

MARIJUANA USAGE GUIDELINES

Carrier	Usage Frequency	Risk Class	Is a THC Panel run on Insurance labs?
AIG	Up to 8 Times/Month (Non-Vaping)	Preferred Plus	No
	Up to 8 Times / Month (Vaping)	Standard Tobacco	
	9 - 16 Times / Month	Table B Tobacco	
	> 16 Times / Month	Decline	
Equitable	< 2 Times / Month	All Preferred categories assuming they otherwise qualify for Non-Tobacco rates.	No
	2 - 8 Times / Month	Standard Plus is available if certain criteria are met; otherwise Standard Non-Tobacco	
	More than 8 Times / Month but less than daily (or positive THC screen)	Standard Non-Tobacco assuming they otherwise qualify for Non-Tobacco rates.	
	Daily Use	Table B at best, Non-Tobacco apply assuming they otherwise qualify for Non-Tobacco rates.	
Foresters Financial	≤ 6 Times / Week	Standard - Preferred Non-Tobacco @ underwriters discretion	No
	Daily Use	Individual Consideration	
Global Atlantic (Age 25 & Under)	Any amount	Decline	No
Global Atlantic (Age 26 - 30)	1 Time / Week	Premier Non-Tobacco	
	3 Times / Week	Standard Non-Tobacco	
	> 3 Times / Week	Decline	
Global Atlantic (Ages 31 +)	3 Times/ Week	Premier Non-Tobacco	No
	Daily Use	Standard Non-Tobacco, subject to balance of underwriting details	
John Hancock	"Occasional Use"	Standard - Preferred Non-Tobacco with negative THC	Yes
	"Occasional Use"	Standard Tobacco with positive THC	
	More than "Occasional Use"	Table B and up with negative THC	
	More than "Occasional Use"	Highly rated to Decline with positive THC	
Lincoln Financial	1 Time / Month	Preferred Plus Non-Tobacco	No
	1 - 3 Times / Week	Preferred Non-Tobacco	
	4 - 6 Times / Week	Standard to Table B Non-Tobacco	
	Daily Age 21-35	Table C	
	Daily Ages 36-50	Table B	
	Daily Ages over 50	Standard	
Mutual Of Omaha	≤ 8 Times / Month	Preferred Non-Tobacco	No
	9 - 12 Times / Month	STD Non-Tobacco	
	13 - 16 Times / Month	Table 2 Non-Tobacco	
	17 - 20 Times / Month	Table 4 Non-Tobacco	
	Over 20 Times/Month	Decline	
Nationwide (Ages 21 - 34) Important: Vaping of MJ will require a tobacco rate	2 Times/month	Preferred Non-Tobacco	No
	6 Times / Month	Standard Plus Non-Tobacco	
	11 Times/Month	Standard Non-Tobacco	
	24 Times/ Month	Table D Non-Tobacco	
	Daily	Table F Non-Tobacco	
Nationwide (Ages 35+) Important: Vaping of MJ will require a tobacco rate	2 Times/month	Preferred Plus Non-Tobacco	No
	6 Times / Month	Preferred Non-Tobacco	
	11 Times/Month	Standard Plus Non-Tobacco	
	24 Times/ Month	Table B Non-Tobacco	
	Daily	Table D Non-Tobacco	
New York Life	Any Amount	Standard Non-Tobacco at Best (could be substandard to declined depending on frequency of usage and whether use is medical or recreational)	No
North American	0-2 times / month	preferred non-tobacco	No
	0-2 times / year	super preferred	
	ages <21 any use	decline	

Updated 2/27/21

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.

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Carrier	Usage Frequency	Risk Class	Is a THC Panel run on Insurance labs?
Principal - Non-Smoked	1 - 8 Times / Month	Standard Non-Tobacco, regardless of labs	Yes: Principal is automatically testing for THC at certain age & face amount combinations (cells). They have not disclosed these cells.
	9 - 16 Times / Month	Ages 19 - 25: Table 3 Non-Tobacco, regardless of labs Ages 26+: Table 2 Non-Tobacco, regardless of labs	
	17+ Times / Month	Decline	
	Insured Age ≤ 18	Declined with any usage	
Principal - Smoked	1 - 2 Times / Month	Negative Labs: Standard Non-Tobacco, Positive Labs: Standard Tobacco	Yes: Principal is automatically testing for THC at certain age & face amount combinations (cells). They have not disclosed these cells.
	3 - 8 Times / Month	Standard Tobacco	
	9 - 16 Times / Month	Ages 19 - 25: Table 3 Tobacco, Ages 26+: Table 2 Tobacco	
	17+ Times / Month	Decline	
	Insured Age ≤ 18	Declined with any usage	
Protective	Any amount within the past 12 Months	Standard NT at Best (could be substandard to tobacco rates to a declined depending on frequency of usage and whether use is medical or recreational)	No
Prudential (Under Age 21)	Any amount	Decline	No
Prudential (Ages 21+)	≤ 3 Times / Week	Non-Smoker Plus	Must admit on app Positive THC OK
	4 - 6 Times / Week	Table B	
	7+ / Week	Decline	NA
	All cases without admission and a positive THC test will be declined		
Sagicor	up to 8 times per month	Non tobacco Rates	yes
Securian Financial	≤ 1 Time / Month	Preferred Select (negative specimen)	For cause only
	2 Times / Month	Preferred Non-Tobacco (negative specimen)	
	3 - 8 Times / Month	Standard Non-Tobacco (negative specimen)	
	9 - 16 Times / Month	Standard Tobacco	
	17+ Times / Month	Table D Tobacco rates and higher	
Symetra	1 - 2 Times / Month	Ages 19-25: Standard Non-Tobacco possible Ages 26+: Super Preferred possible	Must admit usage on app; Positive THC ok but best class not available with positive results; tobacco rates now only apply to co nicotine use subject to frequency of usage. Call your underwriter for any possible consideration.
	3 - 8 Times / Month	Ages 19-25: Standard Non-Tobacco possible Ages 26+: Super Preferred possible	
	< 16 Times / Month	Ages 19 - 39: Standard possible Age 40+: Preferred possible	
	Anything over 16 Times/Month	Age 19: Table B Smoker at best	
Transamerica	≤ 8 Times / Month	Standard Non-Tobacco	No
	8+ Times / Month	Smoker Rates	
	4 - 6 Times / Week	Table B Smoker	
	Daily	Table D - Decline	
Zurich	1 - 2 Times / week	Preferred Non-Tobacco	No
	3 Times / Week	Standard Plus Non-Tobacco	
	4 Times / Week	Standard Non-Tobacco	
	5 Times / Week	Table B Non-Tobacco	
	6 Times / Week	Table D Non-Tobacco	
	Daily	Decline	