

PRCUA Final Expense Prescription List

Medications that may be used for multiple conditions will have alternate uses and plan level indicated.
 If an applicant undergoes treatment for a condition stated on the application or a medication suggestive of a medical condition, plan options may be limited. Please contact the home office with any questions.

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Abacavir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Abilify	Psychotic Disorder	N/A	Final Expense Immediate Benefit (FEI)	
Acomprosate	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Accupril	CHF(Congestive Heart Failure) Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Aceon	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Acetyl L-Carnitine	Alzheimer's/Dementia	N/A	Guaranteed Issue Final Expense (GIWL)	
Actiq	Cancer Pain	2 Years	Guaranteed Issue Final Expense (GIWL)	
Activase	Heart Conditions (Stroke, TIA, Heart Attack, Aneurysm)	<1 Year First Fill <2 Years First Fill >2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Actoplus	Diabetes	N/A	Final Expense Immediate Benefit (FEI)*	*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Actos	Diabetes	N/A	Final Expense Immediate Benefit (FEI)*	*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Adalat	Angina (Chest Pain) Hypertension	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Advair	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Aeorolate	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Afeditab	Heart Condition Hypertension	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments	
Agenerase	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)	
Aggrenox	Stroke/TIA	First Fill <1 Year First Fill <2 Years First Fill >2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Airet	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Akineton	Parkinson's	N/A	Final Expense Graded Benefit (FEG)		
Albuterol	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Aldactazide	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Aldactone	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Alitretinoin	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)		
Allopurinol	Gout	N/A	Final Expense Immediate Benefit (FEI)		
Altace	CHF(Congestive Heart Failure) Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Alteplase	Heart Conditions (Stroke)	First Fill <1 Year First Fill <2 Years First Fill >2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Amantadine	Parkinson's Other Uses (As antiviral medication)	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Amaryl	Diabetes	N/A	Final Expense Immediate Benefit (FEI)*		*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Ambisome	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)		
Amicar	Heart Conditions	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Amiloride	CHF(Congestive Heart Failure) Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Amlodipine Besylate	Heart Conditions (Angina) Hypertension	2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	<p>*If treated for CHF-Guaranteed Issue Final Expense (GIWL)</p> <p>*If recurring or treated for metastatic cancer-Guaranteed Issue Final Expense (GIWL)</p>
Amprenavir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Amyl Nitrate	Angina	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Anastrozole	Cancer	1 Year 2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG)	
Antabuse	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Apokyn	Parkinson's	N/A	Final Expense Graded Benefit (FEG)	
Apomorphine	Parkinson's	N/A	Final Expense Graded Benefit (FEG)	
Aptivus	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Aranesp	Kidney Dialysis/Renal Failure Diabetic Neuropathy	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG)	
Aricept	Azheimer's/Dementia	N/A	Guaranteed Issue Final Expense (GIWL)	
Aripazole	Psychotic Disorder	N/A	Final Expense Immediate Benefit (FEI)	
Artane	Parkinson's	N/A	Final Expense Graded Benefit (FEG)	
Atacand	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Atamet	Parkinson's	N/A	Final Expense Graded Benefit (FEG)	
Atazanavir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Atenolol	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments	
Atgam	Kidney Failure/Organ Transplant	N/A	Guaranteed Issue Final Expense (GIWL)		
Atripla	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)		
Atrovent	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Avalide	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Avandia	Diabetes	N/A	Final Expense Immediate Benefit (FEI)*		*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Avapro	Kidney Disease (Diabetics) CHF Hypertension	N/A N/A N/A	Final Expense Graded Benefit (FEG) Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Avonex	Multiple Sclerosis (MS)	N/A	Final Expense Graded Benefit (FEG)		
Azasan	Kidney Failure/Organ Transplant Systemic Lupus Rheumatoid Arthritis	N/A N/A N/A	Guaranteed Issue Whole Life (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Azathioprine	Kidney Failure/Organ Transplant Systemic Lupus Rheumatoid Arthritis	N/A N/A N/A	Guaranteed Issue Whole Life (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Azilect	Parkinson's	N/A	Final Expense Graded Benefit (FEG)		
Azmacort	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Azor	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Baclofen	Multiple Sclerosis (MS)	N/A	Final Expense Graded Benefit (FEG)		
Baraclude	Liver Disorder/Chronic Hepatitis	2 Years >2 Years	Final Expense Graded Benefit (FEG)* Final Expense Immediate Benefit (FEI)*		
Beclovent	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Belimumab	Systemic Lupus (SLE)	N/A	Final Expense Graded Benefit (FEG)		

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments	
Benazepril	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Benicar	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Benlysta	Systemic Lupus (SLE)	N/A	Final Expense Graded Benefit (FEG)		
Benzotropine Mesylate	Parkinson's Psychotic Disorder/Other Uses	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Betapace	Heart Arrythmia CHF	N/A N/A	Final Expense Immediate Benefit (FEI) Guaranteed Issue Final Expense (GIWL)		
Betaseron	Multiple Sclerosis (MS)	N/A	Final Expense Graded Benefit (FEG)		
Betaxolol	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
BiDil	CHF	N/A	Guaranteed Issue Final Expense (GIWL)		
Biperiden	Parkinson's	N/A	Final Expense Graded Benefit (FEG)		
Bisoprolol Fumarate	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Boceprevir	Liver Disorder/Hepatitis C	2 Years >2 Years	Final Expense Graded Benefit (FEG)* Final Expense Immediate Benefit (FEI)*		*If treated for Liver Failure-Guaranteed Issue Whole Life
Brilinta	Heart Conditions (Heart Attack, Stroke)	First Fill <1 Year First Fill <2 Years First Fill >2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Bromocriptine Mesylate	Parkinson's	N/A	Final Expense Graded Benefit (FEG)		
Broncodur	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Broncomar	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Brondelate	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		*If treated for Asthma-Final Expense Immediate Benefit (FEI)

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments	
Bronkosol	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)	
Brovana	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Budesonide	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Bumetadine	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Bumex	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Buprenex	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Bystolic	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Calcium Acetate	Kidney Failure/Kidney Dialysis Diabetic Neuropathy	N/A N/A	Guaranteed Issue Whole Life (GIWL) Final Expense Graded Benefit (FEG)		
Calphron	Renal Failure	N/A	Guaranteed Issue Final Expense (GIWL)		
Campral	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Camptosar	Cancer	1 Year 2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG)		*If recurring or treated for metastatic cancer-Guaranteed Issue Final Expense (GIWL)
Capoten	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Capozide	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Captopril	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Carbatrol	Seizures Diabetic Neuropathy	N/A	Final Expense Graded Benefit (FEG)		
Carbidopa	Parkinson's	N/A	Final Expense Graded Benefit (FEG)		

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Carbidopa-Levodopa	Parkinson's	N/A	Guaranteed Issue Whole Life (GIWL)	
Cardizem	Heart Condition (Angina) Hypertension	2 Years 2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Cariprazine	Psychotic Disorder (Schizophrenia, Bipolar Disorder)	N/A	Final Expense Immediate Benefit (FEI)	
Cartia	Heart Condition (Angina) Hypertension	2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Carvedilol	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Celebrex	Arthritis	N/A	Final Expense Immediate Benefit (FEI)	
Cellcept	Organ Transplant	N/A	Guaranteed Issue Final Expense (GIWL)	
Chantix	Smoking Cessation	1 Year	Smoker Rates for FEI and FEG	
Cholevidyl	COPD/Emphysema	N/A	Final Expense Graded Benefit (FEG)*	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Ciclesonide	COPD/Emphysema	N/A	Final Expense Graded Benefit (FEG)*	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Cidofovir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Cinacalcet	Kidney Dialysis	N/A	Guaranteed Issue Final Expense (GIWL)	
Clenbuterol	COPD/Emphysema	N/A	Final Expense Graded Benefit (FEG)*	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Clopidogrel	Heart Conditions (Stroke, TIA, Heart Attack, Aneurysm)	First Fill <1 Year First Fill <2 Years First Fill >2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Cogentin	Parkinson's Other Uses	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Cognex	Alzheimer's/Dementia	N/A	Guaranteed Issue Final Expense (GIWL)	

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments	
Combivent	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)	
Combivir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)		
Complera	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)		
Copaxone	Multiple Sclerosis (MS)	N/A	Final Expense Graded Benefit (FEG)		
Copegus	Liver Disorder/Hepatitis C Liver Disorder/Hepatitis C Liver Failure/Renal Insufficiency	2 Years >2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI) Guaranteed Issue Whole Life (GIWL)		
Cordarone	Arrhythmia	N/A	Final Expense Immediate Benefit (FEI)		
Coreg	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Corgard	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Coumadin (Warfarin)	Heart Conditions (Stroke, TIA, Heart Attack, Aneurysm)	First Fill <1 Year First Fill <2 Years First Fill >2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Cozaar	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Crixivan	AIDS/HIV	N/A	Final Expense Immediate Benefit (FEI)		
Cyclosporine	Organ Transplant	N/A	Guaranteed Issue Final Expense (GIWL)		
Cymbalta	Diabetic Neuropathy Other Uses (Depression/Anxiety)	2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Cytogam	Organ Transplant	N/A	Guaranteed Issue Final Expense (GIWL)		
Daclatasvir	Liver Disorder (Hepatitis C) Liver Disorder (Hepatitis C) Liver Failure	2 Years >2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI) Guaranteed Issue Whole Life (GIWL)		
Daliresp	COPD/Emphysema	N/A	Final Expense Graded Benefit (FEG)*		*If treated for Asthma-Final Expense Immediate Benefit (FEI)

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments	
Dalteparin	Heart Conditions (Stroke, TIA, Heart Attack, Aneurysm)	First Fill <1 Year First Fill <2 Years First Fill >2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Darunavir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)		
Dasabuvir	Liver Disorder (Hepatitis C) Liver Disorder (Hepatitis C) Liver Failure	2 Years >2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI) Guaranteed Issue Whole Life (GIWL)		
Delavirdine	AIDS/HIV	N/A	Guaranteed Issue Whole Life (GIWL)		
Delflex	Kidney Dialysis	N/A	Guaranteed Issue Whole Life (GIWL)		
Demadex	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Depade	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Depakene	Seizures/Epilepsy Diabetic Neuropathy	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Graded Benefit (FEG)		
Dextromethorphan-Quinidine	ALS/Multiple Sclerosis	N/A	Final Expense Graded Benefit (FEG)		
Diabeta	Diabetes (Type 2)	N/A	Final Expense Immediate Benefit (FEI)		*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Diabinese	Diabetes (Type 2)	N/A	Final Expense Immediate Benefit (FEI)		*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Diazepam	Alcohol/Drug Use Other Uses (Anxiety)	2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Didanosine	AIDS/HIV	N/A	Guaranteed Issue Whole Life (GIWL)		
Digitek	CHF Atrial Fibrillation	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Digoxin	CHF Atrial Fibrillation	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Dilacor	Heart Conditions (Heart Attack, Stroke) Hypertension	2 Years 2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Dilantin	Seizure Disorder	N/A	Final Expense Graded Benefit (FEG)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Dilatrate SR	Heart Conditions (Angina) Heart Conditions (Angina) CHF	2 Years >2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI) Guaranteed Issue Final Expense (GIWL)	
Dilor	Heart Conditions (Angina) Heart Conditions (Angina) Hypertension	2 Years >2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI) Final Expense Immediate Benefit (FEI)	
Diovan	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Dipyridamole	Heart Conditions (Stroke, TIA, Heart Attack, Aneurysm)	First Fill <1 Year First Fill <2 Years First Fill >2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Disulfiram	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Dobutamine	CHF	N/A	Guaranteed Issue Whole Life (GIWL)	
Dobutrex	CHF	N/A	Guaranteed Issue Whole Life (GIWL)	
Dolophine	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Dolutegravir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Donepezil	Alzheimer's/Dementia	N/A	Guaranteed Issue Final Expense (GIWL)	
Dulera	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Duloxetine	Diabetic Neuropathy Other Uses (Depression/Anxiety)	2 Years N/A	Final Expense Graded Benefit (FEG)* Final Expense Immediate Benefit (FEI)*	
Duoneb	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Dyazide	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Dynacirc	Hypertension	N/A	Final Expense Immediate Benefit (FEI)	

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Dylix	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Dyphylline	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Dyrenium	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Edecrine	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Edurant	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Efavirenz	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Egrifta	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Eldepryl	Parkinson's	N/A	Final Expense Graded Benefit (FEG)	
Eliphos	Kidney Failure	N/A	Guaranteed Issue Final Expense (GIWL)	
Elixophyllin	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Emtriva	AIDS/HIV	N/A	Guaranteed Issue Whole Life (GIWL)	
Enalapril Maleate	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Enalaprilat	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Enfuvirtide	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Entacapone	Parkinson's	N/A	Final Expense Graded Benefit (FEG)	
Entecavir	Hepatitis B	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Epclusa	Hepatitis C	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Epivir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Eplerone	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Epogen	Chronic Kidney Disease Chronic Kidney Disease AIDS/HIV	2 Years >2 Years N/A	Final Expense Graded Death Benefit (FEG) Final Expense Immediate Benefit (FEI) Guaranteed Issue Whole Life (GIWL)	
Epzicom	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Ergoloid Mesylates	Alzheimer's/Dementia	N/A	Guaranteed Issue Final Expense (GIWL)	
Eribulin	Metastatic Cancer (Breast)	N/A	Guaranteed Issue Final Expense (GIWL)	
Eskalith	Bipolar Disorder	N/A	Final Expense Immediate Benefit (FEI)	
Etravirine	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Evzio	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Flovent	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Foradil	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Fortovase	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Fosamprenavir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Foscavir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Fosrenol	Kidney Disorder Kidney Disorder	2 Years >2 Years	Final Expense Graded Benefit (FEG)* Final Expense Immediate Benefit (FEI)*	*If treated for Kidney Failure-Guaranteed Issue Whole Life (GIWL)

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Furosemide	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Fusilev	Cancer	1 Year 2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG)	*If reoccurring or treated for metastatic cancer-Guaranteed Issue Final Expense (GIWL)
Fuzeon	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Gabapentin	Seizures/Diabetic Neuropathy Other Uses	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Galantamine	Alzheimer's/Dementia	N/A	Guaranteed Issue Final Expense (GIWL)	
Ganciclovir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Gengraf	Organ Transplant (Kidney, Liver) Other Uses (Hepatitis C)	N/A 2 Years	Guaranteed Issue Whole Life (GIWL) Final Expense Graded Death Benefit (FEG)	
Glassia	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Glipizide	Diabetes (Type 2)	N/A	Final Expense Immediate Benefit (FEI)*	*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Glucophage	Diabetes (Type 2)	N/A	Final Expense Immediate Benefit (FEI)*	*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Glucotrol	Diabetes (Type 2)	N/A	Final Expense Immediate Benefit (FEI)*	*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Glyburide	Diabetes (Type 2)	N/A	Final Expense Immediate Benefit (FEI)*	*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Glynase	Diabetes (Type 2)	N/A	Final Expense Immediate Benefit (FEI)*	*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Habitrol	Smoking Cessation	1 Year	Smoker Rates for FEI and FEG	
Haldol	Psychotic Disorder	N/A	Final Expense Immediate Benefit (FEI)	
Haloperidol	Psychotic Disorder	N/A	Final Expense Immediate Benefit (FEI)	

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Harvoni	Liver Disorder (Hepatitis C)	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Hectorol	Kidney Dialysis/Renal Failure	N/A	Guaranteed Issue Final Expense (GIWL)	
Hepsera	Liver Disorder (Hepatitis C)	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Hivid	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Hydergine	Alzheimer's/Dementia	N/A	Guaranteed Issue Final Expense (GIWL)	
Hydrochloroquine	Systemic Lupus (SLE) Malaria Rheumatoid Arthritis	N/A N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI) Final Expense Immediate Benefit (FEI)	
Imdur	Heart Condition (Angina) Heart Condition (Angina) CHF	>2 Years <2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI) Final Expense Graded Benefit (FEG)	
Imuran	Organ Transplant Systemic Lupus (SLE) Rheumatoid Arthritis	N/A N/A N/A	Guaranteed Issue Whole Life (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Inaminone	CHF	N/A	Guaranteed Issue Final Expense (GIWL)	
Incivek	Liver Disorder/Hepatitis C	N/A	Final Expense Graded Benefit (FEG)*	*If treated for Liver Failure-Guaranteed Issue Whole Life
Indacaterol	COPD	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Indapamide	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Inderal	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Inderide	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Indinavir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Infergen	Liver Disorder/Hepatitis C	N/A	Final Expense Graded Benefit (FEG)*	*If treated for Liver Failure-Guaranteed Issue Whole Life

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments	
Inopran XL	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Inspira	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Intelence	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)		
Interferon alfacon-1	Liver Disorder/Hepatitis C	N/A	Final Expense Graded Benefit (FEG)*		*If treated for Liver Failure-Guaranteed Issue Whole Life
Insulin	Diabetes	N/A	Final Expense Immediate Benefit (FEI)*		*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Isoproterenol	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Isordil	Heart Conditions (Angina) Heart Conditions (Angina) CHF	2 Years >2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI) Guaranteed Issue Whole Life (GIWL)		
Isosorbide	Heart Conditions (Angina) Heart Conditions (Angina) CHF	2 Years >2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI) Guaranteed Issue Whole Life (GIWL)		
Isuprel	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Kaletra	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)		
Kemadrin	Parkinson's	N/A	Final Expense Graded Benefit (FEG)		
Kerlone	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Labataolol	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Lanoxin	Atrial Fibrillation CHF	N/A N/A	Final Expense Immediate Benefit (FEI) Guaranteed Issue Final Expense (GIWL)		
Lamictal	Seizures/Diabetic Neuropathy	N/A	Final Expense Graded Benefit (FEG)		
Lamtrofine	Seizures/Diabetic Neuropathy	N/A	Final Expense Graded Benefit (FEG)		

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Lanoxicaps	Atrial Fibrillation CHF	N/A N/A	Final Expense Immediate Benefit (FEI) Guaranteed Issue Final Expense (GIWL)	*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG) *If treated for Asthma-Final Expense Immediate Benefit (FEI)
Lantus	Diabetes	N/A	Final Expense Immediate Benefit (FEI)	
Lasix	CHF Hypertension	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Levalbuterol	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Levatol	CHF Hypertension	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Levemir	Diabetes	N/A	Final Expense Immediate Benefit (FEI)	
Levodopa	Parkinson's Restless Leg Syndrome	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Lexiva	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Lexxel	CHF Hypertension	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Lipitor	Cholesterol	N/A	Final Expense Immediate Benefit (FEI)	
Lisinopril	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Lodosyn	Parkinson's	N/A	Final Expense Graded Benefit (FEG)	
Losartan	CHF Hypertension	N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Lotensin	CHF Hypertension	N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Lyrica	Seizures/Diabetic Neuropathy	N/A	Final Expense Graded Benefit (FEG)	
Maraviroc	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Matzim LA	Heart Conditions (Angina) Hypertension	2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Mavik	CHF Hypertension	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Maxair	COPD/Emphysema	N/A	Final Expense Graded Benefit (FEG)*	
Maxzide	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Memantine	Alzheimer's/Dementia	N/A	Guaranteed Issue Final Expense (GIWL)	
Mepron	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Metformin	Diabetes	N/A	Final Expense Immediate Benefit (FEI)	
Methadone HCL	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Methadose	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Metolazone	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Metroprolol	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Micardis	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Micronase	Diabetes	N/A	Final Expense Immediate Benefit (FEI)	
Midamor	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Milrone	CHF	N/A	Final Expense Graded Benefit (FEG)	
Minitran	Heart Conditions (Angina) Hypertension	2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	

*If treated for Asthma-Final Expense Immediate Benefit (FEI)

*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)

*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Mirapex	Parkinson's Restless Leg Syndrome	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Liver Failure-Guaranteed Issue Whole Life
Moderiba	Liver Disorder	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Moduretic	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Moexepiril HCL	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Monoket	Heart Conditions (Angina) Hypertension	2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Monopril	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Mycobutin	AIDS/HIV	N/A	Guaranteed Issue Whole Life (GIWL)	
Mykrok	CHF Hypertension	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Mysoline	Seizure Disorder	N/A	Final Expense Graded Benefit (FEG)	
Nadolol	CHF Hypertension	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Naloxone	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Naltrexone	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Namenda	Alzheimer's/Dementia	N/A	Guaranteed Issue Final Expense (GIWL)	
Namzaric	Alzheimer's/Dementia	N/A	Guaranteed Issue Final Expense (GIWL)	
Narcan	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Natreacor	CHF	N/A	Guaranteed Issue Final Expense (GIWL)	

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Nebivolol	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Neurontin	Seizures/Diabetic Neuropathy	N/A	Final Expense Graded Benefit (FEG)	
Nebupent	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Nelfinavir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Neupro	Parkinson's Restless Leg Syndrome	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Neutrexin	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Nevirapine	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Nicoderm, Nicotrolol	Smoking Cessation	1 Year	Smoker Rates for FEI and FEG	
Nifediac CC/Nifediac XL	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Nifedipine	Angina Hypertension	2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Nimodipine	Heart Conditions (Stroke, TIA, Heart Attack, Aneurysm)	First Fill <1 Year First Fill <2 Years First Fill >2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Nimotop	Heart Conditions (Stroke, TIA, Heart Attack, Aneurysm)	<1 Year <2 Years >2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Nitrek	Angina Angina CHF	<2 Years >2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI) Guaranteed Issue Final Expense (GIWL)	
Nitrol	Angina Angina CHF	<2 Years >2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI) Guaranteed Issue Final Expense (GIWL)	
Nitromist	Angina Angina CHF	<2 Years >2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI) Guaranteed Issue Final Expense (GIWL)	
Normodyne	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Norpace	Arrhythmia	N/A	Final Expense Immediate Benefit (FEI)	
Norvasc	Angina Hypertension	2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Norvir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Novolin	Diabetes	N/A	Final Expense Immediate Benefit (FEI)	*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Novolog	Diabetes	N/A	Final Expense Immediate Benefit (FEI)	*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Nuedexta	ALS; Lou Gehrig's	N/A	Guaranteed Issue Final Expense (GIWL)	
Nulojix	Kidney Failure/Organ Transplant	N/A	Guaranteed Issue Final Expense (GIWL)	
Nymalize	Heart Conditions (Stroke, TIA, Heart Attack, Aneurysm)	First Fill <1 Year First Fill <2 Years First Fill >2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Olysio	Liver Disorder	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Liver Failure-Guaranteed Issue Whole Life
Ombitasvir	Liver Disorder	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Liver Failure-Guaranteed Issue Whole Life
Orlaam	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Oxtriphylline	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Oxygen	Breathing Assistance	Current Use <2 Years	Guaranteed Issue Whole Life (GIWL) Final Expense Graded Benefit (FEG)	
Pacerone	Arrhythmia	N/A	Final Expense Immediate Benefit (FEI)	
Parcopa	Parkinson's	N/A	Final Expense Graded Benefit (FEG)	
Paricalcitol	CHF Liver Disorder	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	*If treated for Kidney Failure-Guaranteed Issue Whole Life (GIWL)

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments	
Parlodel	Parkinson's	N/A	Final Expense Graded Benefit (FEG)	*If treated for Liver Failure-Guaranteed Issue Whole Life	
Pegasys	Liver Disorder	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Pentam 300	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)		
Pentamide Isethionate	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)		
Pepcid	Stomach Disorder	N/A	Final Expense Immediate Benefit (FEI)		
Perforomist	COPD/Emphysema	N/A	Final Expense Graded Benefit (FEG)*		*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Pergolide Mesylate	Parkinson's	N/A	Final Expense Graded Benefit (FEG)		
Perdinopril Erbumine	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Permax	Parkinson's	N/A	Final Expense Graded Benefit (FEG)		
Plaquenil	Systemic Lupus Malaria Rheumatoid Arthritis	N/A N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI) Final Expense Immediate Benefit (FEI)		
Plavix	Heart Conditions (Stroke, TIA, Heart Attack, Aneurysm)	First Fill <1 Year First Fill <2 Years First Fill >2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Pramipexole Dihydrochloride	Parkinson's Restless Leg Syndrome	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Prandin	Diabetes	N/A	Final Expense Immediate Benefit (FEI)		*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Pregabalin	Diabetic Neuropathy Seizures Other Uses	N/A N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Prezista	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)		
Primacor	CHF	N/A	Guaranteed Issue Final Expense (GIWL)		

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments	
Prinivil	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Prinzide	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Procardia	Angina Hypertension	2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Proclidine	Parkinson's	N/A	Final Expense Graded Benefit (FEG)		
Prograf	Organ Transplant	N/A	Guaranteed Issue Final Expense (GIWL)		
Prolastin	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Propranolol HCL	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Proventil	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Pulimcort	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Pulmophylline	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Quibron	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Quinapril	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Quinaretic	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)		
Raltegravir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)		
Ramipril	CHF Hypertension	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)		
Rapamune	Organ Transplant	N/A	Guaranteed Issue Final Expense (GIWL)		

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Rasagiline	Parkinson's	N/A	Final Expense Graded Benefit (FEG)	*If treated for Liver Failure-Guaranteed Issue Whole Life
Razadyne	Alzheimer's/Dementia	N/A	Guaranteed Issue Final Expense (GIWL)	
Rebetol	Liver Disorder	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Rebetron	Liver Disorder	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Rebif	Multiple Sclerosis (MS)	N/A	Final Expense Graded Benefit (FEG)	
Reminyl	Alzheimer's/Dementia	N/A	Guaranteed Issue Final Expense (GIWL)	
Renagel	Kidney Dialysis	N/A	Guaranteed Issue Final Expense (GIWL)	
Renvela	Kidney Dialysis	N/A	Guaranteed Issue Final Expense (GIWL)	
Requip	Parkinson's Restless Leg Syndrome	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Rescriptor	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Revex	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Revia	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Reyataz	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Ribapak	Liver Disorder	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Ribavirin	Liver Disorder	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Rifabutin	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Rilpivirine	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Rilutek	ALS; Lou Gehrig's	N/A	Guaranteed Issue Final Expense (GIWL)	
Riluzone	ALS; Lou Gehrig's	N/A	Guaranteed Issue Final Expense (GIWL)	
Rivastigmine	Alzheimer's/Dementia	N/A	Guaranteed Issue Final Expense (GIWL)	
Ropinirole	Parkinson's Diabetic Neuropathy Restless Leg Syndrome	N/A N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Rotigotine	Parkinson's Restless Leg Syndrome	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Rythmol	Arrhythmia	N/A	Final Expense Immediate Benefit (FEI)	
Saluron	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Saquinavir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Sclerosol	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Sectral	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Serevent	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Simulent	Organ Transplant	N/A	Guaranteed Issue Final Expense (GIWL)	
Sinemet	Parkinson's	N/A	Final Expense Graded Benefit (FEG)	
Singulair	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Sirolimus	Organ Transplant	N/A	Guaranteed Issue Final Expense (GIWL)	

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Sodium Edecrine	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Sofosbuvir	Liver Disorder/Hepatitis	N/A	Final Expense Graded Benefit (FEG)*	*If treated for Liver Failure-Guaranteed Issue Whole Life
Sotalol Hydrochloride	CHF Hypertension	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Solvadi	Liver Disorder/Hepatitis	N/A	Final Expense Graded Benefit (FEG)*	*If treated for Liver Failure-Guaranteed Issue Whole Life
Spiriva	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Spironolactone	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Stalevo	Parkinson's	N/A	Final Expense Graded Benefit (FEG)	
Starlix	Diabetes	N/A	Final Expense Immediate Benefit (FEI)	*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Stavudine	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Suboxone	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Subutex	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Sustiva	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Symbicort	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Symmetrel	Parkinson's Other Uses	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Tacrine Hydrochloride	Alzheimer's/Dementia	N/A	Guaranteed Issue Whole Life (GIWL)	
Tarka	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Tasmar	Parkinson's	N/A	Final Expense Graded Benefit (FEG)	
Technivie	Liver Disorder/Hepatitis	N/A	Final Expense Graded Benefit (FEG)*	*If treated for Liver Failure-Guaranteed Issue Whole Life
Telaprevir	Liver Disorder/Hepatitis	N/A	Final Expense Graded Benefit (FEG)*	*If treated for Liver Failure-Guaranteed Issue Whole Life
Telbivudine	Liver Disorder/Hepatitis	N/A	Final Expense Graded Benefit (FEG)*	*If treated for Liver Failure-Guaranteed Issue Whole Life
Teleprevir	Liver Disorder/Hepatitis	N/A	Final Expense Graded Benefit (FEG)*	*If treated for Liver Failure-Guaranteed Issue Whole Life
Tenofovir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Tenoretic	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Tenormin	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Teveten	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Tesamorelin	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Theochron	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Theodur	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Theolair	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Theolate	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Theophylline	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Tiazac	Angina Angina CHF	<2 Years >2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI) Guaranteed Issue Final Expense (GIWL)	

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Ticlid	Heart Conditions (Stroke, TIA, Heart Attack, Aneurysm)	First Fill <1 Year First Fill <2 Years First Fill >2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Tiotropium	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Tipranavir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Tivicay	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Tolazamide	Diabetes	N/A	Final Expense Immediate Benefit (FEI)	*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Tolbutamide	Diabetes	N/A	Final Expense Immediate Benefit (FEI)	*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Tolcapone	Parkinson's	N/A	Final Expense Graded Benefit (FEG)	
Tolinase	Diabetes	N/A	Final Expense Immediate Benefit (FEI)	
Toprol XL	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Torsemide	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Trandate	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Trandolapril	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Tresiba (Insulin)	Diabetes	N/A	Final Expense Immediate Benefit (FEI)*	*If treated for Complications of Diabetes-Final Expense Graded Benefit (FEG)
Trihexphenidyl	Parkinson's Other Uses	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Trimetrexate Glucuronate	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Trimeterene	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Triamterene	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Tribenzor	CHF Hypertension	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Triumeq	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Trizivir	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Truvada	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Tudorza Pressair	COPD/Emphysema	N/A	Final Expense Graded Benefit (FEG)*	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Tyzeka	Liver Disorder/Hepatitis	N/A	Final Expense Graded Benefit (FEG)*	*If treated for Liver Failure-Guaranteed Issue Whole Life
Uniretic	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Univasc	CHF Hypertension	N/A N/A	Guaranteed Issue Final Expense (GIWL) Final Expense Immediate Benefit (FEI)	
Uprima	Parkinson's	N/A	Final Expense Graded Benefit (FEG)	
Utibron	COPD/Emphysema	N/A	Final Expense Graded Benefit (FEG)*	*If treated for Asthma-Final Expense Immediate Benefit (FEI)
Valcyte	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Valproic Acid	Epilepsy	N/A	Final Expense Graded Benefit (FEG)	
Valturna	CHF Hypertension	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Vasaretic	CHF Hypertension	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Vastotec	CHF Hypertension	N/A N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	

Medication	Common Uses	Rx Fill Within	Plan Eligibility	Comments
Venofer	Kidney Dialysis	N/A	Guaranteed Issue Final Expense (GIWL)	
Ventolin	COPD/Emphysema	N/A	Final Expense Graded Benefit (FEG)*	
Verapamil	Angina Angina CHF	<2 Years >2 Years N/A	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI) Guaranteed Issue Final Expense (GIWL)	
Victrelis	Liver Disorder/Hepatitis	N/A	Final Expense Graded Benefit (FEG)*	
Viracept	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Viramune	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Viread	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Vistide	AIDS/HIV	N/A	Guaranteed Issue Final Expense (GIWL)	
Vivitrol	Alcohol/Drug Use	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Vospire ER	COPD/Emphysema	2 Years >2 Years	Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	
Warfarin	Heart Conditions (Stroke, TIA, Heart Attack, Aneurysm)	First Fill <1 Year First Fill <2 Years First Fill >2 Years	Guaranteed Issue Final Expense (GIWL) Final Expense Graded Benefit (FEG) Final Expense Immediate Benefit (FEI)	