



# MARIJUANA USAGE CHART

## QUICK REFERENCE GUIDE

Carrier	Medical Use		Recreational Use		Employment / Other
	Usage Factors	Rates	Usage Factors	Rates	Other Info
<b>Corebridge</b>	APS required (decision will be based on history requiring this prescription)		Adult (18+), use 8 or less days per month may qualify for best class Vaping will be Standard Tobacco rates at best Use 9-16 days/month: Table B tobacco at best Use > 16 days/month or 4 days/week: Decline Age < 18 or Daily use = Decline		No consideration for anyone who works in a marijuana related business
<b>John Hancock</b>	With prescription card Preferred Smoker – smoked or vaporized Preferred Non-Smoker*– Ingested  *If otherwise qualifies for a Preferred risk class		<u>Ingested</u> Smoked or vaporized/ingested – occasional, 1 per month or less and negative test = Super Preferred Nonsmoker or up to 2 times per week = Preferred Non Smoker <u>Ingested</u> – Regular use, up to 4 x per week may be Standard Nonsmoker. If more than 4 times per week, individual consideration <u>Smoked or vaporized</u> - Occasional, once per month or less and negative test Super Preferred NS <u>Smoke or vaporized</u> – Occasional, up to 2 x per week will be Preferred Smoker –Regular user, up to 4 times per week = Standard Smoker. Regular use, more than 4 times per week = Individual consideration Daily user for either ingested/smoke/vaporized will be individual consideration or declined		No consideration for anyone who works in a marijuana related business
<b>Legal &amp; General America</b>			<u>Smoking or edibles</u> <ul style="list-style-type: none"><li>• Preferred Plus NT-1-2x per year</li><li>• Preferred – up to 1 x per month</li><li>• Standard Plus – up to 8x per month</li><li>• +50 – frequency 9-15 times per month</li><li>• +100 –frequency 16-20 times/ month (ages 26 and older)</li><li>• +150 – frequency 16-20 times/ month (ages 18-25)</li><li>• Decline – frequency &gt; 20 times/ month</li></ul> <u>Oil Based Vaping</u> <ul style="list-style-type: none"><li>• Preferred – once per month</li><li>• Standard – 2-4 times per month</li><li>• Decline – 5 or more times per month</li></ul>		More frequent use will be reviewed for individual consideration  No consideration for anyone who works in a marijuana related business



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<b>Lincoln Financial</b>	Must be an approved state and the applicant must have a valid prescription. Ratings depend on the underlying medical condition.		No drug use concerns and no psychiatric history Would offer Preferred Plus if less than 1x monthly, Preferred Non Tobacco for 3x weekly and possible Standard Non Tobacco and up for more frequent use. **Marijuana is not considered a tobacco product and can qualify for nontobacco rates		LFG cannot consider if they are using income obtained from a marijuana related business to pay the premiums for their policy. If they have a W2 from a non-marijuana related business as proof for other source of income, LFG can consider coverage.
<b>MassMutual</b>	Under 18 = Decline 18+ = Rate for underlying condition and if use for that condition is "heavy" it's 50+ points (Table b before credits)		<u>Under 18</u> = Decline <u>Ages 18+</u> 8x per month (light use) = Std, Preferred eligible <u>18-30</u> 9-16x/mo (moderate use) = +50 pts (Table B before credits)) <u>31+</u> 9-16x/mo. (moderate use) = standard best offer <u>18-30</u> More than 16x/mo (heavy use) = +100 (Table D before credits) <u>31+</u> More than 16x/mo. = +50 (Table B before credits)		anyone who works in a marijuana related business will be an automatic decline
<b>Nationwide</b>	Rating will be assessed on the underlying condition and tobacco rates will apply		-Admits to Marijuana use on app -No ETOH or other drug abuse hx -No current use of other drugs of abuse, including controlled substances by a physician -Negative hepatitis screen on insurance lab if done -No felonious criminal hx -MVR: no multiple violations in 3 years -Usage 3-4x/week: Preferred NT -Usage 5-6x/week: Standard NT -Usage 7-14x/week: Table B NT -Usage 15+ times per week: Individual consideration		Vaping, dabbing or any other artificial combustion or aerosolization of any THC product should be considered Tobacco UW class  Owners of and employees with their sole source of income from marijuana dispensaries should be declined.
<b>Pacific Life</b>	Medicinal use evaluated by the underlying medical condition		<ul style="list-style-type: none"><li>Preferred rate classes may be available for limited/intermittent recreational use</li><li>Non Tobacco rates available for all risk classes</li></ul>		

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Principal			A recreational use of marijuana with a maximum use of 1-2 times per month, may qualify for non-tobacco rates. For increased frequency and for other types of use (medicinal, non-smoked forms, etc.) please contact your home office underwriter for details		* No consideration for someone working in the marijuana business
Protective			2x / month – Std Tobacco 3-8x / month – Table 3 Tobacco 9-16x / month - Decline		
Prudential	Rating will be assessed on the underlying condition		<u>Ages under 20</u> Any use is decline <u>Ages over 21 with admission w/ or w/o THC</u> 3x / week – Nonsmoker Plus 4-7x / week – Table B More than 8x / week – Decline <u>Ages over 21 without admission</u> Positive THC in urine - Decline		Full underwriting requirements will now only be ordered when the client discloses marijuana use within the past twelve months. <a href="#">Click here</a> to review how Prudential looks at someone who works in marijuana industry.
Securian	Medicinal Marijuana – Use frequency of use rating to right in addition to rating for impairment being treated  CBD Oil – no additional rating and eligible for Preferred Select		Occasional use ( up to 3 times per month) = Preferred and Preferred Select Experimental or intermittent use (up to 12 times a month) = Preferred Non-Tobacco 12-16 uses/ month = Non-tobacco Plus Over 16 uses/ month or a positive specimen will be= Table B Tobacco. Tobacco rates apply with inhalation use.		No consideration for someone that works in the marijuana business.
Symetra	Medical records needed. Offer based on history requiring marijuana prescription		Age 19-25 – at best Standard Over age 26 Occasional use – 2x / month – Preferred 3-8 x / month – Standard 9-16x / month – Table B, Nicotine More, daily use – Table 4, nicotine		Upfront admission is more favorable. Vaping – nicotine rating No consideration for someone that works in the marijuana industry
Transamerica		Case by Case	Recreational use Age 18+ 0-8 times per month – Preferred Nonsmoker (term) – Preferred Plus (IUL) 9-29 times per month = standard nonsmoker Daily or heavy use = Table B nonsmoker to Decline (if additional adverse factors are present)		APS is required if medicinal; looks better if client admits usage if recreational  No consideration for someone that works in the marijuana industry.

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