



Final Expense 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

Product Options

Final Expense Whole Life Insurance Policy

Available for ages 50 to 85 and payable on death:

Age 50 to 70 -- \$2,000 to \$50,000

Age 71 to 85 -- \$2,000 to \$25,000

Accelerated Benefit

This option provides a benefit of 80% of the Death Benefit in lieu of the Death Benefit. If this option is chosen, the remaining benefits are not payable. This benefit may be elected upon the occurrence of one of the following qualifying events:

Nursing Home Confinement

(expected to be confined until death)

Terminal Illness

(life expectancy 12 months or less)

Graded Benefit Final Expense Whole Life Insurance Policy

This policy is identical to the Final Expense Whole Life Insurance Policy, except that it does not pay benefits for death from natural causes during the first two policy years. However, it will return all of the premiums paid, less any policy loan, plus 10% interest on the total premium paid. This product is offered to applicants who do not qualify for the Final Expense Whole Life policy due to slightly greater health risks.

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.

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

Applicants that answer **YES** to questions 1, 2 or 3 in Qualifying Information area under Part B: Medical Information of the application or those whose weight exceeds the maximum according to the Adult Build Table in this guide would not be eligible for coverage.

Applicants with a **NO** response to questions 1, 2, 3, 4 and 5 in the Qualifying Information area under Part B: Medical Information would be eligible for the Final expense Whole Life Insurance Policy.

Applicants with a **NO** response to questions 1, 2 and 3 and a **YES** response to either question 4 or 5 in the Qualifying Information area under Part B: Medical Information would be eligible for the Graded Benefit Final Expense Whole Life Insurance Policy.

If the applicant answers all of the questions **NO**, but we determine from the telephone interview or any other source that one of the questions should have been answered **YES**, they would not be eligible for coverage or the Graded Benefit Final Expense Whole Life Policy will be issued if applicable.

Rate Structure

There are standard and preferred rates.

Preferred Rating – If your client can answer **NO** to the following health questions and is insurable, they may be eligible for a preferred rating.

1. In the past 12 months have you used tobacco in any form?

(Note: This includes nicotine and/or tobacco products in any form, including electronic cigarettes.)

2. Are you a diabetic controlled by diet or oral medication?
3. Do you regularly take 3 or more maintenance prescription medications (for example, medication for blood pressure, asthma or heart disease)?

Preferred Drug List	
Type	Example
Cholesterol lowering medications	Advicor, Atorvastatin, Colestid, Crestor, Fenofibrate, Gemfibrozil, Lescol, Lipitor, Lovastatin, Lovaza, Mevacor, Niaspan, Pravachol, Questran, Simvastatin, Vytorin, Zetia, Zocor NOTE: Multiple risk factors can still result in a decline.
Bladder/Incontinence medications	Ditropan, Oxybutnin, Gelnique, Tolterodine, Detrol, Darifenacin, Enblix, Solifenacin, Vesicare, Trospium, Sanctura, Fesoterodine, Toviaz (Will allow as long as corrective surgery has not been discussed or recommended.)
Headache medications	Imitrex, Maxalt, Axert, Amerge, Zomig, Frova, Relpax
Gout medications	Allopurinol, Indomethacin
NSAIDs (Non-Steroidal Anti-Inflammatory Drugs)	Diclofenac, Naproxen, Meloxicam, Mobic, Ibuprofen (Does NOT include narcotic pain medications such as Codeine, Hydrocodone, Fentanyl & Morphine)
Diuretic medications	HCTZ (Hydrochlorothiazide), Diuril, Hydrodiuril, Hygroton, Lozol, Indapamide, Esidrix, Zaroxolyn, Midamor and Spirolactone when these medications are given for fluid elimination. (Does NOT include Lasix, Bumex or Furosemide) We will consider most diuretics as one drug when utilized with another anti-hypertensive medication. Some common anti-hypertensive that combine a diuretic with a second medication are Maxide, Lopressor, Inderide, Tenoretic, Hyzaar, Aldoril, Lisinopril, Amlodipine, Metoprolol
Allergy medications	Allegra, Zyrtec, Flonase, Nasonex
Thyroid medications	Synthroid, Levothroid, Levoxy, Thyrolar, Levothyroxine
Gastric Reflux medications	Protonix, Nexium, Prevacid, Omeprazole, prescription strength Prilosec or Tagamet
Routine Hormone therapy	Premarin, Prempro, Estratab, Estrace, Prometrium
Anxiety/mild anti-Depressant medication (not anti-psychotics)	Ativan, Valium, Lorazepam, Prozac, Paxil, Zoloft Anti-Psychotic examples - Zyprexa, Clozapine, Clozaril, Risperidone, Seroquel, Haldol, Navane, Loxitane, Thorazine, Mellaril, Abilify
Eye/Ear drops	Xalatan, Lumigan, Travatan, Timolol
Dermatologic ointment	Hydroxyzine, Desoximetasone
Insomnia/Restless Leg Syndrome medications	Requip, Mirapex, Ambien, Lunesta, Sonata, Ropinirole
Osteopenia/osteoporosis medications (oral only)	Fosamax, Actonel, Boniva
BPH (Prostate) medications	Flomax, Cardura, Proscar, Avodart

Note: While we will take HCTZ (hydrochlorothiazide) and listed diuretic medications into consideration as one drug when utilized with another anti-hypertensive, two other medications for blood pressure will count as two drugs (example = Vasotec and Zestril). Caduet which combines medication to treat both blood pressure and cholesterol will also count as two medications.

We will allow up to two of the following medication types to “not count” against the maximum of two drugs currently allowed for preferred rating:

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)
- Alzheimer’s disease, Organic Brain Syndrome, senile dementia or memory loss
- Treated for or diagnosed as having Amyotrophic Lateral Sclerosis (ALS) or a neuromuscular disease
- Cirrhosis of the liver, chronic renal failure, kidney failure or have had dialysis
- Requiring assistance for dressing, bathing, toileting, walking or is bedridden
- Radiation or chemotherapy treatments within the past two years
- Diagnosed with bipolar or schizophrenia
- Diagnosed with myasthenia gravis
- Treated for or 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 or diagnosed with pulmonary fibrosis

Possible Declinable Conditions or Graded Benefit Policy Only

- 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

- Treated for or diagnosed as having Parkinson’s disease or Multiple Sclerosis
- Diagnosed with chronic obstructive pulmonary disease (COPD) and/or emphysema
- Uses or has an oxygen tank or nebulizer machine for lung disease
- Requiring any injectable medications for treatment (except vitamin B-12)
- Hospitalizations within the past 60 days or three or more times within the past two years
- Any surgeries that have been recommended and have not yet been performed
- Anticipating confinement to a hospital or nursing facility
- Treated for or diagnosed with a seizure disorder
- Medications for treatment of multiple conditions such as high blood pressure, high cholesterol, diabetes or heart conditions
- Treated or diagnosed with peripheral vascular disease
- Diagnosed as having Hepatitis C, lupus or Crohn’s disease
- Current use of a pain management clinic and/or doctor

Medications

At the end of this guide you will find our medication chart. This 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
- If someone other than the applicant will own the policy, the owner's name, address, social security (or tax#) and relationship to the applicant must be provided on the application. The owner must have a reasonable relationship with the applicant.

Coverage Replacement of Internal or External Companies

All replacements, whether internal or external require a completed application and all Federal and State required forms. Replacement applications follow the normal underwriting process. The Replacement Notice form must be accurately completed and signed by both applicant and agent (where applicable).

When completing the Replacement Form, be sure the name of the Insurer being replaced and other requested information is indicated. The underwriter will review this form for accuracy. Any omission or inaccurate information will be reviewed with the agent, and delays in the application process may occur.

Note: If the applicant has any other life insurance in force, regardless of if they are replacing coverage, the Replacement Form must be completed.

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.

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

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

Medication	Condition	Medication	Condition
Benzotropine	Parkinson's Disease	Cloazal	Ulcerative Colitis/Crohn's
Betamethasone	Steroidal Anti-Inflammatory	Clonazepam	Seizures/Panic Disorder
Bevacizumab	Cancer	Clopidogrel	Prevent Blood Clot/Stroke
Bextra	Arthritis/Pain	Clotrimazole	Fungal Infection
Bicalutamide	Prostate CA	Clozapine	Schizophrenia
Bisoprolol	High Blood Pressure	Clozaril	Schizophrenia
Boniva	Osteoporosis	Codeine	Pain
Breo	COPD/Asthma	Cogentin	Parkinson's Disease
Budesonide (oral)	Crohn's Disease	Cognex	Alzheimer's Disease
Bumex	Fluid Retention/ CHF	Colestid	Cholesterol
Bupropion	Depression	Combivent	COPD
Busulfan	Leukemia	Comtan	Parkinson's Disease
Bydureon	Diabetes (injection/non-insulin)	Copaxone	MS (injection)
Byetta	Diabetes (injection/non-insulin)	Cordarone	Ventricular Arrhythmia
Caduet	High Blood Pressure & Cholesterol	Coreg	CHF/High Blood Pressure
Capozide	High Blood Pressure	Cortisone	Inflammation/Arthritis
Carbidopa	Parkinson's Disease	Cosentyx	Plaque Psoriasis (injection)
Cardizem	Angina/Arrhythmia/High Blood Pressure	Coumadin	Blood Thinner
Cardura	High Blood Pressure/Urinary Retention assoc w/BPH	Cozaar	High Blood Pressure
Carisoprodol	Muscle Relaxer	Crestor	Cholesterol
Cartia	Angina/Arrhythmia/High Blood Pressure	Cyclobenzaprine	Muscle Relaxer
Carvedilol	CHF/High Blood Pressure	Cyclophosphamide	Cancer
Casodex	Prostate CA	Cyclosporine	Dry Eyes/ Organ Transplant Rejection/RA/Psoriasis/Nephrotic Syndrome
Catapres	High Blood Pressure	Cymbalta	Depression/Fibromyalgia
Celebrex	Inflammation/Pain	Cytoxan	Cancer
Celexa	Depression	Daclatasvir	Hepatitis C
CellCept	Transplant Anti-Rejection/Lupus	Daklinza	Hepatitis C
Cevimeline	Dry Mouth - Sjogren's Syndrome	Dapagliflozin	Diabetes
Chlorambucil	Leukemia	Darbepoetin Alfa	Anemia in pts w/Chronic Renal Failure & CA Chemotherapy
Chlordiazepoxide	Anxiety/ Alcoholism	Darifenacin	Urinary Disorder
Chlorpromazine	Schizophrenia	Darunavir	HIV
Ciclosporin	Dry Eyes/ Organ Transplant Rejection/RA/Psoriasis/Nephrotic Syndrome	Darvocet	Severe Pain
Cilostazol	Intermittent Claudication/Peripheral Vascular Disease	Delzicol	Ulcerative Colitis/Crohn's
Cinacalcet	Hyperparathyroidism in Pts with Chronic Kidney Disease	Depakote	Seizures
Citalopram	Depression	Desoximetasone	Skin Conditions
Clarinet	Allergies	Detrol LA	Urinary Disorder
		Diazepam	Anxiety/ Alcohol Withdrawal/Muscle Spasms
		Diclofenac	Non-Steroidal Anti-Inflammatory

Medication	Condition
Diflucan	Fungal Infection
Digitek	Arrhythmia/ Heart Failure
Digoxin	Arrhythmia/ Heart Failure
Dilantin	Seizures
Dilaudid	Severe Pain
Diltiazem	Angina/Arrhythmia/High Blood Pressure
Diovan	Heart Failure /High Blood Pressure
Ditropan XL	Urinary Disorder
Diuril	Fluid Retention/ CHF
Dofetilide	Atrial Fibrillation
Donepezil	Alzheimer's Disease/Memory Loss
Doxazosin	High Blood Pressure/Urinary Retention assoc w/BPH
Dulaglutide	Diabetes (injection/non-insulin)
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	CHF /High Blood Pressure
Enbrel	RA (injection)
Entacapone	Parkinson's Disease
Entresto	Chronic Heart Failure
Erlotinib	Cancer
Esidrix	High Blood Pressure/Fluid Retention
Estrace	Menopause
Estradiol	Menopause
Estratab	Menopause
Eulexin	Prostate CA
Evista	Osteoporosis
Evolocumab	Cholesterol (Injection)
Evoxac	Dry Mouth - Sjogren's Syndrome
Exalgo	Severe Pain
Exelon	Alzheimer's Disease
Exenatide	Diabetes (injection/non-insulin)
Extavia	MS

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
Fluphenazine	Schizophrenia/Psychosis
Fluticasone	Allergies
Forteo	Osteoporosis (injection)
Fosamax	Osteoporosis
Fosinopril	Heart Failure /High Blood Pressure
Frova	Migraine
Furosemide	Edema/High Blood Pressure/CHF
Gabapentin	Nerve Pain/ Neuropathy
Galantamine	Alzheimer's Disease
Gelnique	Urinary Disorder
Gemfibrozil	Cholesterol
Gengraf	Prevent Organ Transplant Rejection
Geodon	Schizophrenia/Bipolar
Glazo	Ulcerative Colitis/Crohn's
Gleevec	Leukemia
Glipizide	Diabetes
Glucophage	Diabetes
Glucotrol	Diabetes
Glucovance	Diabetes
Glyburide	Diabetes
Haldol	Mood Disorders/Schizophrenia
Harvoni	Hepatitis C
Heparin	Prevent Blood Clots (injection)
Hexalen	Ovarian CA
Humalog	Diabetes (insulin)
Humira	Crohn's Disease/RA (injection)
Humulin	Diabetes (insulin)
Hydrea	Sickle Cell Anemia/Cancer/Blood Disorders

Medication	Condition	Medication	Condition
Hydrochlorothiazide/HCTZ	High Blood Pressure/Fluid Retention	Lescol	Cholesterol
Hydrocodone	Severe Pain	Letrozole	Breast CA
Hydrodiuril	High Blood Pressure/Fluid Retention	Leukeran	Leukemia
Hydromorphone	Severe Pain	Levaquin	Bacterial Infections
Hydropres	High Blood Pressure	Levodopa	Parkinson's Disease
Hydroxychloroquine	RA/Lupus	Levothroid	Thyroid
Hydroxyurea	Sickle Cell Anemia/Cancers/Blood Disorders	Levothyroxine	Thyroid
Hydroxyzine	Allergies	Levoxyl	Thyroid
Hygroton	Fluid Retention/ CHF	Lexapro	Depression
Hytrin	High Blood Pressure/Enlarged Prostate	Lialda	Ulcerative Colitis
Hyzaar	High Blood Pressure	Librium	Anxiety/ Alcoholism
Ibuprofen	Non-Steroidal Anti-Inflammatory	Linaclotide	IBS-C
Imdur	Angina/Chest Pain	Linagliptin	Diabetes
Imipramine	Depression	Linzess	IBS-C
Imitrex	Migraine	Lipitor	Cholesterol
Imuran	Prevent Kidney Transplant Rejection/RA	Lisinopril	CHF/High Blood Pressure
Indapamide	High Blood Pressure/CHF	Lithium	Manic Depressive Disorder/Bipolar Disorder
Inderal	Angina/High Blood Pressure/Arrhythmia	Lodosyn	Parkinson's Disease
Inderide	High Blood Pressure	Lopid	Cholesterol
Indocin	Non-Steroidal Anti-Inflammatory	Lopressor	High Blood Pressure
Indomethacin	Gout	Lorazepam	Anxiety
Infliximab	RA/Crohn's Disease	Lotensin	High Blood Pressure/ CHF/Renal Failure
Interferon	MS/Hepatitis C	Lotrel	High Blood Pressure
Invokana	Diabetes	Lotronex	IBS-D
Ipratropium	COPD/Asthma	Lovastatin	Cholesterol
Isosorbide Mononitrate	Angina/Chest Pain	Lovaza	Cholesterol
Januvia	Diabetes	Loxitane	Schizophrenia
Keytruda	Lung Cancer	Lozol	High Blood Pressure/CHF
Klonopin	Panic Disorder/Seizures	Lubiprostone	IBS-C
Klor-Con	Potassium Deficiency	Lumigan	Glaucoma
Lamictal	Seizures/ Bipolar Disorder	Lunesta	Insomnia
Lanoxin	Arrhythmia/ Heart Failure	Lupron	Prostate CA (injection)
Lantus	Diabetes (insulin)	Lurasidone	Bipolar Disorder/Schizophrenia
Lasix	Edema/High Blood Pressure/ CHF	Lyrica	Fibromyalgia/Nerve Pain/Seizures/ Neuropathy
Latuda	Bipolar Disorder/Schizophrenia	Maraviroc	HIV
Ledipasvir	Hepatitis C	Maxalt	Migraine
Leflunomide	RA	Maxzide	High Blood Pressure
		Medical Marijuana	Various Medical Conditions
		Megace	Tx of loss of appetite/wt loss d/t AIDS, advanced Breast CA, Endometrial CA

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

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

Medication	Condition
Potassium Chloride	Potassium Deficiency
Praluent	Cholesterol (injection)
Pramipexole	RLS/ Parkinson's Disease
Pravachol	Triglycerides/Cholesterol
Prednisone	Allergies/ Ulcerative Colitis/Immune & Lung Disorders
Pregabalin	Fibromyalgia/Nerve Pain/Seizures/ Neuropathy
Premarin	Hormonal Supplement
Prempro	Hormonal Supplement
Prevacid	GERD/Acid Reflux
Prezista	HIV
Prilosec	GERD/Acid Reflux/Ulcer
Proair	Asthma/ COPD
Procardia	Angina/High Blood Pressure
Procrit	Anemia in pts w/Renal Failure, HIV, CA
Prograf	Prevent Organ Transplant Rejection
Prolixin	Schizophrenia/Psychosis
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/ COPD
Purinethol	Acute Lymphocytic Leukemia/ Ulcerative Colitis/Crohn's
Questran	Cholesterol
Quetiapine	Bipolar Disorder/Schizophrenia
Qvar	Mild/Moderate Asthma
Ramipril	CHF /High Blood Pressure
Ranexa	Chronic Angina
Ranitidine	GERD/Acid Reflux/Ulcer
Ranolazine	Chronic Angina
Razadyne	Alzheimer's Disease
Rebif	MS
Relpax	Migraine
Remeron	Depression

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

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

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