

# TOBACCO USE GUIDELINES

As of 08/2009



Carrier	Required Number of Years Without Tobacco Use				Special Guidelines for Other Tobacco Users		
	Super Preferred	Preferred	Standard Plus	Standard	Best available class	Description	HOS
AIG/American General	5	3	2	1	Preferred Best	4 or less cigars per month (one a week). No current or prior use of anything other than the occasional cigars for 5 years.	negative
Aviva	4	1	N/A	1	Preferred NT	24 cigars or less per year with a negative urine specimen	negative
AXA	5	3	1	1	Preferred Elite	12 cigars or less per year.	negative
Banner	3	2	1	1	Preferred Plus	No more than 1 cigar per month (must be admitted on app) and negative HOS	negative
First Colony	5	3	2	1	Preferred Best	12 cigars or less per year.	negative
Hartford	5	1	1	1	Preferred Plus NT	As long as they have not smoked cigarettes ever, allow 5-8 cigars a month for Preferred NT with a negative specimen	negative
ING/Reliastar	5	3	2	1	Super Preferred NT	No tobacco or nicotine products in any form within the past 3 years. (Allow 1 cigar per week)	negative
John Hancock	5	2	1	1	Standard NT	If just ceremonial cigar use (<12 cigars/yr) can be Super Preferred NT with a negative HOS. Other Tobacco (cigar, pipe, chewing tobacco and nicotine gum) are OK at Std NS rates.	any amount
Lincoln Benefit	5	3	2	1	Preferred NT	Cigar users who smoke less than 12 cigars or less per year and who have a negative specimen	negative
Lincoln National	3	2	N/A	1	Preferred NT	Applicant must have 12 cigars or less per year & HOS must test negative in order to qualify for Preferred NT. Standard NT available with other tobacco use (cigar, chew, pipe & nicotine gum) even with nicotine present in HOS.	negative
Lincoln National - GTO Term	5	3	3	3	Preferred NT	Applicant must have 12 cigars or less per year & HOS must test negative in order to qualify for Preferred NT. Standard NT available with other tobacco use (cigar, chew or pipe) even with nicotine present in HOS.	negative
MetLife	5	2	2	1	Preferred/Std Plus NS	Preferred/Std Plus: Alternate forms of tobacco (cigar, pipe, or smokeless tobacco) currently or in the past and urinalysis is negative for nicotine. Preferred Plus (2nd level Preferred): 4 or less cigars (only) per year.	negative
Mass Mutual	1	1	1	1	Ultra Preferred	They have Non-Tobacco and Non-Smoker class depending on product. The products offering Non-Tobacco allow up to 24 cigars per year. All other tobacco or nicotine products considered Tobacco class.	negative
Nationwide	5	1	1	1	Preferred NS	If less than 12 cigars a year, nicotine screen is negative, and they have not smoked cigarettes within the past 5 years	negative
North American	5	3	2	1	Preferred NT	2 cigars or less per month (UL & term)	negative
Phoenix	10	3	N/A	1	Standard NS	Best available class for cigar users, tobacco chewers, pipe users & nicotine gum chewers is Standard Non-Smoker. Must be admitted on app to qualify for Std NS rates. Specimen can be positive.	any amount
Principal*	5	1	N/A	1	Standard NT	Will allow up to 12 cigars per year. Use of chewing tobacco, pipes, more frequent cigar use is classified as Tobacco rates.	negative
Protective	5	1	N/A	1	Select Preferred NT	Up to 6 cigars a year for Select Preferred NS, up to 12 cigars a year for Preferred NS	negative
Prudential**	5	3	1	1	Non-Smoker Plus	Use of cigars, chewing tobacco, pipes, nicotine gum and patch qualify for non tobacco rates.	any amount
RBC	1	1	N/A	1		No special program/exceptions.	
SBLI	5	3	2	2	Preferred to Standard NT	Individual consideration, for a few cigars a year only.	negative
Sun Life	N/A	1	1	1	Preferred NT	3 cigars or less per month. No criticism of tobacco use in APS or MIB within last 3 years.	negative
Transamerica	5	2	2	2	Preferred NT	They will allow 12 cigars per year, but HOS must be negative and cigar use must be admitted on the app.	negative
United of Omaha	5	3	1	1	Preferred Plus NT	They will allow 12 or less cigars per year with a negative urinalysis in order to consider for Pref Plus, Preferred and Standard Plus NT	negative
West Coast	5	1	N/A	1	Super Preferred NT	6 cigars or less per year.	negative

\*\* Prudential - Preferred Best may be available if client smokes < 2 cigars per month, HOS is negative and has not used any other form of tobacco in the past 5 years