



PLANRight

Producer Guide

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**ForestersTM reserves the right to modify the guidelines.
These guidelines apply to face-to-face sales and may vary for Voice Signature sales.**

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Toronto, Ontario, Canada, M3C 1T9

Summary

	PlanRight – Level	PlanRight – Graded	PlanRight – Modified
Description	Provides full face amount coverage from the issue date	Provides 30% of the face amount in the first year, 70% of the face amount in the second year and 100% thereafter	Provides coverage equal to premiums paid plus 10% interest for years 1 and 2 and 100% of the face amount thereafter
Death Benefit ¹²	Full Death Benefit payable in all years	Year 1 – 30% Year 2 – 70% Year 3+ – Full Death Benefit payable	Year 1 – ROP plus 10% annual interest ³ Year 2 – ROP plus 10% annual interest Year 3+ – Full Death Benefit payable
Riders	ADR available (issue ages 50-80) CCADR included at no additional cost	ADR not available CCADR included at no additional cost	ADR not available CCADR included at no additional cost
Premiums	Level, payable to age 121		
Minimum Premium	\$10/month		
Issue Ages (Age last birthday)	50-85	50-85	50-80
Minimum Face Amount ⁴	\$2,000		
Maximum Face Amounts	Ages 50-80: \$35,000 Ages 81-85: \$15,000	Ages 50-80: \$20,000 Ages 81-85: \$10,000	Ages 50-80: \$15,000 Ages 81-85: N/A
Certificate fee (Subject to the modal factors)	\$36 annually (commissionable)		
Modal Factors	Monthly – 0.0875 Quarterly – 0.26 Semi-Annual – 0.51		
Underwriting Class ⁵	Non-Tobacco Tobacco		
Cash Values	Available (on full surrender only)		
Loans	Available		

¹ For PlanRight –Graded and Modified, the death benefit is 100% of the face amount in the event of accidental death during the first two years.

² Any outstanding loans will be deducted from the death benefit.

³ Interest is compounded and is accrued on a daily basis.

⁴ Certain member benefits are only available to members insured under a certificate with a face amount of \$10,000 or more and are subject to eligibility requirements and limitations.

⁵ Ratings do not apply on the PlanRight plans.

Foresters Whole Life Insurance

The PlanRight series is a series of whole life insurance products designed to help cover final expenses such as the costs associated with funeral and burial expenses, probate fees or other financial obligations that your client's family may face in the event of death. Many funeral expenses run over \$10,000 and can create a significant burden on loved ones.

They provide guaranteed and level premium and make use of a simplified application.

For clients concerned with protecting their families from the high costs of settling final expenses, Foresters offers a whole life insurance product designed to help meet those concerns.

Foresters PlanRight Series

- Level: the death benefit is equal to the full face amount of the certificate.
- Graded: the death benefit is 30% of the face amount in year one; 70% of the face amount in year two; 100% of the face amount in year three and later. During the first two years, the death benefit is topped up, meaning that the death benefit is 100% of the face amount, in the event of accidental death.
- Modified: the death benefit, is, in the first two years, equal to the return of premiums paid plus 10% interest⁶ annually; 100% of the face amount in year three and later. During the first two years, the death benefit is topped up, meaning that the death benefit is 100% of the face amount, in the event of accidental death.

Riders and Additional Benefits

The **Accidental Death Rider (ADR)** provides an additional death benefit in the event of an accidental death, caused by an accidental bodily injury, and if death occurs within 365 days of that injury. ADR is available on PlanRight – Level only.

The **Common Carrier Accidental Death Rider (CCADR)** provides an additional death benefit⁷ of up to two times the face amount if the insured dies within 90 days of, and due to an accidental bodily injury that occurred on a common carrier while a fare-paying passenger.

For all PlanRight plans, the CCADR is available at no additional cost.

The Accidental Death Rider and Common Carrier Accidental Death Rider can continue until the insured's age 121, which means that the benefits stay with the insured throughout the life of the certificate!

Premium

Premium rates vary by issue age, gender and Tobacco use. Non-Tobacco is defined as no cigarettes or any other form of tobacco for the last 12 months. Premiums are payable during the insured's life to age 121 and are based on the insured's age last birthday. PlanRight will not be illustrated. Please refer to the Rate Book or the Rates section of this guide. Minimum Premium:

- PAC: \$10
- Direct Quarterly: \$30 (to be collected)
- Direct Semi-Annually: \$50 (to be collected)

⁶ Interest is accrued on a daily basis.

⁷ Subject to a maximum of \$300,000 from all carriers

Key Highlights

- Quick underwriting process – certificate may be issued in 2 days when application is fully and accurately completed
- Guaranteed level premiums
- Simple application
- No medical exam

- Direct Annually: \$100 (to be collected)

How to Calculate PlanRight Premiums

1 Foresters PlanRight base premium calculation	
a) Find the rate per thousand in the premium rate table	\$
b) Multiply by the face amount per thousand	(x)
c) Add the annual certificate fee.	(+) 36.00
d) Multiply by the modal factor	(x)
Base modal premium amount ② = \$ ¹	
2 Accidental Death Rider (ADR) premium calculation - Available on PlanRight Level Only	
a) Find the rate per thousand in the premium rate table	\$
b) Multiply by the benefit amount per thousand	(x)
c) Multiply by the modal factor	(x)
Rider modal premium amount ② = \$ ¹	
3 Total modal premium	
a) Base modal premium amount ①	
b) Add the ADR modal premium ② ..	(+)
Total modal premium = \$	
Modal Factors Annual = 1.00 Semi-Annual = 0.51 Quarterly = 0.26 Monthly = 0.0875	

¹ Rounded to the nearest penny.

Premium Calculation Example

PlanRight-Level: Monthly premium for Male NT age 55 with \$25K Face Amount and \$25K ADR

1 Foresters PlanRight premium calculation	
a) Find the rate per thousand in the premium rate table	\$34.00
b) Multiply by the face amount per thousand	(x) 25
c) Add the annual certificate fee.	(+) 36.00
d) Multiply by the modal factor	(x) 0.0875
Base modal premium amount ② = \$77.53 ¹	
2 Accidental Death Rider (ADR) premium calculation - Available on PlanRight Level Only	
a) Find the rate per thousand in the premium rate table	\$2.25
b) Multiply by the benefit amount per thousand	(x) 25
c) Multiply by the modal factor	(x) 0.0875
Rider modal premium amount ② = \$4.92 ¹	
3 Total modal premium	
a) Base modal premium amount ①	\$77.53
b) Add the ADR modal premium ② ..	(+) 4.92
Total modal premium = \$82.45	

¹ Rounded to the nearest penny.

Rates

PlanRight
Annual Premium Rates per thousand Face Amount

Issue Age	Level				Graded				Modified			
	Male		Female		Male		Female		Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
50	27.00	37.00	20.00	31.00	42.00	53.00	34.00	39.00	46.00	55.00	36.00	50.00
51	28.00	39.00	21.00	32.00	45.00	57.00	35.00	41.00	49.00	59.00	37.00	53.00
52	30.00	41.00	22.00	34.00	48.00	61.00	36.00	43.00	52.00	63.00	39.00	56.00
53	31.00	43.00	24.00	35.00	50.00	64.00	38.00	44.00	54.00	67.00	40.00	59.00
54	33.00	45.00	25.00	37.00	53.00	68.00	39.00	46.00	57.00	71.00	42.00	62.00
55	34.00	47.00	26.00	38.00	56.00	72.00	40.00	48.00	60.00	75.00	43.00	65.00
56	36.00	50.00	27.00	40.00	59.00	76.00	42.00	50.00	63.00	79.00	45.00	66.00
57	38.00	52.00	29.00	42.00	62.00	80.00	43.00	52.00	66.00	83.00	47.00	67.00
58	39.00	55.00	30.00	44.00	66.00	85.00	45.00	53.00	69.00	88.00	48.00	68.00
59	41.00	57.00	32.00	46.00	69.00	89.00	46.00	55.00	72.00	92.00	50.00	69.00
60	43.00	60.00	33.00	48.00	72.00	93.00	48.00	57.00	75.00	96.00	52.00	70.00
61	45.00	64.00	35.00	50.00	76.00	98.00	51.00	61.00	79.00	101.00	55.00	72.00
62	48.00	68.00	37.00	53.00	80.00	103.00	54.00	64.00	84.00	106.00	58.00	74.00
63	50.00	72.00	39.00	55.00	84.00	107.00	57.00	68.00	88.00	111.00	60.00	76.00
64	53.00	76.00	41.00	58.00	88.00	112.00	60.00	71.00	93.00	116.00	63.00	78.00
65	55.00	80.00	43.00	60.00	92.00	117.00	63.00	75.00	97.00	121.00	66.00	80.00
66	59.00	85.00	45.00	62.00	96.00	123.00	67.00	80.00	102.00	128.00	70.00	85.00
67	62.00	90.00	47.00	65.00	101.00	128.00	71.00	86.00	107.00	136.00	75.00	91.00
68	66.00	95.00	50.00	67.00	105.00	134.00	76.00	91.00	112.00	143.00	79.00	96.00
69	69.00	100.00	52.00	70.00	110.00	139.00	80.00	97.00	117.00	151.00	84.00	102.00
70	73.00	105.00	54.00	72.00	114.00	145.00	84.00	102.00	122.00	158.00	88.00	107.00
71	79.00	115.00	58.00	78.00	124.00	156.00	92.00	110.00	133.00	170.00	98.00	115.00
72	85.00	125.00	63.00	83.00	134.00	167.00	99.00	118.00	144.00	181.00	107.00	123.00
73	91.00	135.00	67.00	89.00	145.00	178.00	107.00	126.00	156.00	193.00	117.00	131.00
74	97.00	145.00	72.00	94.00	155.00	189.00	114.00	134.00	167.00	204.00	126.00	139.00
75	103.00	155.00	76.00	100.00	165.00	200.00	122.00	142.00	178.00	216.00	136.00	147.00
76	112.00	166.00	83.00	108.00	179.00	217.00	134.00	153.00	197.00	236.00	149.00	160.00
77	121.00	177.00	90.00	117.00	193.00	234.00	145.00	164.00	215.00	256.00	162.00	173.00
78	131.00	188.00	98.00	125.00	206.00	251.00	157.00	176.00	234.00	275.00	174.00	186.00
79	140.00	199.00	105.00	134.00	220.00	268.00	168.00	187.00	252.00	295.00	187.00	199.00
80	149.00	210.00	112.00	142.00	234.00	285.00	180.00	198.00	271.00	315.00	200.00	212.00
81	161.00	224.00	124.00	157.00	254.00	304.00	199.00	218.00				
82	172.00	238.00	136.00	172.00	274.00	323.00	218.00	238.00				
83	184.00	253.00	147.00	186.00	295.00	343.00	237.00	257.00				
84	195.00	267.00	159.00	201.00	315.00	362.00	256.00	277.00				
85	207.00	281.00	171.00	216.00	335.00	381.00	275.00	297.00				

Accidental Death Rider (for PlanRight – Level only)
Annual Premium Rates per thousand

Issue Age	Male	Female	Issue Age	Male	Female	Issue Age	Male	Female
50	2.00	1.25						
51	2.00	1.25	61	3.00	1.75	71	4.75	2.75
52	2.00	1.25	62	3.00	1.75	72	5.00	3.00
53	2.00	1.25	63	3.25	2.00	73	5.25	3.25
54	2.25	1.25	64	3.25	2.00	74	5.50	3.50
55	2.25	1.25	65	3.50	2.00	75	6.00	3.75
56	2.25	1.50	66	3.50	2.25	76	6.50	4.00
57	2.50	1.50	67	3.75	2.25	77	7.00	4.25
58	2.50	1.50	68	4.00	2.50	78	7.75	4.75
59	2.75	1.50	69	4.25	2.50	79	9.00	5.50
60	2.75	1.75	70	4.50	2.75	80	11.00	6.75

Benefits of Membership

Certain member benefits are only available to members insured under a certificate with a face amount of \$10,000 or more and are subject to eligibility requirements and limitations.

Our customers are our members. Foresters members may be eligible for a valuable package of benefits— at no additional premium. They can attend member events with family and friends, make a difference in their community, as well as access life, health, and education member benefits – all compliments of Foresters! Member benefits include Competitive Scholarships, Orphan Scholarships, Critical Illness member benefit, Terminal Illness member benefit, Orphan member benefit, and the Everyday Money and Legal Link member benefits.

This is the Foresters difference. This is why membership with Foresters means so much more. For more than 135 years, Foresters has used its financial strength and prosperity to help improve the lives of its members and their communities.

For more information on member benefits, please visit www.foresters.com/membership

For more information

Log on to ezbiz at <https://portal.foresters.biz/>.

¹ Foresters members are the insureds and annuitants under Foresters life insurance and annuity certificates. For details on eligibility and benefits of membership, go to www.foresters.com/membership

² Foresters member benefits are non-contractual and not part of the PlanRight insurance contract. Member benefits are subject to eligibility requirements and limitations and may be changed or cancelled at any time by Foresters.

Death Benefit Examples
(With Face Amount of \$15,000)

Level	1. If cause of death is non-accidental	2. If cause of death is accidental and CCADR does not apply (with ADR at an additional cost)
	Yr 1+	\$15K
	3. If cause of death is accidental and CCADR ⁹ applies (without ADR)	4. If cause of death is accidental and CCADR ¹⁰ applies (with ADR at an additional cost)
	Yr 1+	\$15K + 2 X \$15K (CCADR) = \$45K

Graded	1. If cause of death is non-accidental	2. If cause of death is accidental and CCADR does not apply
	Yr 1	\$15K X 30% = \$4.5K
Yr 2	\$15K X 70% = \$10.5K	\$15K*
Yr 3+	\$15K	\$15K
	3. If cause of death is accidental and CCADR applies	
	Yr 1	\$15K* + 2 X \$15K (CCADR) = \$45K
Yr 2	\$15K* + 2 X \$15K (CCADR) = \$45K	
Yr 3+	\$15K + 2 X \$15K (CCADR) = \$45K	

*The death benefit is 100% of the face amount in years 1 and 2 in the event of accidental death

Modified (with annual premium of \$700)	1. If cause of death is non-accidental ⁹	2. If cause of death is accidental and CCADR does not apply
	Yr 1	1.10 ¹⁰ X \$700 = \$770
Yr 2	1.10 X (\$770 + \$700) = \$1,617	\$15K*
Yr 3+	\$15K	\$15K
	3. If cause of death is accidental and CCADR ¹⁰ applies	
	Yr 1	\$15K* + 2 X \$15K (CCADR) = \$45K
Yr 2	\$15K* + 2 X \$15K (CCADR) = \$45K	
Yr 3+	\$15K + 2 X \$15K (CCADR) = \$45K	

*The death benefit is 100% of the face amount in years 1 and 2 in the event of accidental death

⁸ The benefit under the CCADR is subject to a maximum.

⁹ Assume that death occurs at the end of the year.

¹⁰ Interest is compounded and is accrued on a daily basis.

Important New Business Information

Verify the identity of the proposed insured – Acceptable documents for verifying identity include a driver's license, government issued photo ID card or passport.

Beneficiary Designation – When Primary or Contingent beneficiaries are named, the relationship to the proposed insured must be listed. With every insurance contract, there must be an insurable interest. Once the insurable interest requirements are met, every Foresters insurance contract must designate the insured's (our member) estate or the insured's dependant(s) as beneficiary. Note: The PlanRight product is to help families cover final expenses. All insurable interest and beneficiary designation requirements still apply. Neither funeral homes nor funeral directors are acceptable beneficiary designations.

Non-English speaking applicants – When a proposed insured or potential owner is not fluent in English, either you, as the agent, or a third party will need to serve as a translator. You or the third party will need to certify on the Producer Report that you are fluent in the applicant's and/or owner's language, identify that language, and that the application, accompanying forms, and product information have been explained to the applicant and/or owner. You, even if a third party translated, will also need to certify in the Producer Report that you emphasized to the potential owner that the insurance contract and all other documents, and all communications with the home office regarding these certificates, will be in English, and it will be your client's responsibility to obtain translation assistance when requesting service for his or her certificate. *The proposed beneficiary can not be the translator.*

Proposed Insured Signature – Only the Proposed Insured may sign on the "Proposed Insured" signature line. No one else may sign the Proposed Insured's name. The Proposed Insured must be able to sign their name. A mark or "X" is not acceptable. Neither interviews nor signatures by Powers of Attorney are acceptable.

Certificate Owner Signature – Only the owner may sign on the owner line. The Certificate owner's signature is required in addition to the Proposed Insured's signature, if the owner is other than the Proposed Insured.

Replacements – State regulations require that all applicable Replacement related forms be completed at the time that the Application is taken, and submitted with the Application.

Important Dates

Stale-dated Application – Applications must be received in the home office within 10 days of the date the application is signed.

Application Date – Applications must be dated the day the application is completed and signed by the Proposed Insured and the personal health interview (PHI) is completed, not the day it is sent to the Home Office, or the date the insurance is to become effective.

Certificate Effective Date – The certificate comes into effect on the issue date when the first premium is collected on or before that date and there are no changes in the Proposed Insured's insurability between the application signed and issue date. If a specific draft date is requested, the certificate issue date will be the first time that date occurs after the date that Foresters approves the application. A future effective date of no more than 30 days from the application date may be requested. Policy effective date backdating is allowed as long as the backdating isn't to qualify for a specific plan or coverage.

Bank Draft Date – A premium will be drafted on the same day of each month to coincide with the certificate effective date. A draft date of the 1st through the 28th of any month is acceptable. Requests for either a draft date or certificate effective date of the 29th, 30th or 31st of the month will not be honored. If a specific draft day is desired, print the specific month and day in Section 7 of the application. If drafting a checking account please include a VOID check. If drafting a savings account, please indicate account number, bank routing number and phone number under the bank name and address in Section 7. Draft Dates can be no more than 30 days from the premium due date. Any requests for an initial draw at time of certificate issue, with subsequent preferred pre-authorized check (PAC) date prior to the next premium due date requires authorization from the applicant.

Premium Guidelines

Initial Premium – The initial premium may be paid by Foresters drafting a pre-authorized check (PAC) from the payer's bank account once certificate is issued if Section 7 authorizes it. Alternately, initial premium may be submitted with the application. Only an applicant's check payable to Foresters, will be accepted. Cash, post-dated checks, money orders, cashier's checks or an agent's check are not acceptable and will be returned to the agent unprocessed. The only instance where we will accept an agent's check is if the proposed insured is the agent or a member of the agent's family.

Multiple Applications/Family Members – If one Electronic Funds Transfer (EFT) debit should be made from the same account for multiple applications, a cover letter with instructions regarding the EFT should be submitted with the applications. Instructions in the "Remarks" section of the Producer Report are also acceptable. The EFT authorization must be signed on all applications.

1035 Exchange Funds – PlanRight cannot accommodate 1035 Exchanges.

General Information

Cancellation and Refund Requests – All requests for cancellation must be in writing; telephone requests are not acceptable. Notification acknowledging the request will be sent to the certificate owner and agent stating the refund will be processed within two weeks from the date the request was received.

Multiple Certificates – More than one application can be written for an insured. Each certificate must adhere to our product guidelines and the total face amount cannot exceed \$35,000 (depending on the plan and age) provided details regarding the need for more than one certificate are given.

Reinstatements – A new certificate will not be allowed if the initial certificate was issued within the last 60 days and it has lapsed. In this situation, the original certificate must be reinstated. All reinstatements require a new application and a new personal health interview to be completed. Other requirements may apply to fully reinstate the certificate.

Underwriting Class Change – Once issued, an insured cannot change their underwriting class from smoker to non-smoker.

Certificate Delivery – Certificates will be mailed directly to the certificate owner unless producer delivery is requested or required.

Commission Information

Agent Split – Split commissions between agents are acceptable. To request agent split, write the percentage of the commission payable to each agent next to the agent's name on the Producer Report.

Cut-Off Date – All applications that have a decision and are issued by Wednesday at 5:00 pm EST will be considered for the current compensation cycle, which is paid on Fridays. Applications received "in good order" are generally issued in 2 business days.

The Point of Sale Process

Foresters has a unique Point-of-Sale process to provide a benefit eligibility decision while you are with the client. As with all sales we encourage you to pre-screen your client before completing the application.

Individuals Not Eligible for PlanRight

- Anyone without a SSN
- Anyone who is mentally incompetent or lacks the legal capacity to conduct their own affairs (for example, questions cannot be answered by a person who has power of attorney for the proposed insured or a proposed insured cannot sign their name).
- Anyone who is unable to complete the Personal History Interview (PHI) by telephone.
- Anyone who is unable to answer "no" to all questions in Part A of the Medical Questions on the application.
- Anyone who has been previously declined for another Foresters product

Note that TTY enabled interviews for hearing or speech impaired clients are eligible for PlanRight.

In pre-screening applicants while in the home, observe whether there is a wheelchair or scooter, oxygen tank, assisted living or other obvious indicators of health issues that could disqualify the person from coverage. The agent is required to interview the proposed insured in person and witness their signature. Sales through telephone, internet or mail are prohibited.

How to Qualify

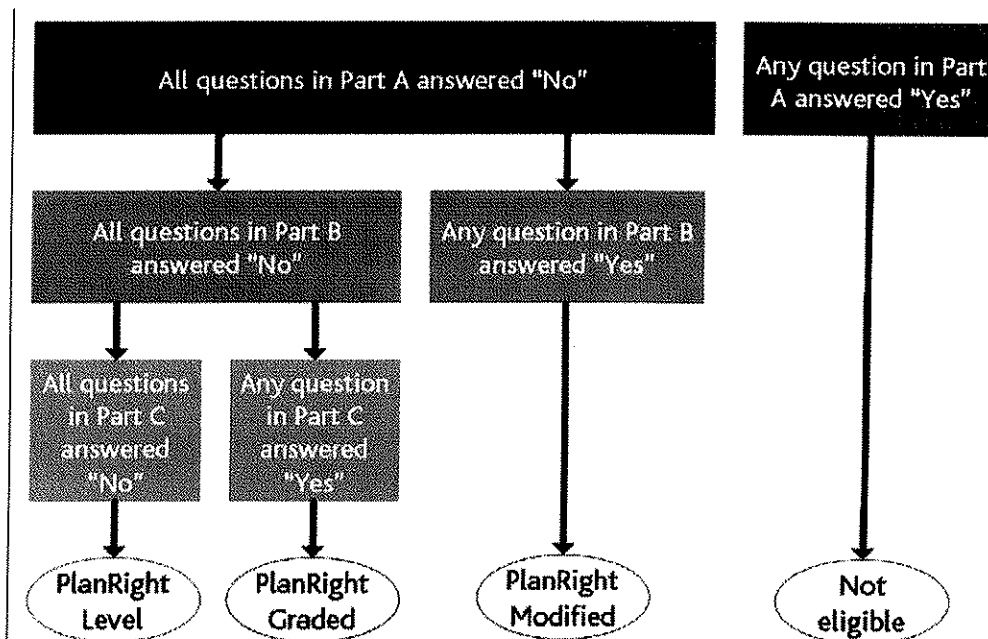
Please note:

- **Foresters is not underwriting height and weight, so there are no build charts for you to reference. Even though build is not taken into account in the underwriting, we ask that you complete the Height and Weight question.**
- **There are no preliminary underwriting inquiries or risk assessments available for this product.**

Part A of the Medical Questions on the application and the "Medication Reference Chart" included with this guide will help you screen out individuals who will not qualify for a PlanRight benefit and help pre-determine whether your client will qualify to apply for a particular benefit. Ask all health questions in their entirety and verify the Proposed Insured's understanding. (Refer to the "Medical Definitions" section in this guide for everyday explanations of all the disorders listed in the application.)

Complete the application including the required signatures. Print legibly in ink.

- If there is a "yes" answer in Part A of the Medical Questions, do not continue, as the Proposed Insured will not qualify to apply for a PlanRight benefit.
- If there is a "yes" answer in Part B of the Medical Questions, the Proposed Insured is eligible to apply for the Modified death benefit.
- If there is a "yes" answer in Part C of the Medical Questions, the Proposed Insured is eligible to apply for the Graded death benefit.
- If all the Medical Questions are answered "no", the Proposed Insured is eligible to apply for the Level death benefit.



Detailed Application instructions

Section 1 – Proposed Insured

PlanRight uses *age last birthday*.

Section 2 - Part B&C

Section 2 (Medical Questions) of the application is completed by the producer with the Proposed Insured for pre-screening purposes.

- If the client answers "No" to all questions in Part A, but "Yes" to one or more questions in Part B, the client is eligible to apply for PlanRight – Modified.
- If the client answers "No" to all questions in Part A & B, but "Yes" to one or more questions in Part C the client is eligible to apply for PlanRight – Graded
- If the client answers "No" to all questions in all three parts, the client is eligible to apply for PlanRight – Level

Section 3 – Owner information

Fill out the owner information only if the proposed insured is not the owner. The owner can be a 3rd party (e.g. business, trust or individual with an insurable interest).

Section 4 – Beneficiary information

See page 9 for acceptable beneficiary designations.

Section 5 – Other Insurance

Producers must comply with any replacement laws and regulations and are expected to offer suitable products and services to meet the proposed insured's needs. Indicate all certificates in force, including group and whether in-force insurance will be replaced.

Section 6 – Insurance Applied For

Enter the insurance amount and premium amount. The Accidental Death Rider is available for PlanRight Level only. If Level is selected but Proposed Insured does not qualify, Graded plan is automatically applied for. If Graded is selected but Proposed Insured does not qualify, Modified plan is automatically applied for. The producer will be notified of situations where the face amount is more or less than applied for, based on the premium submitted, and allowed 24 hours to advise us not to proceed. Otherwise, the certificate will be issued for the adjusted face amount.

The Independent Order of Foresters ("Foresters")
789 Don Mills Road.
Toronto, Canada M3C 1T9

U.S Mailing Address:
P.O. Box 179
Buffalo, NY 14201-0179

www.foresters.com
T. 800 828 1540



A Fraternal Benefit Society.

Application for Individual Life Insurance.

1. Proposed Insured.							
First name.		Middle name.		Last name.		Sex: <input type="radio"/> Male <input type="radio"/> Female	
Street address.				City.		State.	Zip code.
Home phone no.	Alternate phone/Cell no.	Date of birth (mmm/dd/yyyy).		State & Country of birth.		Social security number.	
Foresters member? <input type="radio"/> Yes. <input type="radio"/> No, applying for membership.		Height.	Weight.	Used tobacco in any form within the past 12 months? <input type="radio"/> Yes. <input type="radio"/> No			

2. Medical Questions. "Diagnosed", "advised", "tested" and "treatment", mean by a licensed physician or medical practitioner.

PART A

1. Is the proposed insured currently confined to a hospital, or a psychiatric, nursing or correctional facility or receiving home health care or receiving or been advised to receive hospice care? Yes. No.
2. Does the proposed insured currently use a wheelchair, or require assistance with activities of daily living such as taking medications, bathing, dressing, eating or toileting? Yes. No.
3. Has the proposed insured:
 - a) Within the past 12 months, used or been advised to use oxygen equipment to assist in breathing, or had dialysis? Yes. No.
 - b) Within the past 12 months, been advised to have a diagnostic test (excluding HIV testing), surgery, home health care or hospitalization which has not yet been started, completed or for which results are not known? Yes. No.
 - c) Ever been diagnosed with Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)? Yes. No.
 - d) Ever received or been advised to receive an organ or tissue transplant? Yes. No.
 - e) Ever been diagnosed with Alzheimer's disease, dementia, Amyotrophic Lateral Sclerosis (ALS), or a terminal illness*? Yes. No.

*Terminal illness' is defined as any illness diagnosed that would reasonably be expected to cause death within 12 months.

If a 'Yes' answer in Part A, the proposed insured is not eligible for Whole Life Insurance. Do not complete or submit this Application.
If all 'No' answers, complete Part B.

Part B. Complete all questions and circle the condition(s) to which each 'Yes' answer, if any, applies.

PART B

1. Has the proposed insured:
 - a) Within the past 12 months, had treatment or counseling for alcohol, drug or substance abuse or addiction? Yes. No.
 - b) Within the past 2 years, had heart or circulatory surgery, or had or been diagnosed as having a heart attack, congestive heart failure, cardiomyopathy, stroke, Transient Ischemic Attack (TIA), aneurysm, or a brain tumor? Yes. No.
 - c) Within the past 2 years, been diagnosed with or had treatment for Insulin shock, diabetic coma, or had an amputation due to complications of diabetes? Yes. No.
 - d) Within the past 3 years, been diagnosed with or had treatment for cancer (excluding basal skin cancer)? Yes. No.

If a 'Yes' answer in Part B, select Whole Life Insurance (With a modified death benefit) in Section 6. If all 'No' answers, complete Part C.

Part C. Complete all questions and circle the condition(s) to which each 'Yes' answer, if any, applies.

PART C

1. Within the past 2 years has the proposed insured been diagnosed with, prescribed medication for, or had or been advised to have treatment for:
 - a) Parkinson's disease or Systemic Lupus (SLE)? Yes. No.
 - b) Cirrhosis of the liver, chronic hepatitis or other liver disorder, kidney failure, or other chronic kidney disease? Yes. No.
 - c) Chronic Obstructive Pulmonary Disease (COPD) or emphysema? Yes. No.

If a 'Yes' answer in Part C, select Whole Life Insurance (With a graded death benefit) in Section 6. If all 'No' answers, select Whole Life Insurance (With a level death benefit) in Section 6.

Section 7 – Payment Information

This section must be completed and signed by the payer. Cash is not permitted.

- If PAC is requested, all PAC requirements must be met and PAC authorization is effective immediately.
- Payments by check must be made payable to Foresters and must be dated no later than the date the application was signed.
- Checks received with applications will be cashed immediately and application issued current dated.
- For faxed applications, First Premium on PAC is the only payment option. Please be sure to include a photocopy of the void check.

Section 8 & 9 – Agreements & Authorization to Obtain and Disclose Information

The Proposed Insured and Owner (if other than then Proposed Insured) must understand the agreements.

Section 10 – Signatures

The Proposed Insured and Owner (if the Proposed Insured is not the Owner), must read and sign this page.

The producer must call Apptical at 1-866-844-9276 after sections 1-10 of the application have been completed and signed. A personal health interview (PHI), MIB and prescription history check will be conducted with the proposed insured to verify that the information is consistent with the answers in the application.

Section 11 – Producer Certification

This must be signed by the producer. It indicates that full and accurate information regarding the proposed insured and owner has been provided. Note: There is no temporary insurance coverage, with a conditional receipt provided only in Kansas.

Section 12 - Notice of Information Procedures

It states Foresters privacy policy, underwriting process and Medical Information Bureau (MIB) information. In addition, it gives a description of some of the additional sources of underwriting information (the Proposed Insured consents to the release of this information to the MIB by signing the authorization to obtain and disclose information). If the Proposed Insured requires further information about MIB or their record with them, they should contact MIB directly. Detach and leave this page with the Proposed Insured (regardless whether or not the application is to be processed).

Section 13 – Acknowledgement of First Premium

This must be completed and signed by the producer. Detach and leave this page with the Owner. If the application is "withdrawn", no premium should be accepted and section 13 should not be left with the Owner.

Producer Report

Complete, as applicable:

- Record PHI Inspection Reference ID number that you received from Apptical. If a PHI reference number is not included in the Producer Report, the application will not be processed. No exceptions.
- Include any special instructions in the Remarks section (if the application is not to be processed, include a note that the application is to be withdrawn)
- Must be submitted to Foresters

Submission Instructions

See page 37

The Point of Sale Interview - A Step by Step Guide

Sections 1 through 10 of the application must be completed and signed before the telephone interview is initiated.

After pre-screening, if the client qualifies to apply for a PlanRight benefit in the client's state on the basis of the medical questions, proceed to call for the Apptical interview at:

866-844-9276

Apptical hours of operation are 8:30 a.m. to midnight ET, Monday to Friday and 10:00 a.m. to 4:00 p.m. on Saturday and Sunday. The interview must be completed at the time of the application and within Apptical's operating hours.

The Apptical interview must be completed while you are with the proposed insured.

1. The interviewer will introduce himself and ask what telephone number you are calling from, your name and your Foresters agent number.
2. The interviewer will then verify the Proposed Insured's identification information.
3. The interviewer will provide you with a 6 digit "Reference ID number" and you will be asked to record this in #6 on the Producer Report.
4. Then you will be asked to put the client on the phone.
5. The interviewer will inform the client that the call is being recorded and ask the same medical questions that are on the application. Then they will ask the client to put you back on the phone.
6. An MIB and Prescription History Check will be done during the interview.
7. The interviewer will give you the data results of the case.

The "Data Results"

The "data results" are the eligibility output from the Apptical decision engine based on rules developed by Foresters. The "data results" or eligibility decision is derived from the plan applied for, the answers to the medical questions, the MIB report and the Prescription History Check..

If an answer has changed during the interview, this will affect the data output. If there is a change to an answer on the application, ensure the change is initialed by you, the Proposed Insured and the Owner and Payer if a change has been made to the Payment Information Section of the application. You must also complete a new page 4 (signature page) and note that you have completed it on the Producer Report. A changed answer to an interview medical question, or MIB record or a Prescription History, either alone or in combination, may change the eligibility of the proposed insured from the benefit applied for.

Changes to the benefit applied for, insurance premium and face amount changes must be made as applicable and initialed, as noted above.

If the Proposed Insured does not qualify for a benefit or does not want to apply for an alternative benefit, it is **important that you send the application to Foresters in any and all cases**, since we require a record of the Proposed Insured's signature authorizing the MIB and Prescription History Checks. Please note on the producer report that the application is being submitted as "withdrawn".

The Apptical interviewer is not an underwriter and is giving you the results of the data output from the decision engine. They cannot change the output based on your comments, although the interviewer will record your comments.

The "data result" benefit eligibility decision from Foresters' point-of-sale process is final.

Potential Results from the Point-of-Sale Interview

The following are examples of the "data results" you will get from the Apptical interviewer:

1. "Your client is eligible to apply for the PlanRight Level Benefit."
2. If there is a discrepancy found due to a prescription history, the interviewer will inform you: "Your client is eligible to apply for (either the Graded or Modified) benefit due to the Prescription History Checks. The report shows a prescription medication within the past X years. The common indications for this medication correspond to Part B (or Part C).
3. If the prescription history pertains to any of the questions in Part A of the medical questions, the interviewer will inform you that the client is not eligible to apply for any PlanRight benefit. You must write "withdrawn" in the "remarks" section of the producer report and submit the application.
4. If there is a discrepancy found due to an MIB report, Apptical will inform you that an MIB record was found that indicates that the proposed insured may have provided incomplete information that may be related to Question X on the application (the corresponding question). The Interviewer will request that you ask the question again.

If the client then changes their answer (to "yes"), inform the Apptical interviewer who will tell you the benefit the client is eligible to apply for (Graded Benefit, Modified Benefit or no coverage, depending upon the question).

Record the change, along with any required plan, face amount or premium change. Ensure all changes are initialed by all parties to the application and a new signature page (page 4) is completed before submitting the application.

If the client does not change their answer, the interviewer will inform you:

The decision on this case is suspended. The application must be sent to Foresters for formal processing. They will send a letter to your client with the official underwriting decision. If an MIB record has been found that our investigation has failed to resolve, in order for Foresters to consider this application further, the client must obtain their MIB disclosure by calling MIB's toll free number (866) 692-6901. Once the MIB disclosure has been obtained, it may be sent to Foresters for review. If Foresters does not receive the MIB disclosure within two weeks of the interview date, the file will be closed as incomplete. There is an MIB record that may be related to application question X.

In any event it is important that you submit all applications, after an Apptical call has been made, to Foresters, within 10 business days, regardless of the outcome. If this does not occur, your privileges for selling PlanRight may be in jeopardy.

Medical Definitions

The following definitions are provided for the impairments contained in the Medical Questions.

Activities of Daily Living	Activities of daily living (ADLs) are the things we normally do in daily living, including any basic activity we perform, such as feeding ourselves, bathing, dressing, taking medications and toileting.	Inability to perform any ADLs - No coverage
Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), Human Immunodeficiency Virus (HIV)	Acquired immune deficiency syndrome (AIDS) is a disease of the human immune system caused by the human immunodeficiency virus (HIV). This condition progressively reduces the effectiveness of the immune system and leaves individuals susceptible to infections and tumors.	No coverage
Alcohol Abuse / Addiction	The difference between social drinking and alcohol abuse is when alcohol becomes a primary focus, interfering with other activities. When alcohol abuse progresses to alcoholism, also called alcohol addiction or alcohol dependence, alcohol becomes essential to function, including a physical dependence on alcohol, and inability to stop despite severe physical and psychological consequences.	Treatment or counselling within 12 months – Modified Coverage
Alzheimer's disease	Alzheimer's disease is the most common form of dementia. It is an incurable, degenerative and terminal disease.	No coverage
Amyotrophic Lateral Sclerosis (ALS) (Lou Gehrig's Disease)	Amyotrophic lateral sclerosis is a form of motor neuron disease. ALS, is a progressive, fatal, disease caused by the degeneration of the nerve cells in the central nervous system that control voluntary muscle movement	No coverage
Amputation due to Complications of Diabetes	Diabetic neuropathy is generally progressive. As a complication, there is an increased risk of injury to the feet because of loss of sensation. Infections can progress to ulceration and this may require amputation.	Within 2 years – Modified Death Benefit
Aneurysm	An aneurysm is a localized abnormal dilatation of a blood vessel which if ruptured may lead to death.	Within 2 yrs - Modified Death Benefit
Basal Cell Carcinoma	A common malignancy of the epidermis usually occurs with chronic sun exposure. Prognosis is excellent with appropriate treatment.	Level Death Benefit
Brain Tumor	A brain tumor is an abnormal growth of cells within the brain or inside the skull, which can be cancerous or non-cancerous (benign).	Within 2 yrs - Modified Death Benefit
Cancer	Cancer is a class of diseases in which a group of cells display uncontrolled growth, invasion (intrusion on and destruction of adjacent tissues), and sometimes metastasis (spread to other locations in the body).	Diagnosis or treatment within 3 years – Modified Death Benefit.
Cardiomyopathy	Cardiomyopathy, which means "heart muscle disease," is the deterioration of the function of	Modified Death Benefit

	the actual heart muscle which results in heart enlargement. People with cardiomyopathy are often at risk of <u>arrhythmia</u> or <u>sudden cardiac death</u> or both.	
Chronic Hepatitis	Hepatitis implies injury to the liver characterized by the presence of inflammatory cells in the tissue of the organ. The disease may impair liver functions that include, among other things, removal of harmful substances, regulation of blood composition, and production of bile to help digestion.	Graded Death Benefit
Chronic Kidney Disease / Kidney Failure	Chronic kidney disease, also known as chronic renal disease, is a progressive loss of renal function over a period of months or years and may lead to complications such as cardiovascular disease, anemia, and kidney failure.	Graded Death Benefit
Chronic Obstructive Pulmonary Disease (COPD)	Chronic obstructive pulmonary disease (COPD) refers to chronic bronchitis and emphysema, a pair of two commonly co-existing diseases of the lungs in which the airways become narrowed. This leads to a limitation of the flow of air to and from the lungs causing shortness of breath. This condition is not reversible and gets progressively worse over time.	Graded Death Benefit
Confined to hospital, psychiatric, nursing facilities	A nursing home, convalescent home, Skilled Nursing Unit (SNU), care home or rest home provides care for residents. Residents include the elderly and younger adults with physical or mental disabilities.	No Coverage
Circulatory Surgery	Circulatory surgery is surgery performed on any of the arteries of the body, including the coronary arteries, angioplasty, the aorta, heart valves, ablation, arteries in the neck, legs and abdomen.	Within 2 yrs - Modified Death Benefit Otherwise may qualify for Level (See Medical Reference Chart)
Cirrhosis of the Liver	In cirrhosis of the liver scar tissue replaces normal healthy liver tissue which blocks the flow of blood through the organ and inhibits normal liver function.	Graded Death Benefit
Congestive Heart Failure (CHF)	Congestive heart failure (CHF) occurs when the pumping action of the heart fails to maintain adequate circulation of blood to the body and causes shortness of breath, swollen feet and ankles and chronic fatigue.	Modified Death Benefit
Dementia	Dementia is a serious cognitive disorder. It may be static, the result of a unique global brain injury or progressive, resulting in long-term decline in cognitive function due to damage or disease in the body beyond what might be expected from normal aging.	No coverage
Diabetic Coma	Diabetic Coma is a medical emergency in which a person with diabetes mellitus is unconscious due to too much sugar and too little insulin in the blood.	Within 2 yrs Modified Death Benefit
Diagnostic Test	A diagnostic test is any kind of medical test performed to aid in the diagnosis or detection of disease or condition.	Within 12 months and not completed - No Coverage
Dialysis	Used to provide an artificial replacement for lost	No Coverage

	kidney function due to kidney failure.	
Drug Abuse / Addiction	Drug abuse, also known as substance abuse, involves the repeated and excessive use of chemical substances to achieve a certain effect. These substances may be "street" or "illicit" drugs, or may be drugs obtained with a prescription, used for pleasure rather than for medical reasons. Abuse quickly leads to addiction for many drugs.	Treatment or counselling within one year – Modified Death Benefit
Emphysema	See Chronic Obstructive Pulmonary Disease (COPD)	Graded Death Benefit
Heart attack	Myocardial infarction (MI) commonly known as a heart attack occurs when the blood supply to part of the heart is interrupted causing some heart cells to die.	With 2 yrs - Modified Death Benefit Otherwise may qualify for Level (See Medical Reference Chart)
Heart Surgery	Heart surgery or cardiac surgery is surgery performed on the heart including heart valves, coronary arteries or any other tissue of the heart.	Within 2 yrs - Modified Death Benefit Otherwise may qualify for Level (See Medical Reference)
Hospice Care	Hospice care in the United States is a type of care which focuses on the reduction of symptoms for the terminally ill. These symptoms can be physical, emotional, or social in nature.	No Coverage
Insulin Shock	Insulin Shock is a medical emergency in which a person with diabetes mellitus is unconscious due to too much insulin in the blood.	Within 2 yrs - Modified Death Benefit
Kidney Failure	Kidney failure or renal failure is a situation in which the kidneys fail to function adequately. It is divided into acute and chronic forms; either form may be due to a large number of other medical problems.	Graded Death Benefit
Organ transplant	Organ transplant is the moving of an organ from one body to another (or from a donor site on the patient's own body), for the purpose of replacing the recipient's damaged or failing organ with a working one from the donor site.	No coverage
Oxygen Equipment	Oxygen therapy is the administration of oxygen to prevent hypoxemia (not enough oxygen in the blood). Oxygen delivery systems are classified as stationary, portable, or ambulatory. Oxygen can be administered by nasal cannula, mask, and tent. CPAP machines used for sleep apnea are not considered "oxygen equipment".	Within 12 months - No Coverage
Parkinson's Disease	Parkinson's disease is a degenerative disorder of the central nervous system that often impairs the sufferer's motor skills, speech, and other functions.	Graded Death Benefit if able to perform all ADL's, otherwise No Coverage
Stroke	A stroke is the rapidly developing loss of brain function due to disturbance in the blood supply to the brain.	Within 2 yrs - Modified Death Benefit Otherwise may qualify for Level (See

		Medication Reference Chart)
Systemic Lupus (SLE)	Systemic lupus erythematosus (SLE) or lupus is a chronic autoimmune connective tissue disease that can affect any part of the body. SLE most often harms the heart, joints, skin, lungs, blood vessels, liver, kidneys and nervous system.	Graded Death Benefit
Terminal Illness	Any illness diagnosed that would reasonably be expected to cause death within 12 months.	No Coverage
Tissue Transplant	Includes any organ, bone or bone marrow transplant. Foresters' definition of "tissue transplant" does not include cornea, or skin transplants.	No Coverage
Transient Ischemic Attack (TIA)	A transient ischemic attack (TIA) is caused by the changes in the blood supply to a particular area of the brain resulting in brief neurologic dysfunction that persists, by definition, for less than 24 hours.	Within 2 yrs Modified Death Benefit Otherwise may qualify for Level (see Medication Reference Chart)
Wheelchair Use	Confined to a wheelchair due to chronic illness or disease. This does not include occasional use or regular use for activities such as shopping, sight-seeing or because of arthritis or temporary use post injury or surgery.	No Coverage

Medical Information Bureau (MIB Inc)

MIB Group, Inc. is a membership corporation owned by Member life insurance companies in the United States and Canada.

MIB maintains a database for Members to exchange confidential information of underwriting significance when an individual applies for life, health, disability income, long-term care or critical illness insurance. This information is maintained and safeguarded in a coded format that is accessible only to authorized personnel of a Member company to which your client has applied for insurance and have authorized the company to use MIB as an information source.

Underwriting reviews the application information provided by the person applying for insurance and compares it to what is in the person's MIB file. The information in the person's MIB file is used only as an alert. No underwriting decision can be made solely on the basis of a coded report, such as issuing coverage with an extra premium.

The federal Fair Credit Reporting Act, as amended by the Fair and Accurate Credit Transactions Act (FACTA) of 2003, allows a consumer to request free disclosure of his or her consumer report once annually. Only your client can request an MIB file for themselves. If your client is a US resident, he or she should call MIB's toll-free telephone number 866-692-6901 (TTY 866-346-3642 for hearing impaired) to request disclosure of their file. They will be asked for some personal identifying information so that the record can be located, if one exists. During this recorded call, they will need to certify, under penalty of law, that the information provided is accurate, and that he or she is the person requesting disclosure. The personal identifying information that we collect is used only to locate your MIB record, if any, and for no other purpose. We safeguard this information and keep it confidential.

Prescription History Check

Prescription data bases allow expedited delivery of prescription and related information to underwriters and investigators during the risk assessment process.

Profiles include the results of a history search with detailed drug information, treating physicians, drug indications, and pharmacy information.

Your client may obtain a copy of the prescription history report at no cost by contacting Milliman Intelliscript within 60 days from the date of this letter. Your client has the right to dispute any information contained in the report with Milliman Intelliscript. They are located at 15800 Bluemound Road, Suite 400, Brookfield, WI 53005, (877) 211-4816.

Medication Reference Chart (Alphabetical)

Prescription medications are always changing. Foresters will make every effort to keep this chart current. Please make sure that you regularly go onto our producer website to access the most recent version of this guide

Medications used for more than one condition indicate the alternate uses and appropriate plan of coverage.

An Applicant with Congestive Heart Failure (CHF) is eligible to apply for Modified coverage only, regardless of when diagnosed or treated. Any prospect who has been prescribed 2 or more hypertensive medications that can also be used to treat CHF could be offered Modified coverage depending on the drug combinations.

"Rx Fill Within" column means the drug was prescribed within the time period noted. It may have been originally prescribed before the time period. For circulatory and heart medications for events, such as heart attack and stroke, within the past 2 years, the "Rx Fill Within" column notes "First Fill". This means when the medication was originally prescribed. If initially prescribed less than 2 years ago, apply Modified. If initially prescribed over 2 years ago and there has been no circulatory or heart event within the past 2 years, apply Level.

Medication	Indication	Rx Fill Within	Benefit Eligibility
Abilify	Psychotic Disorder	N/A	Level
Abraxane	Cancer	3 years	Modified
Accupril	Hypertension CHF	N/A N/A	Level Modified
Accuretic	Hypertension CHF	N/A N/A	Level Modified
Acebutolol HCL	Hypertension CHF	N/A N/A	Level Modified
Aceon	Hypertension CHF	N/A N/A	Level Modified
Acetyl L-Carnitine	Alzheimer's / Dementia	N/A	No Coverage
Actiq	Cancer Pain Severe Pain	3 years N/A	Modified Level
Activase	Stroke/TIA/Heart Attack	2 years	Modified
Adalat	Hypertension	N/A	Level
Adriamycin	Cancer	3 years	Modified
Adrucil	Cancer	3 years	Modified
Advair	Asthma COPD / Emphysema	N/A N/A	Level Graded
Afinitor	Cancer	3 years	Modified
Agenerase	AIDS	N/A	No Coverage
Aggrastat	Heart Attack	2 years	Modified
Aggrenox	Stroke / TIA	First Fill <2years First Fill >2 years	Modified Level
Agrylin	Cancer	3 years	Modified
Akineton	Parkinson's Other Use	N/A N/A	Graded Level
Albuterol	Asthma COPD	N/A N/A	Level Graded
Aldactazide	Hypertension CHF	N/A N/A	Level Modified
Aldactone	Hypertension CHF	N/A N/A	Level Modified
Aldomat	Hypertension	N/A	Level
Alimta	Cancer	3 years	Modified
Alkeran	Cancer	3 years	Modified
Allopurinol	Gout	N/A	Level
Aloxi	Cancer	3 years	Modified
Alprazolam	Anxiety Disorder	N/A	Level

Altace	Hypertension CHF	N/A N/A	Level Modified
Amantadine HCL	Parkinson's	N/A	Graded
Amaryl	Diabetes	N/A	Level
Ambisome	AIDS	N/A	No Coverage
Amifostine	Cancer	3 years	Modified
Amiloride HCL	Hypertension CHF	N/A N/A	Level Modified
Amlodipine Besylate/Benaz	Hypertension CHF	N/A N/A	Level Modified
Amyl Nitrate	Angina CHF	N/A N/A	Level Modified
Anagrelide HCL	Cancer	3 years	Modified
Angiomax	Circulatory Surgery	2 years	Modified
Antabuse	Alcoholism	1 year	Modified
Anzemet	Cancer	3 years	Modified
Aptivus	AIDS	N/A	No Coverage
Apokyn	Parkinson's	N/A	Graded
Apresoline	Hypertension CHF	N/A N/A	Level Modified
Aranesp	Kidney Disease/ Failure	2 Years	Graded
Aredia	Cancer	3 years	Modified
Argatroban	Circulatory Surgery	2 years	Modified
Aricept	Alzheimer's / Dementia	N/A	No Coverage
Arimidex	Cancer	First Fill <3years First Fill >3 years	Modified Level
Aromasin	Cancer	First Fill <3years First Fill >3 years	Modified Level
Arranon	Cancer	3 years	Modified
Arsenic Trioxide	Cancer	3 years	Modified
Arzerra	Cancer	3 years	Modified
Atacand	Hypertension CHF	N/A N/A	Level Modified
Atamet	Parkinson's	N/A	Graded
Atenolol	Hypertension CHF	N/A N/A	Level Modified
Atgam	Organ / Tissue Transplant	N/A	No coverage
Ativan	Anxiety Disorder	N/A	Level
Atripla	AIDS	N/A	No coverage
Atrovent/Atrovent HFA	COPD	N/A	Graded
Atrovent (Nasal)	Allergies	N/A	Level
Avalide	Hypertension CHF	N/A N/A	Level Modified
Avandia	Diabetes	N/A	Level
Avapro	Hypertension CHF	N/A N/A	Level Modified
Avastin	Cancer	3 years	Modified
Avonex	Multiple Sclerosis	N/A	Level
Azilect	Parkinson's	N/A	Graded
Azasan	Organ / Tissue Transplant Rheumatoid Arthritis Systemic Lupus	N/A N/A 2 years	No coverage Level Graded
Azathioprine	Organ / Tissue Transplant Rheumatoid Arthritis Systemic Lupus	N/A N/A 2 years	No coverage Level Graded

Azmacort	Asthma COPD / Emphysema	N/A N/A	Level Graded
Azor	Hypertension CHF	N/A N/A	Level Modified
Baclofen	Multiple Sclerosis	N/A	Level
Baraclude	Liver Disorder	2 Years	Graded
Benazepril HCL	Hypertension CHF	N/A N/A	Level Modified
Benicar	Hypertension CHF	N/A N/A	Level Modified
Benztropine Mesylate	Parkinson's Other Use	N/A N/A	Graded Level
Betapace	Heart Arrhythmia CHF	N/A N/A	Level Modified
Betaseron	Multiple Sclerosis	N/A	Level
Betaxolol HCL	Hypertension CHF	N/A N/A	Level Modified
Bexxar	Cancer	3 years	Modified
Bicnu	Cancer	3 years	Modified
BiDil	CHF	N/A	Modified
Bisoprolol Fumarate	Hypertension CHF	N/A N/A	Level Modified
Blenoxane	Cancer	3 years	Modified
Bleomycin Sulphate	Cancer	3 years	Modified
Blocadren	Hypertension CHF	N/A N/A	Level Modified
Brevibloc	Hypertension CHF	N/A N/A	Level Modified
Brovana	COPD	N/A	Graded
Bromocriptine Mesylate	Parkinson's Other Use	N/A N/A	Graded Level
Bumetadine	Hypertension CHF	N/A N/A	Level Modified
Bumex	Hypertension CHF	N/A N/A	Level Modified
Buprenex	Opioid Dependence	1 year	Modified
Busulflex	Cancer	3 years	Modified
Bystolic	Hypertension CHF	N/A N/A	Level Modified
Calcijex	Kidney Dialysis	1 year	No coverage
Calcitriol	Kidney Dialysis	1 year	No coverage
Calan	Hypertension	N/A	Level
Campath	Cancer	3 years	Modified
Campral	Alcohol/ Drugs	1 year	Modified
Camptosar	Cancer	3 years	Modified
Carbidopa	Parkinson's	N/A	Graded
Capoten	Hypertension CHF	N/A N/A	Level Modified
Capozide	Hypertension CHF	N/A N/A	Level Modified
Captopril	Hypertension CHF	N/A N/A	Level Modified

Carboplatin	Cancer	3 years	Modified
Cardioplegic	Circulatory Surgery	2 years	Modified
Cardizem	Hypertension	N/A	Level
Cardura	Hypertension	N/A	Level
Carnitor	Kidney Dialysis	1 year	No coverage
Cartia	Hypertension	N/A	Level
Cartrol	Hypertension CHF	N/A N/A	Level Modified
Carvedilol	Hypertension CHF	N/A N/A	Level Modified
Catapress	Hypertension	N/A	Level
Casodex	Cancer	3 years	Modified
CeeNu	Cancer	3 years	Modified
Celebrex	Arthritis	N/A	Level
Cellcept	Organ / Tissue Transplant	N/A	No coverage
Cerubidine	Cancer	3 years	Modified
Cesamet	Cancer	3 years	Modified
Chlorambucil	Cancer	3 years	Modified
Chlorpromazine	Psychotic Disorder	N/A	Level
Cisplatin	Cancer	3 years	Modified
Citalopram	Depressive Disorder	N/A	Level
Cladribine	Cancer	3 years	Modified
Clolar	Cancer	3 years	Modified
Clopidogrel	Stroke/TIA/Heart Attack	First Fill <2years First Fill >2 years	Modified Level
Cogentin	Parkinson's Other Use	N/A N/A	Graded Level
Cognex	Alzheimer's/Dementia	N/A	No coverage
Combivent	COPD	N/A	Graded
Combivir	AIDS	N/A	No Coverage
Comtan	Parkinson's	N/A	Graded
Copaxone	Multiple Sclerosis	N/A	Level
Copegus	Liver Disorder	2 years	Graded
Cordarone	Arrythmia	N/A	Level
Coreg	Hypertension CHF	N/A N/A	Level Modified
Corgard	Hypertension CHF	N/A N/A	Level Modified
Corzide	Hypertension CHF	N/A N/A	Level Modified
Cosmegen	Cancer	3 years	Modified
Coumadin	Cardiac Valve Replacement TIA/Stroke Pulmonary Embolism Thrombosis	2 years 2 years N/A N/A	Modified Modified Level Level
Cozaar	Hypertension CHF	N/A N/A	Level Modified
Crixivan	AIDS	N/A	No Coverage
Cyclophosphamide	Cancer	3 years	Modified
Cyclosporine	Organ / Tissue Transplant	N/A	No Coverage
Cyclosporine Modified	Organ / Tissue Transplant	N/A	No Coverage
Cystagon	Kidney Failure	2 years	Graded
Cytarabine	Cancer	3 years	Modified
Cytogam	Organ / Tissue Transplant	N/A	No coverage

Cytosar-U	Cancer	3 years	Modified
Cytovene	Organ / Tissue Transplant	N/A	No coverage
Cytosan	Cancer	3 years	Modified
Dacarbazine	Cancer	3 years	Modified
Dacogen	Cancer	3 years	Modified
Daunorubicin HCL	Cancer	3 years	Modified
Daunoxome	Cancer	3 years	Modified
Demadex	Hypertension CHF	N/A N/A	Level Modified
Depade	Alcohol / Drugs	1 year	Modified
Depakote	Seizure Disorder	N/A	Level
Depocyt	Cancer	3 years	Modified
Dexrazoxane	Cancer	3 years	Modified
Diabeta	Diabetes	N/A	Level
Diabinese	Diabetes	N/A	Level
Diazoxide	Cancer	3 years	Modified
Didanosine	AIDS	N/A	No coverage
Digitek	Atrial Fibrillation CHF	N/A N/A	Level Modified
Digoxin	Atrial Fibrillation CHF	N/A N/A	Level Modified
Dilacor	Hypertension	N/A	Level
Dilantin	Seizure Disorder	N/A	Level
Dilatrate SR	Angina CHF	N/A N/A	Level Modified
Dilor	Asthma COPD / Emphysema	N/A N/A	Level Graded
Diltiazem	Hypertension	N/A	Level
Diovan	Hypertension CHF	N/A N/A	Level Modified
Dolophine	Opioid Dependence	1 year	Modified
Doxil	Cancer	3 years	Modified
Doxorubicin HCL	Cancer	3 years	Modified
Dronabinol	Cancer	3 years	Modified
DTIC-Dome	Cancer	3 years	Modified
Duoneb	COPD	N/A	Graded
Dyazide	Hypertension CHF	N/A N/A	Level Modified
Dynacirc	Hypertension	N/A	Level
Dyrenium	Hypertension CHF	N/A N/A	Level Modified
Edecrin	Hypertension CHF	N/A N/A	Level Modified
Eldepryl	Parkinson's	N/A	Graded
Eligard	Cancer	3 years	Modified
Elitek	Cancer	3 years	Modified
Ellence	Cancer	3 years	Modified
Eloxatin	Cancer	3 years	Modified
Elspar	Cancer	3 years	Modified
Emcyt	Cancer	3 years	Modified
Emend	Cancer	3 years	Modified
Emtriva	AIDS	N/A	No coverage
Enalapril Maleate	Hypertension CHF	N/A	Level

		N/A	Modified
Enalaprilat	Hypertension CHF	N/A N/A	Level Modified
Epivir	AIDS	N/A	No coverage
Epizicom	AIDS	N/A	No coverage
Eplerenone	CHF	N/A	Modified
Erbix	Cancer	3 years	Modified
Ergoloid Mesylates	Alzheimer's / Dementia	N/A	No coverage
Eskalith	Bipolar Disorder	N/A	Level
Esmolol HCL	Hypertension CHF	N/A N/A	Level Modified
Estinyl	Cancer	3 years	Modified
Ethyol	Cancer	3 years	Modified
Etopophos	Cancer	3 years	Modified
Etoposide	Cancer	3 years	Modified
Eulexin	Cancer	3 years	Modified
Evista	Cancer Osteoporosis	3 years N/A	Modified Level
Exelon	Alzheimer's / Dementia	N/A	No coverage
Exforge	Hypertension CHF	N/A N/A	Level Modified
Fareston	Cancer	3 years	Modified
Faslodex	Cancer	3 years	Modified
Felodipine	Hypertension	N/A	Level
Femara	Cancer	First Fill <3years First Fill >3 years	Modified Level
Fentanyl Citrate	Cancer Pain Severe Pain	3 years N/A	Modified Level
Fentora	Cancer Pain Severe Pain	3 years N/A	Modified Level
Floxuridine	Cancer	3 years	Modified
Fludara	Cancer	3 years	Modified
Fludarabine Phosphate	Cancer	3 years	Modified
Fluoxymesterone	Cancer	3 years	Modified
Flutamide	Cancer	3 years	Modified
Folotylin	Cancer	3 years	Modified
Fortovase	AIDS	N/A	No coverage
Foscarnet Sodium	AIDS	N/A	No coverage
Foscavir	AIDS	N/A	No coverage
Fosinopril Sodium	Hypertension CHF	N/A N/A	Level Modified
FUDR	Cancer	3 years	Modified
Furosemide	Hypertension CHF	N/A N/A	Level Modified
Fusilev	Cancer	3 years	Modified
Fuzeon	AIDS	N/A	No coverage
Gabitril	Seizure Disorder	N/A	Level
Gallium Nitrate	Cancer	3 years	Modified
Ganciclovir	AIDS	N/A	No coverage
Ganite	Cancer	3 years	Modified
Gemzar	Cancer	3 years	Modified
Gengraf	Organ / Tissue Transplant	N/A	No coverage
Gleevec	Cancer	3 years	Modified
Gliadel Wafer	Cancer	3 years	Modified
Glucophage	Diabetes	N/A	Level

Glucotrol	Diabetes	N/A	Level
Glyburide	Diabetes	N/A	Level
Glynase	Diabetes	N/A	Level
Granisetron HCL	Cancer	3 years	Modified
Granisol	Cancer	3 years	Modified
Haldol	Psychotic Disorder	N/A	Level
Haloperidol	Psychotic Disorder	N/A	Level
Halotestin	Cancer	3 years	Modified
HCTZ	Hypertension	N/A	Level
HCTZ/Triamterene	Hypertension CHF	N/A N/A	Level Modified
Hectoral	Kidney Dialysis	1 year	No coverage
Heparin	Pulmonary Embolism Thrombosis	N/A N/A	Level Level
Hepsera	Liver Disorder	2 years	Graded
Herceptin	Cancer	3 years	Modified
Hexalen	Cancer	3 years	Modified
Hivid	AIDS	N/A	No coverage
Humalog	Diabetes	N/A	Level
Humalin	Diabetes	N/A	Level
Hycamtin	Cancer	3 years	Modified
Hydralazine HCL	Hypertension CHF	N/A N/A	Level Modified
Hydrea	Cancer	3 years	Modified
Hydroxyurea	Cancer	3 years	Modified
Hydergine	Alzheimer's /Dementia	N/A	No coverage
Hydroxychloroquine	Systemic Lupus Malaria Rheumatoid Arthritis	2 years N/A N/A	Graded Level Level
Hyperstat IV	Cancer	3 years	Modified
Hytrin	Hypertension	N/A	Level
Hyzaar	Hypertension CHF	N/A N/A	Level Modified
Idamycin PFS	Cancer	3 years	Modified
Idarubicin	Cancer	3 years	Modified
Ifex	Cancer	3 years	Modified
Ifex/Mesnex Combo Pack	Cancer	3 years	Modified
Ifosfamide	Cancer	3 years	Modified
Imdur	Angina CHF	N/A N/A	Level Modified
Imuran	Organ / Tissue Transplant Rheumatoid Arthritis Systemic Lupus	N/A N/A 2 years	No coverage Level Graded
Inamrinone	CHF	N/A	Modified
Inderal	Hypertension CHF	N/A N/A	Level Modified
Inderide	Hypertension CHF	N/A N/A	Level Modified
Infergen	Liver Disorder	2 years	Graded
Innopran XL	Hypertension CHF	N/A N/A	Level Modified
Inspra	CHF	N/A	Modified
Insulin	Diabetes	N/A	Level
Intron-A	Cancer	3 years	Modified

	Hepatitis C	2 years	Graded
Invirase	AIDS	N/A	No coverage
Ipratropium Bromide (Nasal)	COPD Allergies	N/A N/A	Graded Level
Iressa	Cancer	3 years	Modified
Irinotecan	Cancer	3 years	Modified
Ismo	Angina CHF	N/A N/A	Level Modified
Isochron	Angina CHF	N/A N/A	Level Modified
Isodax	Cancer	3 years	Modified
Isoptin	Hypertension	N/A	Level
Isordil	Angina CHF	N/A N/A	Level Modified
Isosorbide Dinitrate/Mononitrate	Angina CHF	N/A N/A	Level Modified
Ixempria	Cancer	3 years	Modified
Kaletra	AIDS	N/A	No coverage
Kemadrin	Parkinson's Other Use	N/A N/A	Graded Level
Kepivance	Cancer	3 years	Modified
Kerlone	Hypertension CHF	N/A N/A	Level Modified
Kytril	Cancer	3 years	Modified
Labetaolol	Hypertension CHF	N/A N/A	Level Modified
Lamictal	Seizure Disorder	N/A	Level
Lamtroigine	Seizure Disorder	N/A	Level
Lanoxicaps	Atrial Fibrillation CHF	N/A N/A	Level Modified
Lanoxin	Atrial Fibrillation CHF	N/A N/A	Level Modified
Lantus	Diabetes	N/A	Level
Lasix	Hypertension CHF	N/A N/A	Level Modified
Larodopa	Parkinson's	N/A	Graded
Leucovorin Calcium	Cancer	3 years	Modified
Leukeran	Cancer	3 years	Modified
Leukine	Cancer	3 years	Modified
Leuprolide	Cancer	3 years	Modified
Leustatin	Cancer	3 years	Modified
Levatol	Hypertension CHF	N/A N/A	Level Modified
Levodopa	Parkinson's	N/A	Graded
Levamisole HCL	Cancer	3 years	Modified
Levocarnitine	Kidney Dialysis	1 year	No coverage
Lexiva	AIDS	N/A	No coverage
Lexxel	Hypertension CHF	N/A N/A	Level Modified
Lipitor	Cholesterol	N/A	Level
Lisinopril	Hypertension CHF	N/A N/A	Level Modified
Lithium	Bipolar Disorder	N/A	Level
Lodosyn	Parkinson's	N/A	Graded

Lopressor	Hypertension	N/A	Level
Losartan Potassium	Hypertension CHF	N/A N/A	Level Modified
Lotensin	Hypertension CHF	N/A N/A	Level Modified
Lotrel	Hypertension CHF	N/A N/A	Level Modified
Loxapine	Psychotic Disorder	N/A	Level
Loxitane	Psychotic Disorder	N/A	Level
Lozol	Hypertension	N/A	Level
Lupron	Cancer	3 years	Modified
Lysodren	Cancer	3 years	Modified
Lytensopril	Hypertension CHF	N/A N/A	Level Modified
Marinol	Cancer	3 years	Modified
Matulane	Cancer	3 years	Modified
Maxzide	Hypertension CHF	N/A N/A	Level Modified
Mavik	Hypertension CHF	N/A N/A	Level Modified
Mellaril	Psychotic Disorder	N/A	Level
Melphalan Hydrochloride	Cancer	3 years	Modified
Mepron	AIDS	N/A	No coverage
Mercaptopurine	Cancer	3 years	Modified
Mesna	Cancer	3 years	Modified
Mesnex	Cancer	3 years	Modified
Metformin	Diabetes	N/A	Level
Methadone	Opioid Dependence	1 year	Modified
Methadose	Opioid Dependence	1 year	Modified
Methotrexate	Cancer Rheumatoid Arthritis	3 years N/A	Modified Level
Methyl dopa	Hypertension	N/A	Level
Metoprolol Tartrate/Succinate	Hypertension CHF	N/A N/A	Level Modified
Metoprolol HCTZ	Hypertension CHF	N/A N/A	Level Modified
Mevacor	Cholesterol	N/A	Level
Micardis	Hypertension CHF	N/A N/A	Level Modified
Micronase	Diabetes	N/A	Level
Midamor	Hypertension CHF	N/A N/A	Level Modified
Milrinone	CHF	N/A	Modified
Minipress	Hypertension	N/A	Level
Minitran	Angina CHF	N/A N/A	Level Modified
Mirapex	Parkinson's Other Use	N/A N/A	Graded Level
Mithracin	Cancer	3 years	Modified
Mitomycin	Cancer	3 years	Modified
Mitoxantrone HCL	Cancer	3 years	Modified
Moban	Psychotic Disorder	N/A	Level
Moduretic	Hypertension	N/A	Level

	CHF	N/A	Modified
Moexipril HCL	Hypertension CHF	N/A N/A	Level Modified
Monoket	Angina CHF	N/A N/A	Level Modified
Monopril	Hypertension CHF	N/A N/A	Level Modified
Mustargen	Cancer	3 years	Modified
Mutamycin	Cancer	3 years	Modified
Mycobutin	AIDS	N/A	No coverage
Myfortic	Organ / Tissue Transplant	N/A	No coverage
Myleran	Cancer	3 years	Modified
Mylocel	Cancer	3 years	Modified
Mylotarg	Cancer	3 years	Modified
Mysoline	Seizure Disorder	N/A	Level
Nadolol	Hypertension CHF	N/A N/A	Level Modified
Namenda	Alzheimer's /Dementia	N/A	No coverage
Narcan	Alcohol / Drugs	1 year	Modified
Naloxone	Alcohol / Drugs	1 year	Modified
Naltrexone	Alcohol / Drugs	1 year	Modified
Navane	Psychotic Disorder	N/A	Level
Navelbine	Cancer	3 years	Modified
Nebupent	AIDS	N/A	No coverage
Neosar	Cancer	3 years	Modified
Neulasta	Cancer	3 years	Modified
Neumega	Cancer	3 years	Modified
Neupro	Parkinson's	N/A	Graded
Neutrexin	AIDS	N/A	No coverage
Nexavar	Cancer	3 years	Modified
Nifedipine	Hypertension	N/A	Level
Nilandron	Cancer	3 years	Modified
Nimodipine	Stroke/TIA/Aneurysm	First Fill <2years First Fill >2 years	Modified Level
Nimotop	Stroke/TIA/Aneurysm	First Fill <2years First Fill >2 years	Modified Level
Nipent	Cancer	3 years	Modified
Nitrek	Angina CHF	N/A N/A	Level Modified
Nitro-bid	Angina CHF	N/A N/A	Level Modified
Nitro-dur	Angina CHF	N/A N/A	Level Modified
Nitroglycerine/Nitrotab/ Nitroquick/Nitrostat	Angina CHF	N/A N/A	Level Modified
Nitrol	Angina CHF	N/A N/A	Level Modified
Nitromist	Angina CHF	N/A N/A	Level Modified
Nolvadex	Cancer	First Fill <3years First Fill >3 years	Modified Level
Normodyne	Hypertension CHF	N/A N/A	Level Modified
Norpace	Arrythmia	N/A	Level

Norvasc	Hypertension	N/A	Level
Norvir	AIDS	N/A	No coverage
Novolin	Diabetes	N/A	Level
Novanitrone	Cancer	3 years	Modified
Noxafil	Cancer	3 years	Modified
Octreotide Acetate	Cancer	3 years	Modified
Oforta	Cancer	3 years	Modified
Olanzapine	Psychotic Disorder	N/A	Level
Oncaspar	Cancer	3 years	Modified
Ondansetron	Cancer	3 years	Modified
Onsolis	Cancer Pain Severe Pain	3 years N/A	Modified Level
Ontak	Cancer	3 years	Modified
Onxol	Cancer	3 years	Modified
Orinace	Diabetes	N/A	Level
Orthoclone OKT3	Organ / Tissue Transplant	N/A	No coverage
Pacerone	Arrythmia	NA	Level
Paclitaxel	Cancer	3 years	Modified
Pamidronate Disodium	Cancer	3 years	Modified
Panretin	AIDS	N/A	No coverage
Paraplatin	Cancer	3 years	Modified
Parcopa	Parkinson's	N/A	Graded
Parlodel	Parkinson's Other Use	N/A N/A	Graded Level
Paxil	Depressive Disorder	N/A	Level
Pentam 300	AIDS	N/A	No coverage
Pentamidine Isethionate	AIDS	N/A	No coverage
Pentostatin	Cancer	3 years	Modified
Pegasys	Liver Disorder	2 years	Graded
Peg-Intron	Liver Disorder	2 years	Graded
Pepcid	Stomach Disorder	N/A	Level
Pergolide Mesylate	Parkinson's	N/A	Graded
Perindopril Erbumine	Hypertension CHF	N/A N/A	Level Modified
Permax	Parkinson's	N/A	Graded
Phenobarbital	Seizure Disorder	N/A	Level
Photofrin	Cancer	3 years	Modified
Pindolol	Hypertension CHF	N/A N/A	Level Modified
Plaquenil	Systemic Lupus Malaria Rheumatoid Arthritis	2 years N/A N/A	Graded Level Level
Platinol AQ	Cancer	3 years	Modified
Plavix	Stroke/TIA/Heart Attack	First Fill <2years First Fill >2 years	Modified Level
Plegisol	Circulatory Surgery	2 years	Modified
Plenaxis	Cancer	3 years	Modified
Plendil	Hypertension	N/A	Level
Prandin	Diabetes	N/A	Level
Pravachol	Cholesterol	N/A	Level
Prazosin	Hypertension	N/A	Level
Prezista	AIDS	N/A	No coverage
Primacor	CHF	N/A	Modified
Prinivil	Hypertension CHF	N/A N/A	Level Modified

Prinzide	Hypertension CHF	N/A N/A	Level Modified
Procardia	Hypertension	N/A	Level
Prograf	Organ / Tissue Transplant	N/A	No coverage
Proleukin	Cancer	3 years	Modified
Prolixin	Psychotic Disorder	N/A	Level
Propranolol HCL	Hypertension CHF	N/A N/A	Level Modified
Proventil	Asthma COPD / Emphysema	N/A N/A	Level Graded
Prozac	Depressive Disorder	N/A	Level
Purinethol	Cancer	3 years	Modified
Quadramet	Cancer	3 years	Modified
Quetiapine	Psychotic Disorder	N/A	Level
Quinapril	Hypertension CHF	N/A N/A	Level Modified
Quinaretic	Hypertension CHF	N/A N/A	Level Modified
Ramipril	Hypertension CHF	N/A N/A	Level Modified
Rapamune	Organ / Tissue Transplant	N/A	No coverage
Ranitidine	Stomach Disorder	N/A	Level
Rebetol	Liver Disorder	2 years	Graded
Rebetron	Liver Disorder	2 years	Graded
Rebif	Multiple Sclerosis	N/A	Level
Reglan	Stomach Disorder	N/A	Level
Requip	Parkinson's Other Use	N/A N/A	Graded Level
Reminyl	Alzheimer's	N/A	No Coverage
Rescriptor	AIDS	N/A	No coverage
Retrovir	AIDS	N/A	No coverage
Revex	Alcohol / Drugs	1 year	Modified
Revia	Alcohol / Drugs	1 year	Modified
Revlimid	Cancer	3 years	Modified
Reyataz	AIDS	N/A	No coverage
Ribapak	Liver Disorder	2 years	Graded
Ribasphere	Liver Disorder	2 years	Graded
Ribatab	Liver Disorder	2 years	Graded
Ribavirin	Liver Disorder	2 years	Graded
Rilutek	ALS	N/A	No coverage
Risperdal	Psychotic Disorder	N/A	Level
Risperidone	Psychotic Disorder	N/A	Level
Rituxan	Cancer Rheumatoid Arthritis	3 years N/A	Modified Level
Rocaltrol	Kidney Dialysis	1 year	No coverage
Roferon	Cancer Hepatitis C	3 years 2 years	Modified Graded
Ropinirole	Parkinson's Other Use	N/A N/A	Graded Level
Rubex	Cancer	3 years	Modified
Rythmol	Arrythmia	N/A	Level
Sancuso	Cancer	3 years	Modified
Sandimmune	Organ / Tissue Transplant	N/A	No coverage
Sandostatin	Cancer	3 years	Modified

Sectral	Hypertension CHF	N/A N/A	Level Modified
Selegiline HCL	Parkinson's	N/A	Graded
Sensipar	Kidney Dialysis	1 year	No coverage
Serevent	Asthma COPD / Emphysema	N/A N/A	Level Graded
Seroquel	Psychotic Disorder	N/A	Level
Simvastatin	Cholesterol	N/A	Level
Simulect	Organ / Tissue Transplant	N/A	No coverage
Sinemet/Sinemet CR	Parkinson's	N/A	Graded
Sodium Edecrin	Hypertension CHF	N/A N/A	Level Modified
Sotalol Hydrochloride	Hypertension CHF	N/A N/A	Level Modified
Soltamox	Cancer	First Fill <3years First Fill >3 years	Modified Level
Sorine	Hypertension CHF	N/A N/A	Level Modified
Sotalol HCL	Hypertension CHF	N/A N/A	Level Modified
Spiriva	COPD	N/A	Graded
Spirolactone	Hypertension CHF	N/A N/A	Level Modified
Sprycel	Cancer	3 years	Modified
Stalevo	Parkinson's	N/A	Graded
Stilphostrol	Cancer	3 years	Modified
Sublimaze	Cancer Pain Severe Pain	3 years N/A	Modified Level
Suboxone	Alcohol / Drugs	1 year	Modified
Subutex	Alcohol / Drugs	1 year	Modified
Sustiva	AIDS	N/A	No coverage
Sutent	Cancer	3 years	Modified
Symbicort	Asthma COPD / Emphysema	N/A N/A	Level Graded
Symmetrel	Parkinson's	N/A	Graded
Tabloid	Cancer	3 years	Modified
Tagamet	Stomach Disorder	N/A	Level
Tambocor	Arrythmia	N/A	Level
Tamoxifen	Cancer	First Fill <3years First Fill >3 years	Modified Level
Tarceva	Cancer	3 years	Modified
Targretin	Cancer	3 years	Modified
Tarka	Hypertension CHF	N/A N/A	Level Modified
Tasigna	Cancer	3 years	Modified
Tasmar	Parkinson's	N/A	Graded
Taxol	Cancer	3 years	Modified
Taxotere	Cancer	3 years	Modified
Tegretol	Seizure Disorder	N/A	Level
Temodar	Cancer	N/A	Level
Tenex	Hypertension	N/A	Level
Tenoretic	Hypertension CHF	N/A N/A	Level Modified
Tenormin	Hypertension CHF	N/A N/A	Level Modified

Teslac	Cancer	3 years	Modified
Teveten	Hypertension CHF	N/A N/A	Level Modified
Thalomid	Cancer	3 years	Modified
Theodur	Asthma COPD / Emphysema	N/A N/A	Level Graded
Theophylline	Asthma COPD / Emphysema	N/A N/A	Level Graded
Theracys	Cancer	3 years	Modified
Thioplex	Cancer	3 years	Modified
Thioridazine	Psychotic Disorder	N/A	Level
Thiotepa	Cancer	3 years	Modified
Thiothixene	Psychotic Disorder	N/A	Level
Thymoglobulin	Organ / Tissue Transplant	N/A	No coverage
Thorazine	Psychotic Disorder	N/A	Level
Tiazac	Hypertension	N/A	Level
Tice BCG	Cancer	3 years	Modified
Ticlid	Stroke/TIA/Heart Attack	First Fill <2years First Fill >2 years	Modified Level
Tilade	Asthma COPD / Emphysema	N/A N/A	Level Graded
Timolide	Hypertension CHF	N/A N/A	Level Modified
Timolol Maleate	Hypertension CHF	N/A N/A	Level Modified
Tolazamide	Diabetes	N/A	Level
Tolinase	Diabetes	N/A	Level
Tomoxafin	Cancer	3 years	Modified
Toposar	Cancer	3 years	Modified
Totect	Cancer	3 years	Modified
Torisel	Cancer	3 years	Modified
Toremide	Hypertension CHF	N/A N/A	Level Modified
Toprol XL	Hypertension CHF	N/A N/A	Level Modified
Trandate	Hypertension CHF	N/A N/A	Level Modified
Treanda	Cancer	3 years	Modified
Trandolapril	Hypertension CHF	N/A N/A	Level Modified
Trelstar	Cancer	3 years	Modified
Tretinoin	Cancer	3 years	Modified
Triamterene	Hypertension CHF	N/A N/A	Level Modified
Triamterene/HCTZ	Hypertension CHF	N/A N/A	Level Modified
Trisenox	Cancer	3 years	Modified
Trihexyphenidyl HCL	Parkinson's Other Use	N/A N/A	Graded Level
Trizivir	AIDS	N/A	No coverage
Truvada	AIDS	N/A	No coverage
Twynsta	Hypertension	N/A	Level

	CHF	N/A	Modified
Tykerb	Cancer	3 years	Modified
Uniretic	Hypertension CHF	N/A N/A	Level Modified
Univasc	Hypertension CHF	N/A N/A	Level Modified
Uvadex	Cancer	3 years	Modified
Valcyte	AIDS	N/A	No coverage
Valproic Acid	Seizure Disorder	N/A	Level
Valstar	Cancer	3 years	Modified
Valturna	Hypertension CHF	N/A N/A	Level Modified
Vaseretic	Hypertension CHF	N/A N/A	Level Modified
Vasotec	Hypertension CHF	N/A N/A	Level Modified
Velcade	Cancer	3 years	Modified
Ventolin	Asthma COPD / Emphysema	N/A N/A	Level Graded
Vepisid	Cancer	3 years	Modified
Verapamil	Hypertension	N/A	Level
Vesanoid	Cancer	3 years	Modified
Viadur	Cancer	3 years	Modified
Viaspan	Organ / Tissue Transplant	N/A	No coverage
Vidaza	Cancer	3 years	Modified
Videx	AIDS	N/A	No coverage
Vinblastine Sulfate	Cancer	3 years	Modified
Vincasar PFS	Cancer	3 years	Modified
Vincristine Sulfate	Cancer	3 years	Modified
Vinorelbine Tartrate	Cancer	3 years	Modified
Viracept	AIDS	N/A	No coverage
Viramune	AIDS	N/A	No coverage
Viread	AIDS	N/A	No coverage
Visken	Hypertension CHF	N/A N/A	Level Modified
Vistide	AIDS	N/A	No coverage
Vivitrol	Alcohol / Drug	1 year	Modified
Votrient	Cancer	3 years	Modified
Vumon	Cancer	3 years	Modified
Warfarin	Cardiac Valve Replacement TIA/Stroke Pulmonary Embolism Thrombosis	2 years 2 years N/A N/A	Modified Modified Level Level
Xeloda	Cancer	3 years	Modified
Xopenex	Asthma COPD / Emphysema	N/A N/A	Level Graded
Zanosar	Cancer	3 years	Modified
Zantac	Stomach Disorder	N/A	Level
Zebeta	Hypertension CHF	N/A N/A	Level Modified
Zelapar	Parkinson's	N/A	Graded
Zenapax	Organ / Tissue Transplant	N/A	No coverage
Zemplar	Kidney Dialysis	1 year	No coverage
Zerit	AIDS	N/A	No coverage
Zestoretic	Hypertension	N/A	Level

	CHF	N/A	Modified
Zestril	Hypertension CHF	N/A N/A	Level Modified
Zevalin Y-90	Cancer	3 years	Modified
Ziac	Hypertension CHF	N/A N/A	Level Modified
Ziagen	AIDS	N/A	No coverage
Zidovudine	AIDS	N/A	No coverage
Zinecard	Cancer	3 years	Modified
Zocor	Cholesterol	N/A	Level
Zofran	Cancer	3 years	Modified
Zoladex	Cancer	3 years	Modified
Zolinza	Cancer	3 years	Modified
Zoloft	Depressive Disorder	N/A	Level
Zometa	Cancer	3 years	Modified
Zyprexa	Psychotic Disorder	N/A	Level

Service Level Agreement

We have established a very concise process to provide the producer and applicant with a point-of-sale eligibility decision and a simplified application process to ensure speedy issue of the certificate. Applications received "in good order" are typically issued in 2 business days.

Helpful Hints to submitting PlanRight Applications

Scenario	Action Taken	Comments
1. Producer/Applicant challenges the "data results" – requests for further underwriting	Foresters stands behind the benefit eligibility decision; no further review will be provided	Apptical is applying Foresters rules
2. Premium submitted does not match face amount and plan	Foresters calls producer advising of discrepancy. If no response given within two business days Foresters will issue so that premium always equals face amount for the approved plan.	This commonly occurs when the initial quote is for level death benefit however the applicant actually qualifies for modified or graded and the premium has not been adjusted in order to issue a PlanRight certificate.
3. Banking information is missing or not provided	Foresters calls producer requesting additional information. Two business days are provided to respond with details, otherwise the incomplete application will not be processed.	We need an application, PHI and payment. We cannot issue without all 3 being present
4. Application is received by Foresters without first payment or authorization for Foresters to draw the first payment	The application will not be processed.	All applications with the initial payment option of check must be mailed to Foresters. If applications are submitted by fax, the premium option must be First Payment on PAC.
5. Apptical Personal Health Interview (PHI) was not completed	Application is incomplete, will not be processed and the producer is notified.	A PHI must be completed by Apptical before an application is submitted to Foresters

Applications Not in Good Order (NIGO):

To assist you with reducing delays, our categories of “not in good order” and how we will treat them are listed below:

Category 1

APPLICATION WILL NOT BE PROCESSED AND RETURNED TO THE PRODUCER IF....	New application required?	New Apptical PHI required?	Re-send original application?
Writing producer is not licensed to solicit business in the state of solicitation	Yes	Yes	No
Incorrect state application version is used	Yes	Yes	No
Personal Health Interview has not been completed	Yes	Yes	No

Category 2

CRITICAL REQUIREMENT MISSING Two Business Days provided to satisfy requirement or INCOMPLETE AND WILL NOT BE processed	Action
Section 2 – Medical questions missing	Producer must revise Application and complete new page 4. *
Section 10 – Signatures missing	Producer must revise Application and complete new page 4. *
Section 11 – Producer Certification missing/incomplete	Producer must revise Application and complete new page 4. *
Owner & producer have not initialled all corrections	Producer must revise Application and complete new page 4. *
Check for initial premium has been post dated for after the application date (reminder: no COD for PlanRight)	New check is required.
Payment(s) have not been made out to Foresters (reminder: no COD for PlanRight)	New check made payable to Foresters is required.
Money Order or Cashier’s Check Received	Alternative valid payment is required.
Section 7 – Payment information – not fully completed	Foresters will contact producer for additional information providing two business days for response. If all details provided within two business days, the application proceeds. If not, application is incomplete and will not be processed and will be returned to the producer.
Section 5 – other insurance – not completed	Confirmation is required from the producer within two business days. If not received, application will be returned to the producer.

*Revised application may be re-submitted to Foresters within 10 days. After 10 days, a new Apptical PHI will be required.

Category 3

APPLICATION ACCEPTED – CONFIRMATION REQUIRED IF....	Action
Section 1 – Proposed insured details are missing	Foresters will contact producer for confirmation. Application proceeds within two business days.
Section 6 – Insurance applied for – details are missing, or there has been a change made	Confirmation is desired from the producer within two business days. If not received Foresters will proceed with issuing based on adjusted application.

Category 4

APPLICATION IS ACCEPTED, HOWEVER...	Action
Replacements forms are missing or incomplete	If forms are required but not received, producer will be contacted and provided 7 days to submit forms. If not received, application is incomplete and will not be processed and will be returned to the producer.

Category 5

APPLICATION IS ACCEPTED, HOWEVER...	Action
Section 4 – Unacceptable, incomplete or blank Beneficiary designation	Application proceeds. Certificate will be issued without a beneficiary. A beneficiary designation form will be included with the certificate for completion
Section 12- Notice of Information Procedures received by Foresters	This section is to be completed and left with proposed insured. If Foresters receives this section, it will be returned to the producer for immediate delivery to the insured. Application proceeds.
Section 13 – Acknowledgement of First Premium received by Foresters	This section is to be completed and left with owner when a check is submitted with the application. If Foresters receives this section, it will be returned to the producer for immediate delivery to the owner. Application proceeds.

Submitting PlanRight

Check with your agency as to the submission process you should follow as some agencies and distribution partners want the applications sent to their clearing centers first.

Fax

1-866-300-3830

For Applications submitted electronically Foresters, within 1 business day of receipt, will reply confirming the number of pages received. If confirmation is not received within 1 business day, call Foresters Producer Support Line. Keep the confirmation message for your records.

Regular Mail

P.O. Box 179
Buffalo NY 14201

Courier

Attn: New Business,
c/o Frontier Distributing
1000 Young St. Suite 160
Tonawanda NY 14150

Frequently Asked Questions

Will the interview information collected by Apptical be available for viewing by the producer?

No. This information is confidential.

Why must I (producer) be present for the PHI?

This is a point-of-sale process and you need to validate the client's photo identification from either a license or passport. In addition, any corrections to the application as a result of the Apptical interview must be initiated by the producer and the client.

Is PlanRight a guaranteed issue product?

No. The decision engine provides an indication of benefit qualification based on Foresters underwriting rules.

Who conducts the underwriting for PlanRight, Foresters or Apptical?

Foresters has provided the underwriting information and rules used by Apptical to determine the client's eligibility to apply for the PlanRight product.

If I disagree with what the decision engine tells me that my client qualifies for, what steps can I take?

There are no steps you can take. The communication regarding plan qualification is based on Foresters underwriting guidelines.

Can my client get an APS at their own expense? If not, why?

No. The opportunity for further underwriting does not exist for this product. If your client is willing, they may apply for a fully underwritten product from Foresters

Is "premiums in advance" available, and when can it be applied?

Premiums in advance are not available.

What is the premium shortage tolerance?

It is \$1.00.

Are we expecting to pay dividends?

No, we do not anticipate paying any dividends on this product.

Who informs the producer if a case is declined or approved and how are they informed?

If the application is declined, a letter is sent to the proposed insured outlining details of the decline. An email is sent to notify the producer (for privacy reasons we cannot provide details to the producer). When a certificate is approved and issued, the certificate is sent to the member, with a copy of the Certificate Issue Statement being mailed to the producer.

What value is paid on maturity or termination?

The guaranteed cash surrender value is paid upon maturity or surrender of the certificate.

Why is Accidental Death Rider (ADR) not allowed for Graded and Modified?

Accidental Death Benefit coverage is built in for Graded and Modified plan for the first 2 years.

Does PlanRight have a surrender charge?

There is no surrender charge on PlanRight. Please note that cash surrender value, which varies depending on the certificate year (as shown in the certificate schedule), will be paid out upon surrender.

Why do I need to send in the application if my client is not eligible or does not want the reduced benefit?

We need to have the signed authorization for conducting the MIB and Intelliscript searches.

Do I need to have my client sign a delivery receipt?

In the following strict states when a certificate is being mailed to the producer, a delivery receipt must be signed by the owner and returned to Foresters: WA, LA, PA, SD, WV, MN. In all other states, the producer must sign a Foresters Producer delivery checklist.

Key Contact Information

Sales Desk

We Answer the Call ... with a live voice. Foresters® Sales Desk is your first direct, live point of contact—when you need us. Our informed professionals pick up when you call, and provide the friendly assistance you need. **We're here for you Monday to Friday from 8:30 a.m. to 7:00 p.m. EST.**

Our knowledgeable Foresters sales team is standing by to support your business with:

- A "Live voice" to answer all your Foresters questions
- Sales ideas and solutions
- Foresters product training
- Illustration software and website support
- Advanced marketing concepts, materials and education
- **A single point of contact with Foresters!**

Producer Service Center

Enquiring about business you have recently submitted or an existing in-force certificate? *Our Producer Support Line* is open Monday to Friday from 8:30 a.m. to 7:30 p.m. EST to help you.

Marketing Supplies

The forms and collateral application on our ezbiz producer site allows producers to download and/or order Foresters sales aids including applications, product guides, consumer brochures, rate sheets and advertising templates. Features of the application include:

- Forms are categorized for ease of searching (i.e. Point of Sale, New Business...)
- Forms are downloadable for printing on your own printers and are available to preview before downloading or ordering.

Forms can be ordered to a maximum of 25. If you need to order more than this maximum, please call the Sales Desk to place your order.

Plan Design Variations (by state)

Alabama

Arbitration clause in the application and the contract.

Arkansas

PlanRight - Level only

California

- No CCADR
- No ADR
- For both PRG and PRM product, the accidental death-benefit boost, if death occurred by accident in the first 2 years, is not available.

Georgia

Product Name is "Whole Life Insurance".

Illinois

- Product Name is "Whole Life Insurance".
- Application variation in Section 6: "Automatic Selection, Insurance Amount and Premium Adjustment" - requires the owner's initials to ratify any changes related to the face amount or premium.

Indiana

PlanRight – Level and Graded only (no Modified death benefit)

Kansas

Conditional Receipt on application

Maryland

Plan or face amount changes require an OF65 amendment. Therefore, to avoid a large number of OF65s, the face amount will not be modified to maintain premium, unless specifically requested by the applicant (in which case an OF65 would be required).

Massachusetts

PlanRight – Level only

Minnesota

- PlanRight - Level only
- Product Name is "Whole Life Insurance".
- Loan interest rate: 8% fixed rate
- No ADR
- Copy of completed application must be provided to all applicants who are 65 and older, at time of application.

Missouri

PlanRight - Level only

Montana

PlanRight - Level only

Unisex rates

New Hampshire

No CCADR

New Jersey

- Maximum issue age is 75 for PlanRight-Graded and Modified products. Maximum issue age is 85 for PlanRight-Level product.
- PlanRight – Graded and Modified death benefits the free look period must be 30 days.
- No RPU minimum is listed in the contract, however, Foresters will continue to use a \$1000 minimum RPU amount.

North Carolina

PlanRight - Level only

Oregon

- PlanRight - Level only
- Face amount minimum = \$20,000
- Issue Age: 50-80
- CCADR name: "Specified Common Carrier Accidental Death Rider"
- OR consumer brochure variation (cannot use US general consumer brochure)

- Application variation in Section 6: "Automatic Selection, Insurance Amount and Premium Adjustment" - requires the owner's initials to ratify any changes related to the face amount or premium.

Pennsylvania

Whole Life Insurance Point of Sale disclosure required at time of application.

South Carolina

- Loan interest rate: 8% fixed rate
- Cannot use US general consumer brochure

Tennessee

No CCADR

Virginia

- Product Name is "Whole Life Insurance".
- Application variation in that how plan eligibility is determined is not outlined in the Medical Questions section, the application/Apptical process does not change. More specifically, in Section 2 (Medical Questions) of the application:
- If a 'Yes' answer in Part A, the proposed insured is not eligible for Foresters PlanRight. Do not complete or submit this Application. If all 'No' answers, complete Part B.
- If a 'Yes' answer in Part B, select Foresters PlanRight (With a modified death benefit) in Section 6. If all 'No' answers, complete Part C.
- If a 'Yes' answer in Part C, select Foresters PlanRight (With a graded death benefit) in Section 6. If all 'No' answers, select Foresters PlanRight (With a level death benefit) in Section 6.

Washington

- PlanRight - Level only
- Minimum Face Amount = \$25,000
- CCADR name: "Specified Common Carrier Accidental Death Rider"
- Issue age: 50-80

West Virginia

PlanRight - Level only