

UNDERWRITING NAVIGATOR

Marijuana Usage (as of April 2017)

Carrier	Medical Use		Recreational Use		Other Info
	Usage/Factors	Rates	Usage/Factors	Rate	
American General				Less than 2x/month – best class 2x/month – Standard NT More than 2x/month – Tobacco Rates Daily use - decline	
Brighthouse (formerly MetLife)	Same rating for recreational use plus any extra rating for the actual medical condition		Use up to 4 times per week, no evidence of social or occupational impairment	Any standard and preferred class that PI would otherwise qualify for.	We do not offer coverage for policies owned by a marijuana related business or on the lives of people employed in the marijuana industry
			Use 5 or more times per week, or evidence of social or occupational impairment	Table B and Up	
Global Atlantic (formerly Forethought)		Only rated for the underlying case		<u>Ages under 25:</u> Any use is decline. <u>Ages 26-30:</u> Rare use can be as good as premier Occasional Use can be as good as standard Frequent use is individual consideration <u>Ages 31+:</u> Occasional use can be as good as Premier Frequent use can be as good as Standard Heavy use is individual consideration	Admitted use is looked at favorably
Banner			2x/month	Standard Tobacco	
John Hancock		Depends on what it's being treated for.	Case by Case	Case by Case	
Lincoln Financial		Must be in an approved state and the applicant must have a valid prescription. Ratings depend on the underlying medical condition		Assuming no prior substance abuse, no current psychiatric history and no tobacco history would offer Preferred Plus for 1x monthly, Preferred Non Tobacco for 2x weekly and Standard Non Tobacco and up for more frequent use.	
Minnesota Life		Best case Table D subject and depends on the underlying medical condition		12x or less/year with negative specimen – Preferred Select 24x or less/year with negative specimen – Preferred Non-Tobacco Over 24 uses/year or a positive specimen and up to 3-8x/month will become Standard Tobacco 9+/month – individual consideration – could be declined	
Mutual of Omaha		Rate for cause (i.e. the impairment being treated), and then the level of marijuana in the clients system cannot exceed 500mg. Tobacco rates may apply.		Must be admitted on drug questionnaire, the level of THC in labs must be consistent with admitted use and not exceed 500mg on results. Rates may vary from Standard to Table 4 depending on admitted use and results. Anything over 500mg may result in a decline. Admitted Mild use can qualify for Non-Tobacco rates if the levels of THC are consistent with their admitted use.	
Principal		Start at Table 4 and do not apply credits		Will be tobacco rates, ranging from Standard to decline. Sometimes a flat extra is warranted. Depends on how frequent their use is/was, if tx for abuse with other drug use	
Protective				2x/month – Std Tobacco 3-8x/month – Table 3 Tobacco 9-16x/month – Decline	
Prudential		Rating will be assessed on the underlying condition		<u>Ages under 20:</u> Any use is decline. <u>Ages over 21, with admission w/ or w/o THC:</u> 3x/wk – Nonsmoker Plus 4-6x/wk – Table B More than 7x/wk -- Decline <u>Ages over 21, without admission:</u> Positive TCH in urine – Decline	
Transamerica	Case by Case	Std; Smoker & Non-Smoker (depending on ingestion)	Case by Case	Standard to Table B. Decline if using 4 times or more weekly.	APS is required if medicinal; looks better if client admits usage if recreational
Voya	Ingested	Non-Tobacco rates		Best risk class is usually SNT. However, a marijuana user can receive a preferred risk class on well-documented cases with infrequent use, stable lifestyle and no other medical or underwriting concerns. If 4x or more per month, tobacco rates will apply	If frequently used, may require a drug/alcohol/tobacco usage history review

DISCLAIMER: "The latest underwriting guidelines on marijuana from some of our carriers. This information is deemed accurate as of April 2017 but is not guaranteed and is subject to change from time to time without notice."