

MARIJUANA USE

CARRIER	RECREATIONAL USAGE	RATING	Rx USAGE	NOTES
American General	2 uses per month	SNS	Rated on Medical Condition	More than 2 X per month= tobacco rates and possible table ratings
American National			Contact Carrier	
Accordia	1 use per day 3 uses per week	SNS Preferred	Rated On Medical Condition --	Must be in a state with approved laws and must be admitted on application More favorable with older ages
AXA	2 uses per week More Frequently Used	Standard Tobacco Table B	-- Daily RX Use Table B	-- --
Genworth	8 uses per month	Standard Tobacco	Rated same as Recreational	More than 8 uses per month is rated based on frequency, 16 uses per month=Decline
John Hancock	4 uses per month	See Note Section	Rated same as Recreational	4 uses per month with negative labs=PNS If labs are positive for THC=Standard Tobacco
Legal and General	2 uses per week 1 use per day	Standard Tobacco Tobacco Table B and higher	Rated For Cause, Tobacco Rates --	Use must be admitted on application. Unadmitted use Tobacco Table B --
Lincoln Financial	1 use per month 2 uses per week	Preferred Plus Preferred	Rated on Medical Condition --	All eligible marijuana users are assessed at Non-Tobacco Rates --
MetLife	4 uses per week 5 uses or more per week	Elite Plus See Note Section	Rated For Cause, Tobacco Rates --	This assumes over age 18, Labs negative for THC, no DWI or DUI in last 5 years 5 uses or more per month age 25 + =Table B, Under age 25=Table D
Minnesota Life	Under 12 uses per year Under 24 uses per year 8-16 uses per month	Pref Select Non-Tobacco Possible Pref Non-Tobacco Standard Tobacco	Rated on Medical Condition -- --	Negative Lab results with no history of abuse Negative Lab results with no history of abuse Lab results can be positive
Mutual of Omaha	--	Standard Non Tobacco	Rated on Medical Condition	Tests for marijuana use on all applicants and rates on concentration level.
Nationwide	Up to 5 uses per month	Preferred Tobacco	Rated For Cause, Tobacco Rates	Heavy Recreational Use, 4 uses or more per week=likely decline
Principal	1-2 uses per month 3+ uses per month	Standard Non-Tobacco Standard Tobacco	Rated on Medical Condition --	Negative Lab results. Non-smoked form STD NT if no more than 8 X per month Lab results negative or positive= STD TOBACCO rated or declined on frequency of use
Protective	--	Standard Tobacco	Rated on Medical Condition	--
Prudential	3 uses per week 4-6 uses per week 7 uses or more per week	Nonsmoker Plus Table B Decline	Rated on Medical Condition -- --	Rates for individuals age 21 or over. Under the age of 21 is declined If Positive THC in urine and not admitted-Decline --
SBLI	2 uses per month 3-8 uses per month 8-16 uses per month	Tobacco-Standard Tobacco-Standard See Note Section	Rated For Cause, Tobacco Rates -- --	Rare Use (2 uses per year) can be Preferred Plus. Under age 19 is declined Over 16 uses per month=Decline Ages 19-25= Tobacco Table C and Over age 25= Tobacco Table B.
Symetra		Tobacco Rates	Rated For Cause, Tobacco Rates	Tobacco Rates for any Positive Test
Transamerica	12 uses per year 13 or more uses per year	Standard Non-Tobacco Standard Tobacco	Rated On Medical Condition and Frequency of Use	If rare and occasional could be Preferred-Contact Carrier. Daily Use=Decline If a person smokes cigars:number of cigars is added to number of times marijuana is used