		X	X
D4T	AIDS		X	X
Dalfampridine	Multiple Sclerosis		X	X
Daliresp	COPD		X	
Dantrium	Multiple Sclerosis		X	X
Dantrolene	Multiple Sclerosis		X	X
Darbeoetin Alfa	Chronic Renal Failure		X	X
Deapril	Dementia		X	
Delavirdine	AIDS		X	X
Depade	Alcoholism, Opioid Dependence		X	X
Depakote	Bipolar Disorder	(OK for migraines and epilepsy)	X	X
Depen	Rheumatoid Arthritis		X	X
Dialyvit	Renal Failure, Dialysis		X	X
Didanosine	AIDS		X	X
Digitek **	Atrial Fibrillation		X	
Digoxin **	Atrial Fibrillation		X	
Dilaudid	Opioid Analgesic		X	X
Dipyridamole	Heart Valve Replacement		X	
Disoproxil Fumarate	AIDS		X	X
Disopyramide Phosphate **	Irregular Heartbeat		X	
Disulfiram	Alcoholism		X	X
Dofetilide **	Atrial Fibrillation		X	
Dolophine	Opioid Analgesic, Opioid Dependence		X	X
Donepezil	Alzheimer's Disease, Dementia		X	
Dopar	Parkinson's Disease		X	
Doxorubicin	Cancer		X	X
Dronedarone **	Atrial Fibrillation		X	
Duoneb	COPD		X	
Duragesic	Opioid Analgesic		X	X
Duvadilan	Peripheral Vascular Disease		X	
Edrophonium Chlorides	Myasthenia Gravis		X	
Efavirenz	AIDS		X	X
Effient	Angioplasty, Stent		X	
Eldepryl	Parkinson's Disease		X	
Eligard	Cancer		X	X

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Emcyt	Cancer		X	X
Emtricitabine	AIDS		X	X
Emtriva	AIDS		X	X
Enfolast	Alzheimer's Disease, Dementia		X	
Entacapone	Parkinson's Disease		X	
Epivir	AIDS		X	X
Epoetin	Renal Failure, Dialysis		X	X
Epogen	Renal Failure, Dialysis		X	X
Ergamisol	Cancer		X	X
Ergoloid Mesylates	Memory Loss, Dementia		X	
Erlotinib	Cancer		X	X
Eskalith	Bipolar Disorder, Schizophrenia		X	X
Estinyl	Cancer	(OK for other uses)	X	X
Estramustine	Cancer		X	X
Etaposide	Cancer		X	X
Etophospo	Cancer		X	X
Etravirine	HIV		X	X
Eulexin	Cancer		X	X
Everolimus	Cancer		X	X
Exelon	Alzheimer's Disease, Dementia		X	
Exemestane	Cancer		X	X
Fareston	Cancer		X	X
Faslodex	Cancer		X	X
Femara	Cancer		X	X
Fentanyl	Opioid Analgesic		X	X
Filgrastim	Cancer		X	X
Filgratim	Cancer		X	X
Fingolimod	Multiple Sclerosis		X	X
Flecainide **	Atrial Fibrillation		X	
Fluphenazine Hydrochloride	Schizophrenia		X	X
Flutamide	Cancer		X	X
Forteo	Osteoporosis with fractures		X	X
Fortovase	AIDS		X	X
Foscarnet	AIDS		X	X
Foscavir	AIDS		X	X
Fulvestrant	Cancer		X	X
Gablofen	Multiple Sclerosis	(OK for Restless Leg Syndrome)	X	X
Galantamine	Alzheimer's Disease, Dementia		X	
Gallium Nitrate	Cancer		X	X

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Ganite	Cancer		X	X
Gemtuzumab Ozogamicin	Leukemia		X	X
Gengraf	Organ Transplant, Rheumatoid Arthritis		X	X
Gentuzumab Ozogamicin	Leukemia		X	X
Geodon	Bipolar Disorder, Schizophrenia		X	X
Gerimal	Dementia		X	
Gilenya	Multiple Sclerosis		X	X
Glatiramer	Multiple Sclerosis		X	X
Gleevec	Cancer		X	X
Gold Shots	Rheumatoid Arthritis		X	X
Goserelin	Cancer		X	X
Haldol	Schizophrenia		X	X
Haloperidol	Schizophrenia		X	X
Hecoria	Immunosuppressant		X	X
Herceptin	Cancer		X	X
Hexalen	Cancer		X	X
Histrelin	Cancer		X	X
Hivid	AIDS		X	X
Humira	Rheumatoid Arthritis		X	X
Hydergine	Memory Loss, Dementia		X	
Hydrea	Cancer		X	X
Hydrochloride Pagitane	Parkinson's Disease		X	
Hydromorphone	Opioid Analgesic		X	X
Hydroxychloroquine	Lupus, Rheumatoid Arthritis	(OK for Standard II and Standard III if Rheumatoid Arthritis is not present)	X	X
Hydroxyurea	Cancer, Blood Disorders		X	X
Hyoscyamine	Parkinson's Disease	(OK for IBS, colon spasms)	X	
Ibutilide **	Atrial Fibrillation		X	
Imatinib Mesylate	Cancer		X	X
Imdur	Angina		X	
Imuran	Organ Transplant, Rheumatoid Arthritis		X	X
Incruse Ellipta	COPD		X	
Indacaterol	COPD		X	
Indinavir	AIDS		X	X
Infliximab	Rheumatoid Arthritis		X	X
Insulin (Over 50 units per day - All brands and formulations)	Diabetes		X	X
Intelece	HIV		X	X
Interferon Beta - 1a	Multiple Sclerosis		X	X

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Interferon Beta-1a	Multiple Sclerosis, Cancer		X	X
Interferon-Alfa	Hepatitis C		X	
Intron	Cancer		X	X
Invirase	AIDS		X	X
Ipilimumab	Melanoma		X	X
Ipratropium Bromide	COPD	(Nasal Spray OK for Allergies)	X	
Isordil	Angina		X	
Isosorbide	Angina		X	
Isosorbide/Hydralazine	Congestive Heart Failure		X	X
Isoxsuprine	Peripheral Vascular Disease		X	
Kaletra	AIDS		X	X
Kemadrin	Parkinson's Disease		X	
Kogenate	Hemophilia		X	X
Lamictal	Bipolar Disorder		X	X
Lamivudine	AIDS		X	X
Lamotrigine	Bipolar Disorder		X	X
Lanoxin **	Atrial Fibrillation		X	
Larodopa	Parkinson's Disease		X	
L-Dopa	Parkinson's Disease		X	
Lenalidomide	Cancer		X	X
Letrozole	Cancer		X	X
Leucovorin	Cancer and Rheumatoid Arthritis		X	X
Leukeran	Cancer		X	X
Leuprolide	Cancer		X	X
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	X
Lithane	Bipolar Disorder, Schizophrenia		X	X
Lithium Carbonate	Bipolar Disorder, Schizophrenia		X	X
Lithobid	Bipolar Disorder, Schizophrenia		X	X
Lithonate	Bipolar Disorder, Schizophrenia		X	X
Lithotabs	Bipolar Disorder, Schizophrenia		X	X
Lodosyn	Parkinson's Disease		X	
Lopinavir	AIDS		X	X
Loxapine	Schizophrenia		X	X
Loxitane	Schizophrenia		X	X
Lupron	Cancer		X	X

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Lysodren	Cancer		X	X
Matulane	Hodgkin's Disease		X	X
Megace	Cancer		X	X
Megestrol	Cancer		X	X
Megestrol Acetate	Cancer		X	X
Mellaril	Schizophrenia		X	X
Melphalan	Cancer		X	X
Memantine Hydrochloride	Alzheimer's Disease, Dementia		X	
Mercaptopurine	Leukemia, Blood Disorders		X	X
Mesoridazine	Schizophrenia		X	X
Mestinon	Myasthenia Gravis		X	
Metanx	Diabetes with Peripheral Neuropathy		X	
Methadone	Opioid Analgesic, Opioid Dependence		X	X
Methadose	Opioid Dependence		X	X
Methotrexate	Rheumatoid Arthritis		X	X
Mirapex	Parkinson's Disease	(OK for Restless Leg Syndrome)	X	
Mitomycin	Cancer		X	X
Mitotane	Cancer		X	X
Mitoxantrone	Multiple Sclerosis, Leukemia		X	X
Moban	Schizophrenia		X	X
Molindone	Schizophrenia		X	X
Morphine (Includes all brands and formulations)	Opioid Analgesic		X	X
Multaq **	Atrial Fibrillation		X	
Mutamycin	Cancer		X	X
Mycophenolate Mofetil	Organ Transplant, Rheumatoid Arthritis		X	X
Mycophenolic Acid	Organ Transplant		X	X
Myfortic	Organ Transplant		X	X
Myfortic	Organ Transplant		X	X
Myleran	Cancer		X	X
Mylotarg	Leukemia		X	X
Mytelase	Myasthenia Gravis		X	
Naloxone	Opioid Dependence		X	X
Naltrexone HCl	Alcoholism, Opioid Dependence		X	X
Namenda	Alzheimer's Disease, Dementia		X	
Narcan	Opioid Dependence		X	X
Natalizumab	Multiple Sclerosis		X	X
Natrecor	Congestive Heart Failure		X	X
Navane	Schizophrenia		X	X

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Nefazadone	Bipolar Disorder, Major Depression		X	X
Nelfinavir	AIDS		X	X
Neoral	Organ Transplant, Rheumatoid Arthritis		X	X
Neosar	Cancer		X	X
Neostigmine	Myasthenia Gravis		X	
Nesiritide	Congestive Heart Failure		X	X
Neupogen	Cancer		X	X
Neupro	Parkinson's Disease		X	
Nevirapine	AIDS		X	X
Nilandron	Cancer		X	X
Niloric	Dementia		X	
Nilutamide	Cancer		X	X
Nitro Patch	Angina		X	
Nitro-bid	Angina		X	
Nitroglycerin	Angina		X	
Nitrotab	Angina		X	
Nolvadex	Cancer		X	X
Norpace **	Irregular Heartbeat		X	
Norvir	AIDS		X	X
Novantrone	Multiple Sclerosis, Leukemia		X	X
Olanzapine	Schizophrenia		X	X
Oncovin	Cancer, Leukemia		X	X
Orencia	Rheumatoid Arthritis		X	X
Oxcarbazepine	Bipolar Disorder		X	X
Oxygen	Any Condition		X	
Pacerol **	Atrial Fibrillation		X	
Pacerone **	Irregular Heartbeat		X	
Pagitane	Parkinson's Disease		X	
Pancrecarb	Disease of the Pancreas		X	X
Pancrelipase	Disease of the Pancreas		X	X
Papaverine	Angina, Peripheral Vascular Disease		X	
Paracalcitol	Renal Failure, Dialysis		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	
Pavabid	Angina, Peripheral Vascular Disease		X	

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Peginterferon	Hepatitis C		X	
Pencillamine	Rheumatoid Arthritis		X	X
Pentam 300	AIDS		X	X
Pentamidine	AIDS		X	X
Pentoxifylline	Peripheral Vascular Disease		X	
Pergolide	Parkinson's Disease	(OK for Restless Leg Syndrome)	X	
Permax	Parkinson's Disease	(OK for Restless Leg Syndrome)	X	
Perphenazine	Schizophrenia		X	X
Persantine	Heart Valve Replacement		X	
Plaquenil	Lupus, Rheumatoid Arthritis	(OK for Standard II and Standard III if Rheumatoid Arthritis is not present)	X	X
Platinol	Cancer		X	X
Pletal	Peripheral Vascular Disease		X	
Pramipexole Dihydrochloride	Parkinson's Disease	(OK for Restless Leg Syndrome)	X	
Prasugrel	Angioplasty, Stent		X	
Procarbazine Hydrochloride	Hodgkin's Disease		X	X
Procrit	Renal Failure, Dialysis		X	X
Procyclidine Hydrochloride	Parkinson's Disease		X	
Prolixin	Schizophrenia		X	X
Prolixin	Schizophrenia		X	X
Propafenone **	Atrial Fibrillation		X	
Prostigmin	Myasthenia Gravis		X	
Purinethol	Leukemia, Blood Disorders		X	X
Pyridostigmine	Myasthenia Gravis		X	
Quetiapine	Schizophrenia		X	X
Quinidine Sulfate **	Atrial Fibrillation		X	
Ranexa	Angina		X	
Ranolazine	Angina		X	
Rapamune	Organ Transplant		X	X
Rasagiline	Parkinson's Disease		X	
Razadyne	Alzheimer's Disease, Dementia		X	
Razadyne Reminyl	Alzheimer's Disease, Dementia		X	
Rebif	Multiple Sclerosis		X	X
Remicade	Rheumatoid Arthritis		X	X
Reminyl	Alzheimer's Disease, Dementia		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

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Revia	Alcoholism, Opioid Dependence		X	X
Revlimid	Cancer		X	X
Rheumatrex	Rheumatoid Arthritis		X	X
Ribavirin	Hepatitis C		X	
Rilutek	Amyotrophic Lateral Sclerosis		X	X
Riluzole	Amyotrophic Lateral Sclerosis		X	X
Risperdal	Schizophrenia		X	X
Risperidone	Schizophrenia		X	X
Ritonavir	AIDS		X	X
Rituxan	Rheumatoid Arthritis, Non-Hodgkin's Lymphoma		X	X
Rituximab	Rheumatoid Arthritis, Non-Hodgkin's Lymphoma		X	X
Rivastigmine	Alzheimer's Disease, Dementia		X	
Roferon	HIV		X	X
Roflumilast	COPD		X	
Ropinirole Hydrochloride	Parkinson's Disease	(OK for Restless Leg Syndrome)	X	
Rotigotine	Parkinson's Disease		X	
Rythmol **	Atrial Fibrillation		X	
Sandimmune	Organ Transplant		X	X
Saphris	Bipolar Disorder, Schizophrenia		X	X
Saquinavir	AIDS		X	X
Selegiline	Parkinson's Disease		X	
Serentil	Schizophrenia		X	X
Seroquel	Schizophrenia		X	X
Serzone	Bipolar Disorder, Major Depression		X	X
Sevelamer	Renal Failure, Dialysis		X	X
Sinemet	Parkinson's Disease		X	
Sirolimus	Organ Transplant		X	X
Soltamox	Cancer		X	X
Sorbitrate	Angina		X	
Sotalol **	Atrial Fibrillation		X	
Spiriva	COPD		X	
Stalevo	Parkinson's Disease		X	
Stavudine	AIDS		X	X
Stelazine	Schizophrenia		X	X
Steroids	COPD		X	
Stocrin	AIDS		X	X
Suboxone	Opioid Dependence		X	X
Subutex	Opioid Dependence		X	X

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Sustiva	AIDS		X	X
Symadine	Parkinson's Disease	(OK for use as an anti-infective)	X	
Symax	Parkinson's Disease	(OK for IBS, colon spasms)	X	
Symmetrel	Parkinson's Disease	(OK for use as an anti-infective)	X	
TACE	Cancer		X	X
Tacrine	Alzheimer's Disease, Dementia		X	
Tacrolimus	Immunosuppressant		X	X
Tambocor **	Atrial Fibrillation		X	
Tamoxifen	Cancer		X	X
Tarceva	Cancer		X	X
Tasmar	Parkinson's Disease		X	
Telaprevir	Hepatitis C		X	
Temsirolimus	Cancer		X	X
Tenofovir	AIDS		X	X
Tensilon	Myasthenia Gravis		X	
Teriparatide	Osteoporosis with fractures		X	X
Thalidomide	AIDS, Cancer		X	X
Thioridazine	Schizophrenia		X	X
Thiothixene	Schizophrenia		X	X
Thorazine	Bipolar Disorder, Schizophrenia		X	X
Tikosyn **	Atrial Fibrillation		X	
Tiotropium	COPD		X	
Tiotropium Bromide	COPD		X	
Tipranavir	HIV		X	X
Tirofiban Hydrochloride	Angina, Angioplasty		X	
Tocilizumab	Rheumatoid Arthritis		X	X
Tofacitinib Citrate	Rheumatoid Arthritis		X	X
Tolcapone	Parkinson's Disease		X	
Toremifene	Cancer		X	X
Torisel	Cancer		X	X
Trastuzumab	Cancer		X	X
Trelstar	Cancer		X	X
Tremin	Parkinson's Disease		X	
Trental	Angioplasty, Peripheral Vascular Disease, Stent		X	
Trexall	Rheumatoid Arthritis		X	X
Trexan	Alcoholism, Opioid Dependence		X	X
Trifluoperazine HCl	Schizophrenia		X	X
Trihexane	Parkinson's Disease		X	
Trihexyphenidyl	Parkinson's Disease		X	

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Drug Name	Use	Exceptions	Preferred and Standard	Standard II and Standard III *
Trilafon	Schizophrenia		X	X
Trileptal	Bipolar Disorder		X	X
Triptorelin	Cancer		X	X
Trisenox	Leukemia		X	X
Triveen-Cf	Alzheimer's Disease, Dementia		X	
Tudorza	COPD		X	
Tumor Necrosis Factor	AIDS		X	X
Tysabri	Multiple Sclerosis		X	X
Umeclidinium Bromide/Vilanterol	COPD		X	
Urso	Cirrhosis, Liver Disease		X	
Ursodiol	Cirrhosis, Liver Disease		X	
Valproic Acid	Bipolar Disorder		X	X
Vantas	Cancer		X	X
Vasodilan	Peripheral Vascular Disease		X	
Velcade	Multiple Myeloma, Lymphoma		X	X
Videx	AIDS		X	X
Viiibryd	Major Depression		X	X
Vilazodone HCL	Major Depression		X	X
Viracept	AIDS		X	X
Viramune	AIDS		X	X
Viread	AIDS		X	X
Wellferon	HIV		X	X
Xagrid	Myeloproliferative Disorders, Blood Disorders		X	X
Xeljanz	Rheumatoid Arthritis		X	X
Xeloda	Cancer		X	X
Yervoy	Melanoma		X	X
Zalcitabine	AIDS		X	X
Zelapar	Parkinson's Disease		X	
Zemplar	Renal Failure, Dialysis		X	X
Zenpep	Disease of the Pancreas		X	X
Zerit	AIDS		X	X
Ziagen	AIDS		X	X
Zidovudine	AIDS		X	X
Ziprasidone	Bipolar Disorder, Schizophrenia		X	X
Zoladex	Cancer		X	X
Zyprexa	Schizophrenia		X	X



*STD II and III rate classes are not available in all states. Check your state's Outline of Coverage or our Product Availability chart.

** Not declinable in ID, MI, MN, and OR.

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Height and weight chart

Cigna Medicare Supplement insurance

Applicants whose weight is outside the limits in the build chart may be insurable in the Medicare Supplement Standard II or Standard III class if available in your state.

Female			Height	Male		
Minimum weight for Preferred and Standard classes	Maximum weight for Preferred and Standard classes	Maximum weight with selected conditions		Minimum weight for Preferred and Standard classes	Maximum weight for Preferred and Standard classes	Maximum weight with selected conditions
77	158	145	4'6"	85	166	149
80	163	150	4'7"	88	172	155
83	169	155	4'8"	91	178	160
86	176	161	4'9"	95	185	166
89	181	166	4'10"	98	191	172
92	188	172	4'11"	101	198	178
95	195	179	5'0"	105	205	184
98	201	185	5'1"	108	212	191
101	208	191	5'2"	111	219	197
104	215	197	5'3"	114	226	203
108	221	203	5'4"	119	233	209
111	228	209	5'5"	122	240	216
115	236	216	5'6"	127	248	223
118	242	222	5'7"	130	255	229
122	250	229	5'8"	134	263	236
125	257	236	5'9"	138	271	244
129	265	243	5'10"	142	279	251
133	273	250	5'11"	146	287	258
136	280	257	6'0"	150	295	265
140	288	264	6'1"	154	303	272
144	296	272	6'2"	158	312	280
148	304	279	6'3"	163	320	288
152	313	287	6'4"	167	329	296
156	320	294	6'5"	172	337	303
160	329	301	6'6"	176	346	311
164	337	309	6'7"	180	355	319
168	346	317	6'8"	185	364	327
173	354	325	6'9"	190	373	335
177	364	334	6'10"	195	383	344
181	372	341	6'11"	199	392	352

Note: If the customer's height is not included on the chart please call underwriting at 866.825.4822. Selected conditions include tobacco use, diabetes or maintenance medications for heart and vascular conditions. Applicants with one of the selected conditions whose weight is greater than the maximum weight in the "Maximum weight with selected conditions" column may qualify for the Standard II or Standard III class. Check your state's Outline of Coverage or our Product Availability chart for availability.

All products insured by American Retirement Life Insurance Company, Cigna Health and Life Insurance Company or Loyal American Life Insurance Company.