

Carrier Guide

Carrier

Cardiovascular

Empire General	Very aggressive on Hypertension, CAD, cardiovascular disease
First Colony	Good offer on select cases
Lincoln Life	Best cases of post-op valve replacement over age 60 with no coronary artery disease and well-controlled cardiovascular risk factors could be Standard Stable LBBB with negative cardiac workup may qualify for standard. Minor EKG changes in the absence of cardiac history or cardiovascular risk factors may qualify for Preferred
Prudential	Competitive on hypertension, CRBBB on EKGs, pacemakers, valve replacements, lipids
State Life	Specialist on staff