

Occasional Cigar Smokers

Favorable Carriers- Best Possible Risk Class

Last updated December 30, 2004

<u>Carrier</u>	<u>Limit on Usage</u>	<u>Specimen</u>	<u>Best Possible Risk Class</u>	<u>Notes</u>
American General	1 Cigar per week	Required Negative	Select Preferred Non-Smoker	No use of tobacco products, other than occasional cigars, for the past 5 years prior to application or inquiry
Empire General	No more than 12 per year	Required Negative	Standard Non-Smoker	
First Colony	No more than 12 per year	Required Negative	Preferred Non-Smoker	
First Penn	No more than 1 per month	Required Negative	Preferred Non-Smoker	
General American	No Limit	Required Negative	Preferred Non-Smoker	Any positive HOS will be considered for smoker rates only
Jefferson Pilot	No more than 1 per week	Required Negative	Preferred Non-Smoker	Have not smoked cigarettes for past 5 years
Lincoln Life	No more than 12 per year	Required Negative	Preferred Non-Smoker	Standard Non-Smoker classification may also include other tobacco use with nicotine present in urine
Manulife	No more than 12 per year	Required Negative	Preferred Non-Smoker	Standard NS class also includes individuals who use pipes, cigars, chew, nicotine gum or patches and who have not smoked cigarettes in past 12 months
MassMutual	No more than 24 per year	Required Negative	Ultra Preferred Non-Smoker	Typically pipe users are considered standard smokers; occasional pipe users may qualify for standard NS rates on those products without an Ultra Preferred Classification
MONY	No more than 10 per year	Required Negative	Preferred Non-Smoker	
Prudential	No Limit	Positive Specimen Permitted	Preferred Non-Smoker	Individuals who use pipes, cigars, chew, nicotine gum can get Preferred NS rates provided they have not smoked cigarettes in past 12 months use is admitted
Sun Life	3 cigars per month	Required Negative	Preferred Non-Smoker	Usage must be admitted on app

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Transamerica	6 cigars per year	Required Negative	Preferred Non-Smoker	Usage must be admitted on app
United of Omaha	No Limit	Cotinine Level must be less than 1.0mg	Standard Non-Tobacco or Standard Preferred Non-Tobacco depending on product	Alternative tobacco users (pipe, cigar, chew) may qualify for Standard PNT or Standard Non-Tobacco rates if the urine is negative for cotinine