



# **Recovery Care Agent Field Guide**

**Qualification for Coverage/Underwriting**

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## Contact Information

- **Mailing Address for New Business**

Medico Insurance Company  
PO Box 10386  
Des Moines, IA 50306-0386

- **Overnight Address (TO BE USED ON OVERNIGHT MAIL ONLY)**

Medico Insurance Company  
4255 NW 109th St  
Urbandale, IA 50322

- **Fax Number**

Medico Insurance Company  
New Business - 888-363-3420

- **Phone Numbers**

Sales Support – 800-547-2401  
Prescreen - 800-626-2068 extension 4443 or option 2  
Commissions - 800-547-2401 extension 4474

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## Benefit Summary and Product Options

### Recovery Care Platinum Policy

Provides benefits for Nursing Facility, Assisted Living Facility, Home Health Care, Adult Day Care and Hospice Care.

#### Issue Ages

Can be issued for ages 18-79. However, marketing materials are aimed at ages 50-79.

#### Elimination Period Options

0, 15 or 30 days per Benefit Period – Only days in which services are rendered will satisfy the Elimination Period.

#### Daily Benefit Amount Options

\$100 to \$300 in \$10 increments

Pays actual charge up to the selected Daily Benefit Amount

#### Lifetime Maximum Benefit Period Options (not a dollar maximum)

120, 240 or 360 days – Only days in which services are rendered will count toward the Lifetime Maximum Benefit Period.

#### One Time Restoration of Lifetime Maximum Benefit Period

If the insured has received benefits under the policy and has used up all or a portion of the Lifetime Maximum Benefit Period, the policy's Lifetime Maximum Benefit Period, including any days used under the Bed Reservation Benefit, will be restored once during the lifetime of the policy if the insured meets the following qualifications:

1. The insured must not require or receive services for 180 days in a row for the same cause or causes for which a previous Benefit Period began;
2. The insured must not have met the requirements for benefit eligibility under the policy for a period of 180 days in a row; and
3. The insured must not have been (a) confined in a Nursing Facility, Assisted Living Care Facility or Hospice Care Facility; (b) received Home Health Care services or Adult Day Care services; or (c) any combination of (a) and (b) for a period of 180 days in a row.

The Lifetime Maximum Benefit Period will be restored only once during the lifetime of the policy; however, in order for the Lifetime Maximum Benefit Period to be restored, the policy must be kept in force by the continued payment of the policy premiums that become due.

#### Benefit Qualifiers

Insured would qualify for benefits under either one of the following:

- Loss of Functional Capacity – Two of Six Activities of Daily Living (ADLs):
  - Eating
  - Dressing
  - Toileting
  - Transferring
  - Continence
  - Bathing
- Cognitive Impairment

#### Bed Reservation Benefit

- Pays up to 21 days per Benefit Period.
- Payable when temporarily confined to a Hospital during a covered confinement in a Nursing Facility, Assisted Living Care Facility or Hospice Care Facility.
- The facility must charge the insured to keep the room available during the absence.
- The insured must have satisfied any Elimination Period. If not the days absent will not apply to the Elimination Period.
- Bed Reservation Days paid will be applied to the Lifetime Maximum Benefit Period.

#### Benefit Period

1. Days of confinement in a Nursing Facility, Assisted Living Facility or Hospice Care Facility;
2. Days of Home Health Care services or Adult Day Care services; or
3. Any sequence of 1 and 2

Includes days of Covered Care due to the same or related conditions that are not separated by at least 180 days, during which the insured is free of Covered Care.

## Optional Riders

### Survivorship Benefit

Eligibility, Based on Death of an Insured's Spouse:  
To be eligible to receive this benefit, the insured must meet all of the conditions listed below:

- The insured's spouse must have a Recovery Care policy of the same form number with the same riders in force with us; and
- The spouse's policy must be applied for at the same time as the insured's and issued with the same policy date;
- The coverage of both the insured and the spouse must remain in continuous force for at least ten years after the policy date; and
- The coverage of both the insured and the spouse must remain in continuous force until the death of the insured's spouse

Benefit: If the above conditions for eligibility are met, no further premium payments are required for the insured after the death of the insured's spouse.

### Inflation Protection Rider (simple)

The rider will automatically increase the Daily Benefit Amount by 5% of the original Daily Benefit Amount, each year, for the life of the policy while this rider is in force. This rider will not increase the Lifetime Maximum Benefit Period.

### Pre-Existing Conditions Limitation

The policies do not cover loss or confinement due to a pre-existing condition during the first 180 days (six months) after the policy date. A pre-existing condition means a condition for which a prudent person would seek medical advice or treatment, or for which medical advice was given or treatment was received from a Licensed Health Care Practitioner within six months before the policy date.

## Underwriting

All applications are subject to medical underwriting. The applicant must answer all medical questions on the application. The following requirements are used by the underwriter to make their decision on the application.

### Underwriting Requirements

#### Application for Insurance

The underwriter will first review the answers the

client provided on the application to determine what additional information is needed to make their final decision.

### Telephone Interview

The underwriter will contact the client(s) and obtain additional information concerning their health history and/or clarification of the answers provided on their application. The agent should instruct the applicant to have their medication list available for the interview.

### Claim History

Any claim history the client has with American Enterprise will be reviewed by the underwriter. If clarification is needed the underwriter will contact the client.

### Prescription History

The underwriter will review the applicant's past prescription history. In order to obtain this information, a completed HIPAA Authorization is needed. The applicant's prescription history will be compared with the medication listed on the application. Any information obtained will be used to determine eligibility for coverage.

### Medical Records

Medical records are not ordered by the underwriters. If coverage is declined, and the client wants the decision to be reviewed, they may provide medical records at their own expense.

### Underwriting Guidelines

The Underwriting Guidelines were developed with an emphasis on predictability. We want the agent to have a 90-95% idea of the applicant's eligibility for coverage when he leaves their home.

Applicant's with **YES** responses to questions 1-11 in Part B: Medical Information of the application (questions 1-12 in Montana) and/or those whose weight exceeds the maximum according to the Adult Build Table in this guide would not be eligible for coverage.

The Recovery Care Platinum Policy can:

- Be issued in addition to another Short Term Care or Long Term Care policy, as long as the total daily benefit from all policies does not exceed \$300.  
**Please Note: Only one of the Short Term policies issued can be a Medico policy.**
- Be issued as a replacement from another Short Term Care policy as long as the underwriter

determines the replacement is suitable for the applicant.

The Recovery Care Platinum Policy **cannot** be issued as a replacement for a Long Term Care policy.

## Declinable Conditions

Below are conditions for which coverage would be declined.

**Note: Answering NO to all of the medical questions on the application does not guarantee acceptance. The underwriter reviews the applicant's entire medical history when making their decision.**

- Treated for or advised to have a bone marrow or organ transplant
- Diagnosed or treated for AIDS or HIV
- Treated for or diagnosed as having internal cancer, melanoma, leukemia, Hodgkin's disease or lymphoma
- Treated for or diagnosed as having congestive heart failure (CHF) or peripheral vascular disease
- Alzheimer's disease, Organic Brain Syndrome, senile dementia, memory loss
- Treated for or diagnosed as having Amyotrophic Lateral Sclerosis (ALS), multiple sclerosis, Huntington's chorea, motor neuron disease, Parkinson's disease
- Cirrhosis of the liver, chronic renal failure, kidney failure or have had dialysis
- Diagnosed as having Hepatitis C, lupus or Crohn's disease
- Requiring assistance for dressing, bathing, toileting, walking, eating, maintaining continence, managing finances or medications or is bedridden
- Diagnosed with bipolar or schizophrenia
- Diagnosed with myasthenia gravis
- Diagnosed as having an aneurysm
- Treated for or diagnosed with alcohol or drug abuse
- History of stroke, transient ischemic attack (TIA), heart surgery (including angioplasty or bypass), or stent placement of any vessel
- Treated for fractures due to osteoporosis
- Diabetes - requiring injections (insulin or non-insulin); requiring three or more diabetes medications; in combination with heart conditions (to include but not limited to history

of heart attack, bypass surgery, angioplasty, stents) - excluding high blood pressure; in combination with circulatory conditions (to include but not limited to stroke, TIA); with kidney disease, neuropathy or retinopathy

- Amputation of a limb due to disease
- Been confined (or recommended confinement) to a rehabilitation facility, nursing facility or assisted living facility
- Receiving home health care services
- Requires assistance of a brace, walker, wheelchair, crutches, stair or chair lift, motorized cart, hospital bed or oxygen

## Medications

At the end of this guide you will find our medication chart. The chart identifies declinable, possible declinable and commonly used medications.

## Completing the Application

If both applicant and spouse are applying for coverage a separate application will need to be completed for each of them. Please be certain you complete the correct state version of the application for the state written since state versions do exist. The application and initial premium check should be mailed or faxed within 24 hours of the application date.

## When completing the application

- All questions should be asked of and answered by the applicant
- All answers must be legibly written or printed in ink
- Each applicant must sign his or her own name
- Provide each applicant's full first name and middle initial, rather than initials only. If an applicant has an initial for a first name, please note this on the application. Correct spelling of names is essential.
- Provide each applicant's social security number
- Provide an accurate mailing address for the applicant
- Provide the applicant's telephone number for the telephone interview

## Additional Discounts – Household Discount

Household discount may be available in some states. A discount is available when two or more people from the same household apply at the same time for

the Recovery Care Policy and at least two policies are issued.

If eligible, on the application under Household Discount, list the name(s) of the other person or persons in your household who is/are applying for this policy.

## Date of Issue

Unless a specific issue date is requested, coverage is issued to coincide with the date the application is approved by the underwriter. Coverage will be issued effective any day of the month except the 29th, 30th or 31st, for administrative purposes.

A specific issue date may be requested up to 120 days from the written date. The requested issue date should be at least 30 days after the written date to allow sufficient time to underwrite the case.

**An effective date of 6 months in advance (3 months for Wisconsin) is allowed if written in conjunction with a Medicare Supplement Open Enrollment and they are wanting both policies to start at the same time.**

If replacing coverage, the applicant should be told **NOT** to drop their present coverage until our coverage is issued and delivered to them.

## Premiums

With regards to premium payment:

- The Company only allows for premium payments to be made by the insured, policy owner or an immediate family member. The Company does not allow premiums to be paid by employers or other third parties (ie: foundations, associations, etc.).
- All premium checks should be made payable to the Company.
- The Company will not accept an agent's check, agency's check or post-dated check.
- Payment modes vary by state and product. Please refer to the application for bank draft and direct bill options available to the applicant.
- If paying by a direct bill method the applicant must submit the premium with the application.

### Bank Draft Option

Draft payment method authorizes the company to make withdrawals directly from the policyholder's

bank account. If using the Bank Draft payment method, follow the steps listed below:

- Complete the Bank Authorization Form, which is part of the application folder.
- If separate applications are written for a husband and wife, one Bank Draft Form may be used. Please list the names that are to be deducted from one checking account on the authorization form. It is important to keep the applications together when only one Bank Draft Form is used.
- Draft date will be on the date the policy is effective and that same day of each month going forward. An alternate draft date may be chosen but can only be within the range of four days prior or five days after the effective date.

**Note: Draft dates cannot be on the 29th, 30th or 31st of the month.**

The applicant should be asked to continue paying renewal premiums on existing coverage until notification is received that the coverage has been approved.

### Credit Card Option (not available in all states)

VISA or MasterCard are acceptable for payment of premium. When credit card mode is chosen, the credit card is not charged until the application is issued.

If your client chooses to use their credit card for premium, the following must be indicated on their credit card authorization form:

- Credit card type
- Credit card account number
- Credit card expiration date
- Authorized signature
- Date authorization completed

## Closed Out and Declined Cases

**Closed Out** – An application is closed out when underwriting information or required forms cannot be obtained.

**Declined** – An application is declined when the client does not medically meet the underwriting requirements.

**Note: All premium refunds are made directly to the applicant or payor (if different).**

## Required Forms

Each sales kit includes all forms needed for each state. Failure to complete the necessary forms will result in delays and possible lost business and lost commissions. To expedite the underwriting process at the Home Office, it is essential that all state required forms be completed and submitted.

## Adult Build Table

The Adult Build Table is designed to assist you in determining if an applicant is eligible for coverage. Individuals whose weight is below the minimum or greater than the maximum limit for their height will not qualify for coverage.

### Adult Build Table

| Height | Minimum Weight in Pounds | Maximum Weight in Pounds |
|--------|--------------------------|--------------------------|
| 4'2"   | 58                       | 186                      |
| 4'3"   | 61                       | 190                      |
| 4'4"   | 64                       | 194                      |
| 4'5"   | 67                       | 198                      |
| 4'6"   | 70                       | 202                      |
| 4'7"   | 73                       | 206                      |
| 4'8"   | 76                       | 210                      |
| 4'9"   | 79                       | 214                      |
| 4'10"  | 82                       | 218                      |
| 4'11"  | 85                       | 222                      |
| 5'     | 88                       | 226                      |
| 5'1"   | 91                       | 230                      |
| 5'2"   | 94                       | 234                      |
| 5'3"   | 97                       | 239                      |
| 5'4"   | 100                      | 244                      |
| 5'5"   | 103                      | 249                      |
| 5'6"   | 106                      | 254                      |
| 5'7"   | 109                      | 259                      |
| 5'8"   | 112                      | 264                      |
| 5'9"   | 115                      | 269                      |

| Height | Minimum Weight in Pounds | Maximum Weight in Pounds |
|--------|--------------------------|--------------------------|
| 5'10"  | 118                      | 274                      |
| 5'11"  | 122                      | 279                      |
| 6'     | 126                      | 285                      |
| 6'1"   | 130                      | 291                      |
| 6'2"   | 134                      | 297                      |
| 6'3"   | 138                      | 303                      |
| 6'4"   | 142                      | 309                      |
| 6'5"   | 146                      | 315                      |
| 6'6"   | 150                      | 323                      |
| 6'7"   | 154                      | 331                      |
| 6'8"   | 158                      | 339                      |
| 6'9"   | 162                      | 347                      |
| 6'10"  | 166                      | 355                      |
| 6'11"  | 170                      | 363                      |
| 7'     | 174                      | 372                      |
| 7'1"   | 178                      | 380                      |
| 7'2"   | 182                      | 388                      |
| 7'3"   | 186                      | 396                      |
| 7'4"   | 190                      | 402                      |



## Medications/Therapeutic Use Reference

This prescription/medication chart includes the following: declinable medications, possible declinable medications and common medications. Declinable medications are in **bold/italicized** lettering. If your client is taking one of these medications, they are not eligible for coverage. Under certain medications you will see a condition that has **bold/italicized** lettering. If your client is taking the medication for

the condition that is **bold & italicized** they are not eligible for coverage. The remaining medications are a list of prescription drugs and their common therapeutic use. These prescription drugs are not limited to the treatment of the conditions indicated. This list is by no means complete since it would be impossible to list every medication in an easy reference guide.

| Medication                 | Condition  |
|----------------------------|--|
| <b>Abilify</b>             | <b>Schizophrenia/Bipolar Disorder</b>                |
| <b>Abatacept</b>           | <b>RA Injectible</b>                                 |
| <b>Abiraterone Acetate</b> | <b>Cancer</b>  |
| Accupril                   | High Blood Pressure                                  |
| Aciphex                    | Acid Reflux/Ulcer                                    |
| <b>Actemra</b>             | <b>RA (injection)</b>                                |
| Actonel                    | Osteoporosis   |
| Actos                      | Diabetes   |
| Acyclovir                  | Viral Infection                                      |
| Advair Diskus              | Asthma   |
| Advicor                    | Cholesterol  |
| Aggrenox                   | Prevent Blood Clot/Stroke                            |
| <b>Albiglutide</b>         | <b>Diabetes (injection/non-insulin)</b>              |
| Albuterol                  | Asthma/ <b>COPD</b>                                  |
| Aldoril                    | High Blood Pressure                                  |
| <b>Alirocumab</b>          | <b>Cholesterol (Injection)</b>                       |
| <b>Alkeran</b>             | <b>Cancer</b>  |
| Allegra                    | Allergies  |
| Allopurinol                | Gout   |
| Alosetron                  | IBS-D  |
| Alphagan                   | Glaucoma   |
| Alprazolam                 | Anxiety  |
| Altace                     | High Blood Pressure/ <b>Congestive Heart Failure</b> |
| Amaryl                     | Diabetes   |
| Ambien                     | Insomnia   |
| Amerge                     | Migraine   |
| <b>Amiodarone</b>          | <b>Ventricular Arrhythmia</b>                        |
| Amitiza                    | IBS-C  |
| Amitriptyline              | Depression   |
| Amlodipine                 | High Blood Pressure                                  |

| Medication                  | Condition  |
|-----------------------------|--|
| Anastrozole                 | Breast CA  |
| <b>Antabuse</b>             | <b>Alcoholism</b>  |
| <b>Apremilast</b>           | <b>Plaque Psoriasis</b>  |
| <b>Apriso</b>               | <b>Ulcerative Colitis</b>  |
| <b>Aranesp</b>              | <b>Anemia in pts w/Chronic Renal Failure &amp; CA Chemotherapy</b> |
| <b>Arava</b>                | <b>RA</b>  |
| <b>Aricept</b>              | <b>Alzheimer's Disease/Memory Loss</b>                             |
| Arimidex                    | Breast CA  |
| <b>Aripiprazole</b>         | <b>Schizophrenia/Bipolar</b>                                       |
| <b>Asacol</b>               | <b>Ulcerative Colitis</b>  |
| Atacand                     | <b>Heart Failure</b> /High Blood Pressure                          |
| Atenolol                    | High Blood Pressure  |
| Ativan                      | Anxiety  |
| Atorvastatin                | Cholesterol  |
| Atrovent                    | COPD/Asthma  |
| <b>Auranofin</b>            | <b>RA</b>  |
| Avalide                     | High Blood Pressure  |
| Avandia                     | Diabetes   |
| Avapro                      | High Blood Pressure  |
| <b>Avastin</b>              | <b>Cancer</b>  |
| Avodart                     | Benign Prostatic Hyperplasia (BPH)                                 |
| <b>Avonex</b>               | <b>MS</b>  |
| Axert                       | Migraine   |
| <b>Azathioprine</b>         | <b>Prevent Kidney Transplant Rejection/RA</b>                      |
| <b>AZT</b>                  | <b>HIV/AIDS</b>  |
| <b>Azulfidine</b>           | <b>Ulcerative Colitis/RA</b>                                       |
| <b>Balsalazide Disodium</b> | <b>Ulcerative Colitis/Crohn's</b>                                  |
| Beclomethasone              | Mild/Moderate Asthma   |
| Beconase AQ                 | Allergies  |
| Benazepril                  | <b>CHF/Renal Failure</b> /High Blood Pressure                      |

| Medication               | Condition   |
|--------------------------|---|
| <b>Benzotropine</b>      | <b>Parkinson's Disease</b>  |
| Betamethasone            | Steroidal Anti-Inflammatory   |
| <b>Bevacizumab</b>       | <b>Cancer</b>   |
| Bextra                   | Arthritis/Pain  |
| <b>Bicalutamide</b>      | <b>Prostate CA</b>  |
| Bisoprolol               | High Blood Pressure   |
| Boniva                   | Osteoporosis  |
| Breo                     | <b>COPD/Asthma</b>  |
| <b>Budesonide (oral)</b> | <b>Crohn's Disease</b>  |
| Bumex                    | Fluid Retention/ <b>CHF</b>   |
| Bupropion                | Depression  |
| <b>Busulfan</b>          | <b>Leukemia</b>   |
| <b>Bydureon</b>          | <b>Diabetes (injection/non-insulin)</b>                                     |
| <b>Byetta</b>            | <b>Diabetes (injection/non-insulin)</b>                                     |
| Caduet                   | High Blood Pressure & Cholesterol   |
| Capozide                 | High Blood Pressure   |
| <b>Carbidopa</b>         | <b>Parkinson's Disease</b>  |
| Cardizem                 | Angina/Arrhythmia/High Blood Pressure                                       |
| Cardura                  | High Blood Pressure/Urinary Retention assoc w/BPH                           |
| Carisoprodol             | Muscle Relaxer  |
| Cartia                   | Angina/Arrhythmia/High Blood Pressure                                       |
| Carvedilol               | <b>CHF/High Blood Pressure</b>  |
| <b>Casodex</b>           | <b>Prostate CA</b>  |
| Catapres                 | High Blood Pressure   |
| Celebrex                 | Inflammation/Pain   |
| Celexa                   | Depression  |
| <b>CellCept</b>          | <b>Transplant Anti-Rejection/Lupus</b>                                      |
| Cevimeline               | Dry Mouth - Sjogren's Syndrome  |
| <b>Chlorambucil</b>      | <b>Leukemia</b>   |
| Chlordiazepoxide         | Anxiety/ <b>Alcoholism</b>  |
| <b>Chlorpromazine</b>    | <b>Schizophrenia</b>  |
| Ciclosporin              | Dry Eyes/ <b>Organ Transplant Rejection/RA/Psoriasis/Nephrotic Syndrome</b> |
| <b>Cilostazol</b>        | <b>Intermittent Claudication/Peripheral Vascular Disease</b>                |
| <b>Cinacalcet</b>        | <b>Hyperparathyroidism in Pts with Chronic Kidney Disease</b>               |
| Citalopram               | Depression  |
| Clarinet                 | Allergies   |

| Medication              | Condition   |
|-------------------------|---|
| <b>Cloazal</b>          | <b>Ulcerative Colitis/Crohn's</b>   |
| Clonazepam              | Seizures/Panic Disorder   |
| Clopidogrel             | Prevent Blood Clot/Stroke   |
| Clotrimazole            | Fungal Infection  |
| <b>Clozapine</b>        | <b>Schizophrenia</b>  |
| <b>Clozaril</b>         | <b>Schizophrenia</b>  |
| Codeine                 | Pain  |
| <b>Cogentin</b>         | <b>Parkinson's Disease</b>  |
| <b>Cognex</b>           | <b>Alzheimer's Disease</b>  |
| Colestid                | Cholesterol   |
| <b>Combivent</b>        | <b>COPD</b>   |
| <b>Comtan</b>           | <b>Parkinson's Disease</b>  |
| <b>Copaxone</b>         | <b>MS (injection)</b>   |
| <b>Cordarone</b>        | <b>Ventricular Arrhythmia</b>   |
| Coreg                   | <b>CHF/High Blood Pressure</b>  |
| Cortisone               | Inflammation/Arthritis  |
| <b>Cosentyx</b>         | <b>Plaque Psoriasis (injection)</b>   |
| Coumadin                | Blood Thinner   |
| Cozaar                  | High Blood Pressure   |
| Crestor                 | Cholesterol   |
| Cyclobenzaprine         | Muscle Relaxer  |
| <b>Cyclophosphamide</b> | <b>Cancer</b>   |
| Cyclosporine            | Dry Eyes/ <b>Organ Transplant Rejection/RA/Psoriasis/Nephrotic Syndrome</b> |
| Cymbalta                | Depression/Fibromyalgia   |
| <b>Cytosan</b>          | <b>Cancer</b>   |
| <b>Daclatasvir</b>      | <b>Hepatitis C</b>  |
| <b>Daklinza</b>         | <b>Hepatitis C</b>  |
| Dapagliflozin           | Diabetes  |
| <b>Darbepoetin Alfa</b> | <b>Anemia in pts w/Chronic Renal Failure &amp; CA Chemotherapy</b>          |
| Darifenacin             | Urinary Disorder  |
| <b>Darunavir</b>        | <b>HIV</b>  |
| Darvocet                | Severe Pain   |
| <b>Delzicol</b>         | <b>Ulcerative Colitis/Crohn's</b>   |
| Depakote                | Seizures  |
| Desoximetasone          | Skin Conditions   |
| Detrol LA               | Urinary Disorder  |
| Diazepam                | Anxiety/ <b>Alcohol Withdrawal/Muscle Spasms</b>                            |
| Diclofenac              | Non-Steroidal Anti-Inflammatory   |

| Medication         | Condition   |
|--------------------|---|
| Diflucan           | Fungal Infection                                  |
| Digitek            | Arrhythmia/ <b>Heart Failure</b>                  |
| Digoxin            | Arrhythmia/ <b>Heart Failure</b>                  |
| Dilantin           | Seizures  |
| <b>Dilaudid</b>    | <b>Severe Pain</b>                                |
| Diltiazem          | Angina/Arrhythmia/High Blood Pressure             |
| Diovan             | <b>Heart Failure</b> /High Blood Pressure         |
| Ditropan XL        | Urinary Disorder                                  |
| Diuril             | Fluid Retention/ <b>CHF</b>                       |
| Dofetilide         | Atrial Fibrillation                               |
| <b>Donepezil</b>   | <b>Alzheimer's Disease/Memory Loss</b>            |
| Doxazosin          | High Blood Pressure/Urinary Retention assoc w/BPH |
| <b>Dulaglutide</b> | <b>Diabetes (injection/non-insulin)</b>           |
| Duloxetine         | Depression/Fibromyalgia                           |
| Duragesic          | Severe Pain                                       |
| Effexor            | Depression/Anxiety                                |
| Elavil             | Depression  |
| Elidel             | Dermatitis  |
| Eliquis            | Prevent Blood Clot/Stroke in pts w/A Fib          |
| Eluxadoline        | IBS-D   |
| Enablix            | Urinary Disorder                                  |
| Enalapril          | <b>CHF</b> /High Blood Pressure                   |
| <b>Enbrel</b>      | <b>RA (injection)</b>                             |
| <b>Entacapone</b>  | <b>Parkinson's Disease</b>                        |
| <b>Entresto</b>    | <b>Chronic Heart Failure</b>                      |
| <b>Erlotinib</b>   | <b>Cancer</b>                                     |
| Esidrix            | High Blood Pressure/Fluid Retention               |
| Estrace            | Menopause   |
| Estradiol          | Menopause   |
| Estratab           | Menopause   |
| <b>Eulexin</b>     | <b>Prostate CA</b>                                |
| Evista             | Osteoporosis                                      |
| <b>Evolocumab</b>  | <b>Cholesterol (Injection)</b>                    |
| Evoxac             | Dry Mouth - Sjogren's Syndrome                    |
| <b>Exalgo</b>      | <b>Severe Pain</b>                                |
| <b>Exelon</b>      | <b>Alzheimer's Disease</b>                        |
| <b>Exenatide</b>   | <b>Diabetes (injection/non-insulin)</b>           |
| <b>Extavia</b>     | <b>MS</b>   |

| Medication          | Condition  |
|---------------------|--|
| Farxiga             | Diabetes   |
| Femara              | Breast CA  |
| Fenofibrate         | Cholesterol                                      |
| Fentanyl            | Severe Pain                                      |
| Fesoterodine        | Urinary Disorder                                 |
| Finasteride         | Benign Prostatic Hyperplasia (BPH)               |
| Flexeril            | Muscle Relaxer                                   |
| Flomax              | Prostate/Urinary Disorder                        |
| Flonase             | Allergies  |
| Flovent             | Asthma   |
| Fluconazole         | Fungal Infection                                 |
| Fluoxetine          | Panic Disorder/Depression                        |
| <b>Fluphenazine</b> | <b>Schizophrenia/Psychosis</b>                   |
| Fluticasone         | Allergies  |
| Forteo              | Osteoporosis (injection)                         |
| Fosamax             | Osteoporosis                                     |
| Fosinopril          | <b>Heart Failure</b> /High Blood Pressure        |
| Frova               | Migraine   |
| Furosemide          | Edema/High Blood Pressure/CHF                    |
| Gabapentin          | Nerve Pain/ <b>Neuropathy</b>                    |
| <b>Galantamine</b>  | <b>Alzheimer's Disease</b>                       |
| Gelnique            | Urinary Disorder                                 |
| Gemfibrozil         | Cholesterol                                      |
| <b>Gengraf</b>      | <b>Prevent Organ Transplant Rejection</b>        |
| <b>Geodon</b>       | <b>Schizophrenia/Bipolar</b>                     |
| <b>Glazo</b>        | <b>Ulcerative Colitis/Crohn's</b>                |
| <b>Gleevec</b>      | <b>Leukemia</b>                                  |
| Glipizide           | Diabetes   |
| Glucophage          | Diabetes   |
| Glucotrol           | Diabetes   |
| Glucovance          | Diabetes   |
| Glyburide           | Diabetes   |
| <b>Haldol</b>       | <b>Mood Disorders/Schizophrenia</b>              |
| <b>Harvoni</b>      | <b>Hepatitis C</b>                               |
| <b>Heparin</b>      | <b>Prevent Blood Clots (injection)</b>           |
| <b>Hexalen</b>      | <b>Ovarian CA</b>                                |
| <b>Humalog</b>      | <b>Diabetes (insulin)</b>                        |
| <b>Humira</b>       | <b>Crohn's Disease/RA (injection)</b>            |
| <b>Humulin</b>      | <b>Diabetes (insulin)</b>                        |
| <b>Hydrea</b>       | <b>Sickle Cell Anemia/Cancer/Blood Disorders</b> |

| Medication                | Condition   |
|---------------------------|---|
| Hydrochlorothiazide/HCTZ  | High Blood Pressure/Fluid Retention               |
| Hydrocodone               | Severe Pain                                       |
| Hydrodiuril               | High Blood Pressure/Fluid Retention               |
| <b>Hydromorphone</b>      | <b>Severe Pain</b>                                |
| Hydropres                 | High Blood Pressure                               |
| <b>Hydroxychloroquine</b> | <b>RA/Lupus</b>                                   |
| <b>Hydroxyurea</b>        | <b>Sickle Cell Anemia/Cancers/Blood Disorders</b> |
| Hydroxyzine               | Allergies   |
| Hygroton                  | Fluid Retention/ <b>CHF</b>                       |
| Hytrin                    | High Blood Pressure/Enlarged Prostate             |
| Hyzaar                    | High Blood Pressure                               |
| Ibuprofen                 | Non-Steroidal Anti-Inflammatory                   |
| Imdur                     | Angina/Chest Pain                                 |
| Imipramine                | Depression  |
| Imitrex                   | Migraine  |
| <b>Imuran</b>             | <b>Prevent Kidney Transplant Rejection/RA</b>     |
| Indapamide                | High Blood Pressure/CHF                           |
| Inderal                   | Angina/High Blood Pressure/Arrhythmia             |
| Inderide                  | High Blood Pressure                               |
| Indocin                   | Non-Steroidal Anti-Inflammatory                   |
| Indomethacin              | Gout  |
| <b>Infliximab</b>         | <b>RA/Crohn's Disease</b>                         |
| <b>Interferon</b>         | <b>MS/Hepatitis C</b>                             |
| Invokana                  | Diabetes  |
| Ipratropium               | <b>COPD/Asthma</b>                                |
| Isosorbide Mononitrate    | Angina/Chest Pain                                 |
| Januvia                   | Diabetes  |
| <b>Keytruda</b>           | <b>Lung Cancer</b>                                |
| Klonopin                  | Panic Disorder/Seizures                           |
| Klor-Con                  | Potassium Deficiency                              |
| Lamictal                  | Seizures/ <b>Bipolar Disorder</b>                 |
| Lanoxin                   | Arrhythmia/ <b>Heart Failure</b>                  |
| <b>Lantus</b>             | <b>Diabetes (insulin)</b>                         |
| Lasix                     | Edema/High Blood Pressure/ <b>CHF</b>             |
| <b>Latuda</b>             | <b>Bipolar Disorder/Schizophrenia</b>             |
| <b>Ledipasvir</b>         | <b>Hepatitis C</b>                                |
| <b>Leflunomide</b>        | <b>RA</b>   |

| Medication        | Condition  |
|-------------------|--|
| Lescol            | Cholesterol  |
| Letrozole         | Breast CA  |
| <b>Leukeran</b>   | <b>Leukemia</b>  |
| Levaquin          | Bacterial Infections   |
| <b>Levodopa</b>   | <b>Parkinson's Disease</b>   |
| Levothroid        | Thyroid  |
| Levothyroxine     | Thyroid  |
| Levoxyl           | Thyroid  |
| Lexapro           | Depression   |
| <b>Lialda</b>     | <b>Ulcerative Colitis</b>  |
| Librium           | Anxiety/ <b>Alcoholism</b>   |
| Linaclotide       | IBS-C  |
| Linagliptin       | Diabetes   |
| Linzess           | IBS-C  |
| Lipitor           | Cholesterol  |
| Lisinopril        | <b>CHF/High Blood Pressure</b>   |
| <b>Lithium</b>    | <b>Manic Depressive Disorder/Bipolar Disorder</b>                                  |
| <b>Lodosyn</b>    | <b>Parkinson's Disease</b>   |
| Lopid             | Cholesterol  |
| Lopressor         | High Blood Pressure  |
| Lorazepam         | Anxiety  |
| Lotensin          | High Blood Pressure/ <b>CHF/Renal Failure</b>                                      |
| Lotrel            | High Blood Pressure  |
| Lotronex          | IBS-D  |
| Lovastatin        | Cholesterol  |
| Lovaza            | Cholesterol  |
| <b>Loxitane</b>   | <b>Schizophrenia</b>   |
| Lozol             | High Blood Pressure/CHF  |
| Lubiprostone      | IBS-C  |
| Lumigan           | Glaucoma   |
| Lunesta           | Insomnia   |
| <b>Lupron</b>     | <b>Prostate CA (injection)</b>   |
| <b>Lurasidone</b> | <b>Bipolar Disorder/Schizophrenia</b>  |
| Lyrica            | Fibromyalgia/Nerve Pain/Seizures/ <b>Neuropathy</b>                                |
| <b>Maraviroc</b>  | <b>HIV</b>   |
| Maxalt            | Migraine   |
| Maxzide           | High Blood Pressure  |
| Medical Marijuana | Various Medical Conditions   |
| <b>Megace</b>     | <b>Tx of loss of appetite/wt loss d/t AIDS, advanced Breast CA, Endometrial CA</b> |

| Medication                        | Condition  |
|-----------------------------------|--|
| <b>Mellaril</b>                   | <b>Schizophrenia</b>   |
| Meloxicam                         | Osteoarthritis/ <b>RA</b>  |
| <b>Memantine</b>                  | <b>Alzheimer's Disease</b>   |
| <b>Mercaptopurine</b>             | <b>Acute Lymphocytic Leukemia/<br/>Ulcerative Colitis/Crohn's</b>          |
| <b>Mesalamine</b>                 | <b>Ulcerative Colitis</b>  |
| Metformin                         | Diabetes   |
| <b>Methadone</b>                  | <b>Severe Pain</b>   |
| <b>Methotrexate</b>               | <b>Cancer/RA</b>   |
| Metoprolol                        | Angina/High Blood Pressure   |
| Mevacor                           | Cholesterol  |
| Miacalcin                         | Paget's Disease/Osteoporosis   |
| Midamor                           | High Blood Pressure/ <b>CHF</b>  |
| Mirapex                           | RLS/ <b>Parkinson's Disease</b>  |
| Mirtazapine                       | Depression   |
| Mobic                             | Osteoarthritis/ <b>RA</b>  |
| Monoket                           | Angina/Chest Pain  |
| Monopril                          | <b>Heart Failure</b> /High Blood Pressure                                  |
| <b>Morphine</b>                   | <b>Severe Pain</b>   |
| <b>Mycophenolate</b>              | <b>Transplant Anti-Rejection/Lupus</b>                                     |
| <b>Myleran</b>                    | <b>Leukemia</b>  |
| Nadolol                           | Angina/High Blood Pressure   |
| <b>Naloxone<br/>Buprenorphine</b> | <b>Opioid Addiction</b>  |
| <b>Namenda</b>                    | <b>Alzheimer's Disease</b>   |
| Naproxen                          | Non-Steroidal Anti-Inflammatory  |
| Nasacort AQ                       | Allergies  |
| Nasonex                           | Allergies  |
| Nateglinide                       | Diabetes   |
| <b>Navane</b>                     | <b>Schizophrenia</b>   |
| <b>Neoral</b>                     | <b>Prevent Organ Transplant Rejection</b>                                  |
| <b>Neumega</b>                    | <b>Prevent a severe reduction of platelets<br/>(caused by some chemos)</b> |
| Neurontin                         | Nerve Pain/Neuropathy  |
| Nexium                            | GERD/Acid Reflux   |
| <b>Nexterone</b>                  | <b>Ventricular Arrhythmia</b>  |
| Niaspan                           | Cholesterol  |
| Nifediac CC                       | High Blood Pressure  |
| Nifedipine                        | Angina/High Blood Pressure   |
| <b>Nitro Patch</b>                | <b>Angina/Chest Pain</b><br>(OK if filled & carried as preventative)       |

| Medication                    | Condition  |
|-------------------------------|--|
| <b>Nitroglycerin</b>          | <b>Angina/Chest Pain</b><br>(OK if filled & carried as preventative) |
| <b>Nitrolingual<br/>Spray</b> | <b>Angina/Chest Pain</b><br>(OK if filled & carried as preventative) |
| <b>Nitrostat</b>              | <b>Angina/Chest Pain</b><br>(OK if filled & carried as preventative) |
| Nortriptyline                 | Depression   |
| Norvasc                       | Angina/High Blood Pressure   |
| <b>Novolin</b>                | <b>Diabetes (insulin)</b>  |
| <b>Novolog</b>                | <b>Diabetes (insulin)</b>  |
| <b>Olanzapine</b>             | <b>Schizophrenia/Bipolar Disorder</b>                                |
| <b>Olysio</b>                 | <b>Hepatitis C</b>   |
| Omeprazole                    | GERD/Acid Reflux/Ulcer   |
| Onglyza                       | Diabetes   |
| <b>Orencia</b>                | <b>RA Injectible</b>   |
| <b>Otezla</b>                 | <b>Plaque Psoriasis</b>  |
| Oxybutynin                    | Urinary Disorder   |
| Oxycodone                     | Severe Pain  |
| Oxycontin                     | Severe Pain  |
| <b>Pacerone</b>               | <b>Ventricular Arrhythmia</b>  |
| <b>Palladone</b>              | <b>Severe Pain</b>   |
| Pamelor                       | Depression   |
| Pantoprazole                  | Esophagitis/GERD   |
| Paroxetine                    | Depression/Anxiety   |
| Patanol                       | Eye Allergies  |
| Paxil                         | Depression/Anxiety   |
| <b>Peg-Intron</b>             | <b>Hepatitis C (injection)</b>                                       |
| <b>Pembrolizumab</b>          | <b>Lung Cancer</b>   |
| <b>Pentoxifylline</b>         | <b>Intermittent Claudication</b>                                     |
| Percocet                      | Severe Pain  |
| Permax                        | Parkinson's Disease  |
| <b>Perphenazine</b>           | <b>Schizophrenia</b>   |
| Phenobarbital                 | Seizures   |
| Phenytoin                     | Seizures   |
| <b>Plaquenil</b>              | <b>RA/Lupus</b>  |
| Plavix                        | Prevent Blood Clot/Stroke  |
| Plendil                       | High Blood Pressure  |
| <b>Pletal</b>                 | <b>Intermittent Claudication/Peripheral<br/>Vascular Disease</b>     |

| Medication         | Condition   |
|--------------------|---|
| Potassium Chloride | Potassium Deficiency  |
| <b>Praluent</b>    | <b>Cholesterol (injection)</b>                                |
| Pramipexole        | RLS/ <b>Parkinson's Disease</b>                               |
| Pravachol          | Triglycerides/Cholesterol                                     |
| Prednisone         | Allergies/ <b>Ulcerative Colitis/Immune</b> & Lung Disorders  |
| Pregabalin         | Fibromyalgia/Nerve Pain/Seizures/ <b>Neuropathy</b>           |
| Premarin           | Hormonal Supplement   |
| Prempro            | Hormonal Supplement   |
| Prevacid           | GERD/Acid Reflux  |
| <b>Prezista</b>    | <b>HIV</b>  |
| Prilosec           | GERD/Acid Reflux/Ulcer  |
| Proair             | Asthma/ <b>COPD</b>   |
| Procardia          | Angina/High Blood Pressure                                    |
| <b>Procrit</b>     | <b>Anemia in pts w/Renal Failure, HIV, CA</b>                 |
| <b>Prograf</b>     | <b>Prevent Organ Transplant Rejection</b>                     |
| <b>Prolixin</b>    | <b>Schizophrenia/Psychosis</b>                                |
| Promethazine       | Allergies/Motion Sickness                                     |
| Prometrium         | Hormone Replacement/Menopause                                 |
| Propoxyphene       | Pain  |
| Propranolol        | Angina/High Blood Pressure/Arrhythmia                         |
| Proscar            | Benign Prostatic Hyperplasia (BPH)                            |
| Protonix           | Esophagitis/GERD  |
| Proventil          | Breathing Problems/Asthma                                     |
| Prozac             | Panic Disorder/Depression                                     |
| Pulmicort          | Asthma/ <b>COPD</b>   |
| <b>Purinethol</b>  | <b>Acute Lymphocytic Leukemia/ Ulcerative Colitis/Crohn's</b> |
| Questran           | Cholesterol   |
| <b>Quetiapine</b>  | <b>Bipolar Disorder/Schizophrenia</b>                         |
| Qvar               | Mild/Moderate Asthma  |
| Ramipril           | <b>CHF</b> /High Blood Pressure                               |
| <b>Ranexa</b>      | <b>Chronic Angina</b>   |
| Ranitidine         | GERD/Acid Reflux/Ulcer  |
| <b>Ranolazine</b>  | <b>Chronic Angina</b>   |
| <b>Razadyne</b>    | <b>Alzheimer's Disease</b>                                    |
| <b>Rebif</b>       | <b>MS</b>   |
| Relpax             | Migraine  |
| Remeron            | Depression  |

| Medication                   | Condition   |
|------------------------------|---|
| <b>Remicade</b>              | <b>RA/Crohn's Disease (injection)</b>                         |
| <b>Reminyl</b>               | <b>Alzheimer's Disease</b>                                    |
| <b>Remodulin</b>             | <b>Pulmonary HTN</b>  |
| <b>Renagel</b>               | <b>Lower blood phosphate in dialysis pts</b>                  |
| <b>Renvela</b>               | <b>Lower blood phosphate in dialysis pts</b>                  |
| <b>Repatha</b>               | <b>Cholesterol (injection)</b>                                |
| Requip                       | RLS/ <b>Parkinson's Disease</b>                               |
| Restasis                     | Dry Eyes  |
| Restoril                     | Insomnia  |
| <b>Rheumatrex</b>            | <b>Cancer/RA</b>  |
| Rhinocort Aqua               | Allergies   |
| <b>Ridaura</b>               | <b>RA</b>   |
| Rifaximin                    | IBS-D   |
| <b>Rilutek</b>               | <b>ALS</b>  |
| <b>Riluzole</b>              | <b>ALS</b>  |
| <b>Risperdal</b>             | <b>Schizophrenia/Bipolar Disorder</b>                         |
| <b>Risperidone</b>           | <b>Schizophrenia/Bipolar Disorder</b>                         |
| Rivaroxaben                  | Blood Thinner   |
| <b>Rivastigmine</b>          | <b>Alzheimer's Disease</b>                                    |
| Ropinirole                   | RLS/ <b>Parkinson's Disease</b>                               |
| Roxicet                      | Severe Pain   |
| <b>Sacubitril/ Valsartan</b> | <b>Chronic Heart Failure</b>                                  |
| Sanctura                     | Urinary Disorder  |
| Saxagliptin                  | Diabetes  |
| <b>Secukinumab</b>           | <b>Plaque Psoriasis (injection)</b>                           |
| <b>Selegiline</b>            | <b>Depression/Parkinson's Disease</b>                         |
| <b>Selzentry</b>             | <b>HIV</b>  |
| <b>Sensipar</b>              | <b>Hyperparathyroidism in Pts with Chronic Kidney Disease</b> |
| <b>Seroquel</b>              | <b>Schizophrenia/Bipolar Disorder/Major Depression</b>        |
| <b>Sevelamer</b>             | <b>Lower blood phosphate in dialysis pts</b>                  |
| <b>Simeprevir</b>            | <b>Hepatitis C</b>  |
| Simvastatin                  | Cholesterol   |
| <b>Sinemet</b>               | <b>Parkinson's Disease</b>                                    |
| Singulair                    | Asthma  |
| Sitagliptin                  | Diabetes  |
| Skelaxin                     | Muscle Relaxer  |
| <b>Sofosbuvir</b>            | <b>Hepatitis C</b>  |
| Solifenacin                  | Urinary Disorder  |
| Sonata                       | Insomnia  |



| Medication           | Condition                                 |
|----------------------|---|
| <b>Sovaldi</b>       | <b>Hepatitis C</b>                        |
| Spironolactone       | High Blood Pressure/ <b>CHF</b> /Edema    |
| Starlix              | Diabetes                                  |
| <b>Stelara</b>       | <b>Plaque Psoriasis (injection)</b>       |
| <b>Suboxone</b>      | <b>Opioid Addiction</b>                   |
| <b>Sulfasalazine</b> | <b>Ulcerative Colitis/RA</b>              |
| <b>Sulfazine</b>     | <b>Ulcerative Colitis/RA</b>              |
| Synthroid            | Thyroid                                   |
| <b>Tacrine</b>       | <b>Alzheimer's Disease</b>                |
| <b>Tacrolimus</b>    | <b>Prevent Organ Transplant Rejection</b> |
| Tagamet              | GERD/Acid Reflux/Ulcer                    |
| Tamoxifen            | Cancer                                    |
| Tamsulosin           | Prostate/Urinary Disorder                 |
| <b>Tanzeum</b>       | <b>Diabetes (injection/non-insulin)</b>   |
| <b>Tarceva</b>       | <b>Cancer</b>                             |
| <b>Tasmar</b>        | <b>Parkinson's Disease</b>                |
| Tegretol             | Seizures/ <b>Bipolar Disorder</b>         |
| Temazepam            | Insomnia                                  |
| Tenoretic            | High Blood Pressure                       |
| Terazosin            | High Blood Pressure/Enlarged Prostate     |
| Tetrabenazine        | Huntington's Disease/Chorea               |
| <b>Thorazine</b>     | <b>Schizophrenia</b>                      |
| Thyrolar             | Thyroid                                   |
| Tikosyn              | Atrial Fibrillation                       |
| Timolol              | Angina/High Blood Pressure/Glaucoma       |
| Timoptic             | Angina/High Blood Pressure/Glaucoma       |
| Tobradex             | Eye Infection                             |
| <b>Tocilizumab</b>   | <b>RA (injection)</b>                     |
| <b>Tolcapone</b>     | <b>Parkinson's Disease</b>                |
| Tolterodine          | Urinary Disorder                          |
| Topamax              | Seizures/Migraine                         |
| Toprol               | Angina/High Blood Pressure                |
| <b>Toujeo</b>        | <b>Diabetes (Insulin)</b>                 |
| Toviaz               | Urinary Disorder                          |
| Tradjenta            | Diabetes                                  |
| Tramadol             | Severe Pain                               |
| Travatan             | Glaucoma                                  |
| Trazodone            | Depression/Anxiety/Insomnia               |
| <b>Trental</b>       | <b>Intermittent Claudication</b>          |
| <b>Trexall</b>       | <b>Cancer/RA</b>                          |
| Triamterene/<br>HCTZ | High Blood Pressure                       |

| Medication         | Condition                                      |
|--------------------|--|
| Tricor             | Triglycerides/Cholesterol                      |
| Tropium            | Urinary Disorder                               |
| <b>Trulicity</b>   | <b>Diabetes (injection/non-insulin)</b>        |
| Ultracet           | Severe Pain                                    |
| <b>Ustekinumab</b> | <b>Plaque Psoriasis (injection)</b>            |
| Valacyclovir       | Viral Infection                                |
| Valium             | Anxiety/ <b>Alcohol Withdraw</b> /Muscle Spasm |
| Valtrex            | Viral Infection                                |
| Vasotec            | <b>CHF</b> /High Blood Pressure                |
| Ventolin           | Asthma   |
| Verapamil          | Angina/Arrhythmia/High Blood Pressure          |
| Vesicare           | Urinary Disorder                               |
| Viagra             | Impotence                                      |
| Viberzi            | IBS-D  |
| Vicodin            | Severe Pain                                    |
| <b>Victoza</b>     | <b>Diabetes (injection/non-insulin)</b>        |
| Vytorin            | Cholesterol                                    |
| Warfarin           | Blood Thinner                                  |
| Wellbutrin         | Depression/Smoking Cessation                   |
| Xalatan            | Glaucoma                                       |
| Xanax              | Anxiety  |
| Xarelto            | Blood Thinner                                  |
| <b>Xeloda</b>      | <b>Colon/Breast CA</b>                         |
| Xenazine           | Huntington's Disease/Chorea                    |
| Xifaxan            | IBS-D  |
| Zantac             | GERD/Acid Reflux/Ulcer                         |
| Zaroxolyn          | Fluid Retention/CHF                            |
| Zestril            | <b>CHF</b> /High Blood Pressure                |
| Zetia              | Cholesterol                                    |
| <b>Ziprasidone</b> | <b>Schizophrenia/Bipolar Disorder</b>          |
| Zocor              | Cholesterol                                    |
| Zoloft             | Panic Disorder/Depression/PTSD                 |
| Zolpidem           | Insomnia                                       |
| Zomig              | Migraine                                       |
| Zovirax            | Viral Infection                                |
| Zyloprim           | Gout   |
| <b>Zyprexa</b>     | <b>Schizophrenia/Bipolar Disorder</b>          |
| Zyrtec             | Allergies                                      |
| <b>Zytiga</b>      | <b>Cancer</b>                                  |