

Information for You

# CLASSIFYING YOUR CLIENT BASED ON TOBACCO AND MARIJUANA USAGE



Review this guide to help determine which underwriting class applies to your clients who use tobacco or marijuana products.

### Non-smoking Tobacco

- Smokeless tobacco, chewing tobacco, dip, snuff
- Cigar
- Pipe
- Urine specimen may be positive for nicotine
- Tobacco use must be reported on initial application

### Smoking Tobacco

- Cigarettes
- E-cigarettes, vape
- Hookah
- Nicotine substitute, such as gum, patch and others

### Celebratory Cigar

- Eligible for Preferred Plus or Preferred classification
- Maximum of six cigars per year
- Urine specimen must be negative for nicotine

Underwriting Classes	Non-smoking Tobacco	Smoking Tobacco
<b>Preferred Plus</b>	No use for five years Celebratory cigar allowed	No use for five years
<b>Preferred</b>	No use for three years Celebratory cigar allowed	No use for three years
<b>Standard Plus</b>	Eligible	No use for one year
<b>Standard NS</b>	Eligible	No use for one year
<b>Preferred SM</b>	Not eligible	Eligible
<b>Standard SM</b>	Not eligible	Eligible

## Marijuana

- Smoking
- Edibles
- All other derivatives

These guidelines apply to ages 25 and above, with individual consideration available for ages 21-24, and assumes none of these exist:

- ADHD, anxiety disorder, depression or other psychiatric condition
- Asthma or COPD
- Adverse driving record
- Aviation
- Other illicit drug use, alcohol abuse or opioid use

Marijuana Use		
Underwriting Classes	Type	Frequency of Use
Preferred Plus	Inhaled/Edibles	2 times per month or less
Standard Plus	Inhaled/Edibles	3-8 times per month
Standard Nonsmoker	Inhaled/Edibles	9-12 times per month
Standard Nonsmoker Table 2 and up	Edibles	13 times per month or more*
Standard Smoker Table 2 and up	Inhaled	
Decline	Inhaled/Edibles	Daily use

\*For Type, if use includes both inhalation and edibles then refer to Inhaled.

**Medical Marijuana Use** – Class based upon medical history. Use nonsmoker classes unless Type is inhaled and frequency is 13 or more times per month, then use smoker classes.

**Automatic decline** – Marijuana users under the age of 21

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products and riders available in most states.

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