

Determine Your Health Class*

GUIDELINES	<i>Preferred Plus</i>	<i>Preferred</i>	<i>Regular/Standard</i>
Family	No cancer or cardiovascular death of either parent before age 60.	No cancer or cardiovascular death of either parent before age 60.	No more than 1 cancer or cardiovascular death of parents before age 60.
Blood Pressure	140/85	150/90	155/95
Cholesterol Levels	Under 210, HDL: Less than 5.0	Under 240, HDL: Less than 6.5	Under 280, HDL: Less than 8.0
Health History	No history of major health conditions, such as, cancer, diabetes, heart disease.	No history of major health conditions, such as, cancer, diabetes, heart disease.	Some major health conditions allowed.
Driving History	No more than 2 moving violations in the past 3 years. No record of DUI or reckless driving.	No more than 2 moving violations in the past 3 years. No record of DUI or reckless driving in the past 5 years.	No more than 2 moving violations in the past 3 years. No record of DUI or reckless driving in the past 2 years.
Tobacco	No use of nicotine products in past 3 years.	No use of nicotine products in past 3 years, also preferred smoker rates available.	No use of nicotine products in past 1 year, also standard smoker rates available.
Substance/Alcohol Abuse	No history of alcohol or substance abuse.	No history of alcohol or substance abuse.	No alcohol or substance abuse in the past 7 years.
Aviation	available with additional rider.	available with additional rider.	available with additional rider.

* - Besides the above profile, height and weight, are extremely important in the overall rate someone qualifies for.