

Secure Advantage

HOSPITAL COVERAGE **FLEX**

UNDERWRITING GUIDE (93017)



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Contacts

Mailing Addresses for New Business and Delivery Receipts

New Business

Heartland National Life Insurance Company
PO Box 11903
Winston-Salem, NC 27116

Overnight Delivery

Heartland National Life Insurance Company
4035 University Parkway
Winston-Salem, NC 27106

Agent Portal: www.heartlandagent.com

Contact Numbers

Underwriting: 844-502-6780
Service Center: 888-616-0015
Agency Services: 816-655-5078

Fax Numbers

New Business: 833-671-8870
Service Center: 336-759-3141
Agency Services: 816-478-0239

Hours of Operation

Heartland National Life administrative operations are located in Winston-Salem, NC. Hours of operation are based on Eastern Time.

All Departments

Monday – Friday: 8:00 a.m – 5:00 p.m. EST

Introduction

Thank you for partnering with Heartland National Life Insurance Company for Hospital Indemnity coverage. This Underwriting Guide has been designed to help you understand the underwriting process and guidelines in order to expedite the policy issuance process.

This guide contains a general overview and is subject to change at any time.

General Information

- **Eligibility:** Age 18-85. The age is determined as of the date the application was signed even if there is an age change before a policy is issued.
- **In-Patient Benefit:** If an applicant has a 93011 policy in force and is applying for the Secure Advantage Flex, the maximum inpatient benefit amount cannot exceed the daily maximum allowed in the state for both policies combined.
- **Adding Cancer Rider:** If an applicant has a 93011 policy in force and is applying for the Secure Advantage Flex with the cancer rider, the rider amount cannot exceed \$20,000 for both policies combined.
- **Policy Changes:** Any change to the policy benefits must be done within 30 days from the policy effective date. Any benefit change requested after the 30 day window will require a new application.
- **Age of the Application:** Applications must be received in the Home Office within 30 days of the date signed.
- **Application Date:** The application date MUST be the date the application was signed. Backdated applications will NOT be accepted.
- **Effective Dates:** Policy effective dates will usually be the application date. You may request effective dates up to 60 days past the application date (up to 90 days during AEP **only**). No backdating is allowed (i.e., the effective date can never be before the application date.)
- **Signature on the Application:** The agent must personally ask and record all answers to the application questions. No other person, including the spouse, may sign on behalf of an applicant. We do not accept Power of Attorney signatures.
- **C.O.D Business:** Heartland does not accept C.O.D business.

Tips for Completing an Application

It is important to complete the application in its entirety because it becomes the basis for the policy (which is a legal contract). If the applicant answers “yes” to any of the medical questions, the policy will be declined; do not submit the application.

If available in the applicant’s state, the medical questions do not need to be answered if the applicant is between the ages of 64 ½ and 65 ½ as of the application date. However, if the cancer rider is applied for, the applicant must answer the medical questions for this rider regardless of age.

Always:

- Ask each question exactly as written (don’t paraphrase).
- Record each answer exactly as given.
- Complete the application legibly and in black or blue ink.
- Have the applicant or applicants and agent sign and date the application.
- Have each applicant initial and date any corrections or mistakes.

- Use an additional sheet to record any pertinent information you feel would be helpful in evaluating the risk.
- Have the applicant sign and date any additional sheets.

Never:

- Use white-out or similar substances for corrections or mistakes
- Lead the applicant when they are responding to a question.
- Ask a general question (i.e. “Are you in good health?”) and then answer all the medical questions on the application as “no”.
- Complete an application by correspondence.
- Allow someone other than the applicant to answer the application questions.
- Answer questions with ditto marks (“) or dashes (-).
- Answer questions with “N/A” (not applicable).
- Use abbreviations unless you are sure they are correct.

Replacement

If this policy is replacing any other accident and sickness insurance policy, record the policy number and company name on the application and then complete and include a Replacement Notice with the application. An insured cannot replace an active Cash Supplement policy with a new Secure Advantage Flex policy.

Submitting the Application

The following is required for the Secure Advantage Flex application:

- Application
- Initial Premium (including the application/policy fee)
 - If applying jointly, only one application fee is required.
- Replacement form – if replacing any accident and sickness insurance policy (if required in your state).
- Health Information Authorization (H-HHA17)

There may be other forms not listed above that are required in your state.

Premium Payments

Rather than submitting premium via a check with the application, an agent can request to draft the initial monthly premium in the Premium Payment section of the application. When this is selected, unless indicated otherwise, the first premium will be drafted when the policy is issued. Any payment submitted via check will be processed as EFT.

Bank drafts can be drawn between the 1st day and the 28th day of the month. For draft dates, “Draft Date” must be within 10 days of the effective. If the draft is more than 10 days from the initial premium, we will draft an additional payment in advance.

Rather than mailing an application, you can use three other methods to reduce time:

1. e-App via Agent Portal (www.heartlandagent.com)
2. Fax the application to 1-833-671-8870.
3. Use the **Upload Applications** feature on the Agent website. This is an easy-to-use feature that allows you to upload a copy of a scanned application.

Upload Applications

We will accept your scanned applications in either TIFF images or PDF's of the application. [[click here for multiple files](#)]

Once we receive the application, it will be processed in the order in which it was received. If there are any errors on the application, you will be notified as they are found, and corrections will be requested. Any errors will need to be fixed before a policy can be issued.

Reinstatements

When a hospital indemnity policy has lapsed, and it is not within the grace period, the client will need to apply for a reinstatement of coverage where all underwriting requirements must be met before the policy can be reinstated. The underwriter will review:

- Application/medical history (current and previous applications)
- Claims history
- Cross reference policy claims analysis (review any claims history on other product lines).
- Payment history.

A prescription history check through Milliman is not required for reinstatement

Uninsurable Medications

If the applicant has taken any of the medication listed below in the past 2 years for the specific condition listed, do not submit the application. **Applicants who have taken any of these medication for the related condition in the past 2 years are automatically declined.**

Medication	Customary Use	Medication	Customary Use
Abacavir sulfate	HIV/AIDS	Atripla	HIV/AIDS
Accolate	COPD	Atrovent	COPD
AccuNeb	COPD	Avonex	Multiple sclerosis
Accupril	Congestive heart failure	Azasan	Organ transplant
Accuretic	Congestive heart failure	Azathioprine	Organ transplant
Aceon	Heart disease	Azmacort	COPD
Acetazolamide	Congestive heart failure	Baclofen	Multiple sclerosis
Actimmune	Organ transplant	Beccaplermin	Skin ulcer
Adalat	Heart disease	Beclomethasone	COPD
Adrenalin	COPD	Beclovent	COPD
Advair	COPD	Beconase	COPD
AeroBid	COPD	Bendroflumethiazide	Congestive heart failure
Aerolate	COPD	Benzotropine Mesylate	Parkinson's
Aggrenox	CVA (stroke)	Bepidil	Heart disease
Airet	COPD	Betapace	Heart disease
Akineton	Parkinson's	Betaseron	Organ transplant
Albuterol	COPD	Biperiden	Parkinson's
Aldactazide	Congestive heart failure	Bisoprolol	Congestive heart failure
Aldactone	Congestive heart failure	Blocadren	Heart disease
Altace	Congestive heart failure/Heart disease	Brethine	COPD

Medication	Customary Use	Medication	Customary Use
Alupent	COPD	Bricanyl	COPD
Amantadine	Parkinson's	Bromocriptine	Parkinson's
Amiloride	Congestive heart failure	Brondelate	COPD
Aminophylline	COPD	Bronkosol	COPD
Amiodarone	Heart disease	Bumetanide	Congestive heart failure
Amlodipine	Heart disease	Bumex	Congestive heart failure
Amyl Nitrite	Heart disease	Campral	Alcohol abuse
Antabuse	Alcoholism	Capoten	Congestive heart failure/Heart disease
Apresoline	Congestive heart failure/Heart disease	Captopril	Congestive heart failure/Heart disease
Aprida > 50 units per day	Diabetes	Carbidopa	Parkinson's
Aptivus	HIV/AIDS	Cardene	Heart disease
Aricept	Alzheimer's/Dementia	Carvedilol	Congestive heart failure/Heart disease
Artane	Parkinson's	CellCept	Organ transplant
Atacand	Congestive heart failure	Chlorothiazide	Congestive heart failure
Atenolol	Congestive heart failure	Choledyl	COPD
Chymotrypsin	Organ transplant	DuoNeb	COPD
Cilostazol	Peripheral Vascular Disease	Dyflex	COPD
Clopidogrel	CVA (stroke)	Dylix	COPD
Cogentin	Parkinson's	Dyphylline	COPD
Cognex	Alzheimer's/Dementia	Dyrenium	COPD
Combivent	COPD	Ed-Bron	COPD
Combivir	HIV/AIDS	Efavirenz	HIV/AIDS
Comtan	Parkinson's	Eldepryl	Parkinson's
Copaxone	Multiple sclerosis	Elixophyllin	COPD
Cordarone	Heart disease	Emtriva	HIV/AIDS
Coreg	Congestive heart failure/Heart disease	Enalapril	Congestive heart failure
Corgard	Heart disease	Enalaprilat	Congestive heart failure
Corzide	Heart disease	Enduron	Congestive heart failure
Coumadin	CVA (stroke)/Peripheral vascular disease	Entacapone	Parkinson's
Covera	Heart disease	Ephedrine	COPD
Creon	Pancreatitis	Epinephrine	COPD
Crixivan	HIV/AIDS	Epivir	HIV/AIDS
Cromolyn	COPD	Epogen	Kidney failure
Cyclosporine	Organ transplant	Epzicom	HIV/AIDS
Cymbalta	Diabetic neuropathy	Ergoloid Mesylate	Alzheimer's/Dementia
DG200	COPD	Esidrix	Congestive heart failure
Demadex	Congestive heart failure	Ethmozine	Heart disease
Depade	Substance abuse	Exelon	Alzheimers/Dementia

Medication	Customary Use	Medication	Customary Use
Diamox	Congestive heart failure	Felodipine	Peripheral Vascular Disease/CVA (stroke)
Didanosine	HIV/AIDS	Flecainide	Heart disease
Digitek	Congestive heart failure/Heart disease	Flovent	COPD
Digoxin	Congestive heart failure / Heart disease	Flumazenil	Substance abuse
Dilatate	Heart disease	Flumisolide	COPD
Dilor	COPD	Foradil	COPD
Diovan	Congestive heart failure	Fortovase	HIV/AIDS
Dipradam	Heart disease	Foscarnet	HIV/AIDS
Dipyridamole	Heart disease	Fosinopril	Congestive heart failure
Disulfiram	Alcoholism	Foscavir	HIV/AIDS
Dofetilide	Heart disease	Furosemide	Congestive heart failure
Donepezil	Alzheimer's/Dementia	Galantamine	Alzheimers/Dementia
Dopar	Parkinson's	Gengraf	Organ transplant
Duloxetine	Diabetic neuropathy	Hivid	HIV/AIDS
Humalog > 50 units per day	Diabetes	Lioresal	Multiple sclerosis
Humulin > 50 units per day	Diabetes	Lipase	Pancreatitis
Hydergine	Alzheimer's/Dementia	Lipram	Pancreatitis
Hydralazine	Congestive heart failure/Heart disease	Lisinopril	Congestive heart failure/Heart disease
Hydrochlorothiazide	Congestive heart failure	Lopinavir	HIV/AIDS
HydroDIURIL	Congestive heart failure	Lopressor	Heart disease
Hydropres	Congestive heart failure	Lufyllin	COPD
Hylenex	Organ transplant	Lyrica	Diabetic neuropathy
Iletin > 50 units per day	Diabetes	Maxair	COPD
Imdur	Heart disease	Memantine	Alzheimer's/Dementia
Imuran	Organ transplant	Metaproterenol	COPD
Indapamide	Congestive heart failure	Methylothiazide	Congestive heart failure
Inderal	Congestive heart failure/Heart disease	Metoprolol	Heart disease
Inderide	Heart disease	MicroNefrin	COPD
Indinavir	HIV/AIDS	Microzide	Congestive heart failure
Infergen	Organ transplant	Midamor	Congestive heart failure
InnoPran	Heart disease	Minitran	Heart disease
Insulin > 50 units per day	Diabetes	Mirapex	Parkinson's
Intal	COPD	Moduretic	Congestive heart failure
Interfero	Organ transplant	Monoket	Heart disease
Intron	Organ transplant	Moricizine	Heart disease
Invirase	HIV/AIDS	Mycophenolate mofetil	Organ transplant
Ipratropium	COPD	Myfortic	Organ transplant
Ismo	Heart disease	Myotrophin	ALS/Lou Gehrig's disease

Medication	Customary Use	Medication	Customary Use
Isoetharine	COPD	Nadolol	Heart disease
Isoproterenol	COPD	Naloxone	Substance abuse
Isoptin	Heart disease	Naltrexone	Substance abuse
Isordil	Heart disease	Namenda	Alzheimer's/Dementia
Isosorbide	Heart disease	Narcan	Substance abuse
Isoxsuprine	Peripheral Vascular Disease	Nelfinavir	HIV/AIDS
Isuprel	COPD	Neoral	Organ transplant
Jantoven	Peripheral Vascular Disease	Neurontin	Neuropathy
Jay-Phyl	COPD	Nevirapine	HIV/AIDS
Kaletra	HIV/AIDS	Nicardipine	Heart disease
Kemadrin	Parkinson's	Nifedac	Heart disease
Ku-Zyme	Pancreatitis	Nifedical	Heart disease
Lamivudine	HIV/AIDS	Nifedipine	Heart disease
Lanoxicaps	Congestive heart failure/Heart disease	Nitrek	Heart disease
Lanoxin	Congestive heart failure/Heart disease	Nitro-Bid	Heart disease
Lantus > 50 units per day	Diabetes	Nitro-Dur	Heart disease
Larodopa	Parkinson's	Nitrogard	Heart disease
Lexxel	Congestive heart failure	Nitroglycerin	Heart disease
Nitrol	Heart disease	Pramipexole	Parkinson's
Nitrong	Heart disease	Pregabalin	Diabetic neuropathy
Nitro paste	Heart disease	Prinivil	Congestive heart failure/Heart disease
Nitro patch	Heart disease	ProAir	COPD
Nitropress	Heart disease	Procainamide	Heart disease
NitroQuick	Heart disease	Procanbid	Heart disease
Nitrostat	Heart disease	Procardia	Heart disease
NitroTab	Heart disease	Procyclidine	Parkinson's
Nitro-Time	Heart disease	Prograf	Organ transplant
Norpace	Heart disease	Pronestyl	Heart disease
Norvasc	Congestive heart failure	Propafenone	Heart disease
Norvir	HIV/AIDS	Propranolol	Heart disease
Novolin > 50 units per day	Diabetes	Proventil	COPD
NovoLog > 50 units per day	Diabetes	Pulmicort	COPD
Nylidrin	Peripheral Vascular Disease	Quibron	COPD
Orpgeadrine	Parkinson's	Quinapril	Heart disease
Orthoclone	Organ transplant	Quinidex	Heart disease
Pacerone	Heart disease	Quinidine	Heart disease
Palcaps	Pancreatitis	Qvar	COPD
Pancrease	Pancreatitis	Ranexa	Heart disease
Pancreatin	Pancreatitis	Rapamune	Organ transplant
Pancrecarb	Pancreatitis	Razadyne	Alzheimer's/Dementia
Pancrelipase	Pancreatitis	Rebif	Organ transplant
Panfil	COPD	Regranex	Skin ulcer
Panocaps	Pancreatitis	Reminyl	Alzheimer's/Dementia

Medication	Customary Use	Medication	Customary Use
Panokase	Pancreatitis	Renese	Kidney failure
Papaverine	Peripheral Vascular Disease	Requip	Parkinson's
Para-Time	Peripheral Vascular Disease	Rescriptor	HIV/AIDS
Parlodel	Parkinson's	Respbid	COPD
Paridol	Parkinson's	Retrovir	HIV/AIDS
Pentoxifylline	Peripheral Vascular Disease	Revatio	Heart disease
Pergolide	Parkinson's	Revex	Substance abuse
Permax	Parkinson's	ReVia	Substance abuse
Persantine	Heart disease	Rilutek	ALS/Lou Gherig's disease
Paretase	Pancreatitis	Riluzole	ALS/Lou Gherig's disease
Plavix	Peripheral Vascular Disease/CVA (stroke)	Ritonavir	HIV/AIDS
Plendil	Peripheral Vascular Disease	Rivastigmine	Alzheimer's/Dementia
Pletal	Peripheral Vascular Disease	Roferon	Organ transplant
Romazicon	Substance abuse	T-Phyl	COPD
Ropinirole	Parkinson's	Tracleer	Heart disease
Rythmol	Heart disease	Trental	Peripheral Vascular Disease
Saluron	Congestive heart failure	Triamcinolone	COPD
Sandimmune	Organ transplant	Trihexyphenidyl	Parkinson's
Saquinavir	HIV/AIDS	Trizivir	HIV/AIDS
Selegiline	Parkinson's	Truvada	HIV/AIDS
Serevent	COPD	Ultra caps	Pancreatitis
Simulect	Organ transplant	Ultrase	Pancreatitis
Sinemet	Parkinson's	Uniphyl	COPD
Singulair	COPD	Uniretic	Congestive heart failure
Slo-Bid	COPD	Valcyte	HIV/AIDS
Slo-Phyllin	COPD	Valsartan	Congestive heart failure
Sotalol	Heart disease	Vascor	Heart disease
Spiriva	COPD	Vasodilan	Peripheral Vascular Disease
Spironolactone	Congestive heart failure	Vasotec	Congestive heart failure
Stavudin	HIV/AIDS	Veldona	Organ transplant
Sustiva	HIV/AIDS	Velosulin > 50 units per day	Diabetes
Symmetrel	Parkinson's	Ventavis	Heart disease
Tacrine	Alzheimer's/Dementia	Ventolin	COPD
Tambocor	Heart disease	Verapamil	Heart disease
Tasmar	Parkinson's	Verelan	Heart disease
Tenofovir	HIV/AIDS	Videx	HIV/AIDS
Terbutaline	COPD	Viracept	HIV/AIDS
Teveten	Congestive heart failure	Viokase	Pancreatitis
Thalitone	Cirrhosis	Viramune	HIV/AIDS
Thalomid	Organ transplant	Viread	HIV/AIDS

Medication	Customary Use	Medication	Customary Use
Theo-24	COPD	Vitrase	Organ transplant
Theochron	COPD	Vivitrol	Substance abuse
Theo-Dur	COPD	Volmax	COPD
Theolair	COPD	VoSpire	COPD
Theolate	COPD	Warfarin	Peripheral Vascular Disease/CVA (stroke)
Theomax	COPD	Wellferon	HIV/AIDS
Theophylline	COPD	Wydase	Organ transplant
Thymoglobulin	Organ transplant	Xolair	COPD
Tiazac	Heart disease	Xopenex	COPD
Ticlid	CVA (stroke)	Zalcitabine	HIV/AIDS
Ticlopidine	CVA (stroke)	Zaroxolyn	Congestive heart failure
Tikosyn	Heart disease	Zebeta	Congestive heart failure
Tilade	COPD	Zenapax	Organ transplant
Timolide	Congestive heart failure/Heart disease	Zerit	HIV/AIDS
Tolcapone	Parkinson's	Ziac	Congestive heart failure
Toprol	Heart disease	Ziagen	HIV/AIDS
Tornalate	COPD	Zidovudine	HIV/AIDS
Tosemide	Congestive heart failure	Zyflo	COPD

Cancer Medications

If the applicant has taken any of the medications listed below for the treatment of cancer in the past 2 years, do not submit the application. **Applicants who have taken any of these medications in the past 2 years are automatically declined.**

If the applicant is applying for the First Occurrence Cancer Rider and has taken any of the medications listed below for the treatment of cancer in the past 5 years, do not apply for the First Occurrence Cancer Rider. **Applicants who have taken any of these medications in the past 5 years are not eligible for the Lump Sum Cancer Rider.**

Abrelix	Arranon	Camptosar	Clolar
Abraxane	Arsenic trioxide	Capecitabine	Cosmegen
Adiramycin	Asparaginase	Capromab pendetide	Cytarabine
Adrucil	Avastin	Carac	Cytomel
Aldesleukin	BCG	Carboplatin	Cytosar
Alferon	Bevacizumab	Carmustine	Cytoxan
Alimta	Bexarotene	Casodex	Dacardbazine
Alkeran	Bexxar	CeeNU	Dactinomycin
Altretamine	Bicalutamide	Cerubidine	Dasatinib
Anastrozole	BiCNU	Cetuximab	DaunoXome
Aredia	Blenoxane	Cinacalcet	Daunorubicin
Arimidex	Bleomycin	Cisplatin	Delatestryl
Aromasin	Campath	Cladribine	Denileukin

Diftitox	Idarubicin	Nilutamide	Taxotere
DepoCyt	Ifex	Nipent	Temodar
Docetaxel	Ifex/Mesnex	Nizoral	Temozolomide
Doxil	Ifosfamide	Nolvadex	Temsirolimus
Doxorubicin	Imatinib	Novatrone	Teniposide
DTIC-dome	Interferon	Octreotide	Teslac
Efudex	Intron	Oncaspar	Testalactone
Eligard	Iressa	Ontak	Testopel
Ellence	Irinotecan	Onxol	TheraCys
Eloxatin	Ketoconazole	Oxaliplatin	Thiotepa
Elspar	Lapatinib	Paclitaxel	Thyrogen
Emcyt	Letrozole	Pamidronate	Thyrolar
Epirubicin	Leucovorin	Panretin	Thyrotropin
Erbitux	Leukeran	Paraplatin	Tice BCG
Erlotinib	Leuprolide	Pegfilgrastim	Toposar
Estramustine	Leustatin	Pemetrexed	Topotecan
Etopophos	Levamisole	Photofrin	Toremifene
Etoposide	Liothyronine	Plenaxis	Trastuzumab
Eulexin	Liotrix	Porfimer	Trelstar
Exemestane	Lomustine	Prelone	Tretinoin
Fareston	Lupron	Procarbazine	Trexall
Faslodex	Lysodren	Proleukin	Trimcinolone
Femara	Matulane	ProstaScint	Triptorelin pamoate
Floxuridine	Mechlorethamine	Purinethol	Trisenox
Fludara	Megace	Quadramet	Tykerb
Fludarabine	Megestrol	Raloxifene	Uvadex
phosphate	Melphalan	Rheumatrex	Vantas
Fluoroplex	Menest	Rituximab	Velcade
Fluorouracil	Meprolone	Rituxan	VePesid
Flutamide	Mercaptopurine	Roferon	Vesanoid
FUDR	Methitest	Rubex	Viadur
Fulvestrant	Methotrexate	Samarium	Vinblastine
Gefitinib	Methoxsalen	Sensipar	Vincasar
Gemcitabine	Mithracin	Soltamox	Vincristine
Gemzar	Mitomycin	Sorafenib	Vinorelbine
Gleevec	Mitoxantrone	Sprycel	Vumon
Gliadel	Mustargen	Stilphostrol	Xeloda
Goserelin	Mutamycin	Streptozocin	Zanosar
Herceptin	Mylocel	Sunitinib	Zevalin
Hexalen	Mylotarg	Supprelin	Zoladex
Histrelin	Navelbine	Sutent	Zoledronic acid
Hycamtin	Neosar	Tamoxifen	Zometa
Hydrea	Neulasta	Tarceva	
Hydroxyurea	Nexavar	Targretin	
Idamycin	Nilandron	Taxol	

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