

# MARIJUANA USE CARRIER GRID

**FOR USE BY CPS AND CPS AFFILIATES ONLY  
NOT TO BE DISTRIBUTED TO SUB-ACCOUNTS OR PRODUCERS**



\* The information provided in this document is intended to be used as general guidelines.

\*\* Individual history may affect the underwriting classes presented below.

Please note the following information as it relates to underwriting consideration for marijuana use:

- Applicants must be at least 21 years or older (under this age, carriers will likely decline coverage)
- Any history of DUI (alcohol or MJ related) or history of social/ mental impairments (such as anxiety, depression) or history of past drug misuse may result in a higher rating or a decline
- Medical Use will be rated based upon impairment and possibly method (depending upon carrier); Applicant must have a Marijuana Prescription card
- On a Federal level, Marijuana is still considered illegal; At this time, carriers are declining for Growing, Selling or Distributing marijuana (we will continue to monitor this)
- Cigarette use is taken into account; Regular tobacco rates may apply

## Medicinal Underwriting

Carriers will base their offer on the underlying impairment and method of use (depending upon the carrier); Marijuana Prescription Card is required

## Recreational Use

Carriers will typically base their offer upon frequency of use and method of use (depending upon the carrier)

Carrier	Special Notes	Recreational	Medicinal
<b>American General</b>	Routinely test for marijuana on labs; NOTE - Even if the marijuana test is negative, will offer based on the answers provided on the exam regarding use; Consider edibles and vape the same way	<ul style="list-style-type: none"> <li>• Daily use: Decline</li> <li>• Up to twice a month: Standard Nontobacco</li> <li>• No more than twice per year: Best class if otherwise qualifies</li> <li>• More often: Tobacco rates and may be rated Table B or higher</li> </ul>	Please contact CPS Underwriter for Specifications
<b>Banner</b>		Standard Tobacco is a "best case" scenario	Please contact CPS Underwriter for Specifications

<p><b>Brighthouse Financial</b></p>	<p>Typical lab panel does not screen for marijuana use; however, upfront disclosure of current use is required; Marijuana use is considered at Non-Smoker rates</p>	<ul style="list-style-type: none"> <li>• Daily marijuana use; would consider Heavy Marijuana use as 5+ x per week; Under age 25: +100; Age 25 or older: +50</li> <li>• Marijuana use, of up to 4 times per week, is tentatively Standard ** Assuming no social or occupational impairments</li> <li>• Use of 1x per month would qualify for preferred classes they would otherwise qualify for</li> <li>• Nightly use to help with sleep = possible Table B NS; It's in edible form only and the Nightly quantity is minimal</li> </ul>	<p>Please contact CPS Underwriter for Specifications</p>
<p><b>John Hancock</b></p>	<p>Routinely test for marijuana in the urine; All types of MJ use (ingested, vape, etc) have similar consideration</p>	<ul style="list-style-type: none"> <li>• MJ smoked - urine (-) for THC, best case Preferred Non-Smoker to decline depending on frequency of use</li> <li>• MJ smoked - urine (+) for THC, best case Preferred Smoker to decline depending on frequency of use</li> <li>• MJ ingested/vaporized - urine (-) for THC, best case Preferred Non-Smoker to decline depending on frequency of use</li> <li>• MJ ingested/vaporized - urine (+) for THC, best case Standard Non-Smoker to decline depending on frequency of use</li> </ul>	<p>With copy of prescription card:</p> <ul style="list-style-type: none"> <li>• MJ smoked "best case" possible Preferred smoker</li> <li>• MJ ingested or vaporized "best case" Standard to Preferred non-smoker</li> </ul>
<p><b>Lincoln Life</b></p>	<p>Does Not routinely check urine; Based upon Declaration of Use; Guidelines do not distinguish among how consumed, just reason for use (recreational, medical) and frequency of use</p>	<ul style="list-style-type: none"> <li>• Up to 1 x times per month possible Preferred Plus NT</li> <li>• Up to 2 x times per week or less possible Preferred NT</li> <li>• More than 2 x per week possible Standard</li> <li>• Daily; declined (in some case, highly rated)</li> </ul>	<p>Please contact CPS Underwriter for Specifications</p>
<p><b>Prudential</b></p>	<p>Routinely test for marijuana in the urine; Marijuana use does not require tobacco rates; regular tobacco rules apply (i.e. if the client smoked cigarettes within the past 12 months); We consider all forms of marijuana the same, including edibles; We look at the frequency of use and rate accordingly</p>	<ul style="list-style-type: none"> <li>• For recreational users, ages 20 and under: Decline</li> <li>• For recreational users, ages 21 and over with admission with or without positive THC in urine: <ul style="list-style-type: none"> <li>Ø Up to 3 uses per week: Nonsmoker Plus</li> <li>Ø 4 to 6 uses per week: Table B</li> <li>Ø 7+ uses per week: Decline</li> </ul> </li> <li>• For recreational users, ages 21 and over without admission: <ul style="list-style-type: none"> <li>Ø Positive THV in urine: Decline</li> </ul> </li> </ul>	<p>Please contact CPS Underwriter for Specifications</p>

Principal		<p><u>Smoked</u></p> <ul style="list-style-type: none"> <li>• 2x to 3x per week – Tobacco Table 2-3 range</li> <li>• 1 x per month – Possible Nontobacco Standard</li> <li>• Daily use – Decline</li> </ul> <p><u>Edibles / VAPE</u></p> <ul style="list-style-type: none"> <li>• 1-8 x per month = Nontobacco Standard</li> <li>• 9-16 x per month = Nontobacco Table 2-3 range</li> <li>• Heavy use &gt;4x/week = Decline</li> </ul>	Please contact CPS Underwriter for Specifications
Protective		Standard Tobacco is a best-case scenario; Outcome will vary based on age and frequency of usage	<ul style="list-style-type: none"> <li>• If INHALED then Standard Tobacco with rating for medical impairment</li> <li>• If NOT INHALED then Standard Non-Tobacco with rating for medical impairment</li> </ul>
Symetra	<p><u>Additional Information:</u></p> <ul style="list-style-type: none"> <li>• Non-smoker rates assume negative nicotine</li> <li>• Tobacco rates are regardless of nicotine results</li> </ul> <p><u>For Preferred consideration:</u></p> <ul style="list-style-type: none"> <li>• Drug use rated standard</li> <li>• No history of drug/alcohol abuse</li> <li>• No evidence of complications related to drug use</li> <li>• No residual medical or psychiatric disorders</li> <li>• No history of drug trafficking</li> </ul>	<ul style="list-style-type: none"> <li>• 1-2 x per month and &gt; than age 26 will consider client for Non-Nicotine rates; If client is &gt; age 40 may consider client for Preferred rates</li> <li>• 3-8 x per month and &gt; age 26 will consider client for Standard/Nicotine rates; If client is 40+ may consider client for Preferred/Nicotine rates</li> <li>• 8+ x per month: Decline</li> </ul>	Please contact CPS Underwriter for Specifications