

011 Name on official list of Specially Designated Nationals whom financial institutions are not to engage in business.

G - Office of Foreign Assets Control

**H - United Nations Security Council** 

K - Other than OFAC or OSFI above

029 Driving Violation, dis.

**G- Distracted driver** 

H- Suspended license

J – Reckless driving

K- Other or specifics unknown

030 Adverse driving record or multiple moving violations

G - Two or more moving violations other than alcohol or controlled substance related moving violations, dis.

H - Single DUI/DWI, 5 yrs.

J - Multiple DUI/DWI's, 5 yrs.

K - Specifics unknown, dis

031 Record of criminal activity, dis.

033 Criminal conviction, 10 yrs.

035 Extended application activity in the last seven years

G - App activity 4 out of 7 yrs.

H - App activity 5 out of 7 yrs.

J - App activity 6/7 out of 7 yrs.

O38 Possible overinsurance or unusual application activity, dis.

039 Financial, dis.

G - Overstated income and/or net worth

H - Bankruptcy within past 3 yrs.

J - Possible STOLI/IOLI situation

K - Premium financing activity

040 Potential Jumbo Limits, dis.

G - \$50-65 million

H - Greater than \$65 million

045 Occupation, dis.

G - Unemployed

H - Disabled

J - Hazardous

K - Other

050 Foreign, dis.

G - Residency

H - Travel

J - Residency and Travel

054 Aviation - pilot or regular crew member

G - 0-100 hours, 2 yrs.

H - 101-200 hours, 2 yrs.

J - Over 200 hours, 2 yrs.

K - Hours unknown, 2 yrs.

057 Hazardous sports participation, 2 yrs.

G - Motor vehicle racing

H - Flying other than conventional aircraft (e.g., hang gliding, etc.)

J - Underwater sports (e.g., scuba diving)

K - Other (sky diving, rock/ice climbing)

099 Statement on file – contact Disclosure Office

G - Statement of dispute

H - Statement of additional information

J - Statement of matter

100 General disorder, no spec. code, dis.

102 Trauma or fall, no spec. code, dis.

103 Evidence of prescription drug use, dis.

104 Chronic pain, 2 yrs.

105 Family history of hereditary disease, dis.

108 Acquired immune deficiency (AIDS), 10 yrs.

110 Lymph node disorder, no spec. code, dis.

111 Immune system disorder, 10 yrs.

120 Skin disorder, no specific code, dis.

132 Body Mass Index (BMI)

G - Below 18.5, 3yrs.

H - 30-39.9, dis.

J - 40 and Above, 3yrs.

K - Specifics Unknown, dis.

133 Abnormal build and/or weight loss, 3yrs.

134 Bariatric surgery, dis.

G - Gastric banding/lap band

H - Gastric sleeve surgery

J - Gastric bypass

K - Specifics unknown

M - Two or more times

135 Medical history admitted but specifics unknown, dis.

140 Syndrome, no specific code, dis.

141 Systemic exertion intolerance disease (Chronic fatigue), 5 yrs.

145 Fibromyalgia/fibrositis, dis.

150 Tumor, pathology unknown, dis. (incl. site code)

151 Malignant melanoma

G - < or = 1.0 mm, Clark's level 1, 10 yrs.

 $H \rightarrow 1.0$ , no metastases, 15 yrs.

J - Any depth with metastases, 15 yrs.

K - Others, or specifics unknown, 15 yrs.

M - Two or more times, n.t.l.

T - Under treatment not surgical

W - Treated by surgical operation

152 Malignant tumor, n.t.l. (incl. site code)

G - Localized, no lymph nodes involved

H - Metastases to 1 or 2 regional nodes

J - Metastases to 3 or more regional nodes or other tissues

K - Specifics unknown

M - Two or more times

T - Under treatment, not surgical

W - Treated by surgical operation

153 Carcinoma in situ, 5 yrs. (incl. site code)

154 Benign tumor, dis. (incl. site code)

155 Polyps, colon, dis.

G - Hyperplastic

H - Adenomatous

J - Hereditary polyposis

K - Specifics unknown or other

W- Treated by surgical operation

G - Dysplastic nevus only

156 Dysplastic nevus syndrome, 10 yrs

H - Dysplastic nevus + family history

J - Dysplastic nevus + personal and/or family history of melanoma

K - Specifics unknown

157 Multiple myeloma or related disorders,

G - MGUS, 5 yrs.

H - Multiple Myeloma, n.t.l.

J - Other related disorders, 10 yrs.

K - Specifics unknown, 10 yrs.

160 Epithelioma, dis.

G - Basal cell

H - Squamous cell

J - Basal cell and squamous cell

K - Specifics unknown

162 Hodgkin's disease/other lymphoma, n.t.l.

163 Leukemia, n.t.l.

165 Connective tissue/collagen disease, n.t.l.

172 Lyme disease, dis.

181 Tobacco use or nicotine substitute

G - Cigarettes

H - Cigars, pipes or snuff

J - Other

K - Specifics unknown

182 Surgical operation, spec unknown, dis.

183 Transplant Recipient, n.t.l. (incl. site code)

184 Medical referral, not completed, dis.

186 Medical information not coded because the reporting company considers the nature of the information especially confidential, dis.

189 Medical information obtained from a governmental medical source which has restricted further dissemination, dis.

190 Terminal Illness, spec unknown, n.t.l.

191 Activities of daily living (ADLs), dis.

G - Unable to perform 1 ADL

H - Unable to perform 2 ADLs

J - Unable to perform 3 or more ADLs

K – Specifics unknown

193 Instrumental activities of daily living (IADLs), dis.

G - Unable to perform 1 IADL

H - Unable to perform 2 IADLs

J - Unable to perform 3 or more IADLs

K – Specifics unknown

195 Use of supportive devices/services, dis.

G - Services

H - Devices

J - Use of both services and devices

K - Supplemental Oxygen use

200 Disorder of central nervous system, dis.

200 Disorder of central hervous system,

203 Partial seizures, not classified, 5 yrs.

G - No medication at time of app. H - Medication taken at time of app.

K - Information regarding meds unknown

204 Absence seizures (petit mal, minor epilepsy), 10 yrs.

G - No medication at time of app.

H - Medication taken at time of app.

K - Information regarding meds unknown



- 205 Generalized seizures (grand mal, major epilepsy), 10 yrs.
  - G No medication at time of app.
  - H Medication taken at time of app.
  - K Information regarding meds unknown
- 206 Intellectual disability, dis.
- 207 Autism spectrum disorder, dis.
- 208 Cognitive disorder (MCI, Dementia, and Alzheimer's), 10 yrs.
- 210 Central nervous system infectious process, dis.
  - G Mild residuals
  - H Moderate residuals
  - J Severe residuals
  - K Specifics unknown
  - T Under treatment not surgical
  - U Required Hospitalization
- 212 Headaches, including migraine, dis.
- 215 Memory impairment, dis.
  - G No medication taken
  - H Taking medication
  - K Specifics unknown
- 216 Syncope or vertigo, dis.
  - G Syncope
  - H Vertigo
- 221 Head injury, dis.
- 230 Disorder of peripheral nervous system, dis.
- 233 Carpal tunnel syndrome, dis.
- 240 Spinal cord disorder, dis.
- 253 Eating disorders, dis.
- 255 Suicide
  - G Ideations, dis.
  - H One suicide attempt, 10 yrs.
  - J Two or more attempts, 10 yrs.
  - K Specifics unknown, dis.
- 260 Cerebral palsy, dis.
- 262 Movement disorder, dis.
- 264 Neurological disorder, n.t.l.
  - G Amyotrophic lateral sclerosis
  - H Huntington's disease
  - J Other
  - K Specifics unknown
- 265 Parkinson's disease, n.t.l.
- 267 Optic neuritis, retrobulbar neuritis, optic atrophy, 5 yrs.
- 268 Demyelinating disease not MS, n.t.l.
- 269 Multiple sclerosis, n.t.l.
- 275 Alcohol, 10 yrs.
  - G No treatment or treatment unknown, no relapse or current consumption
  - H Sought or seeking treatment, no relapse and no current consumption
  - J Sought or seeking treatment, with relapse and current consumption

- K Specifics unknown
- M Treatment unknown, current consumption
- T- Sought or seeking treatment, with relapse but no current consumption
- 276 Alcohol and/or drugs, spec unk, 10 yrs.
- 280 Drugs, 10 yrs.
  - G No treatment, or treatment unknown, no relapse or current use H - Sought or seeking treatment, no
  - relapse and no current use

    J Sought or seeking treatment, with
  - relapse and current use
  - K Specifics unknown, 10 yrs.
  - M Treatment unknown, current use T Sought or seeking treatment, with relapse but no current use
- 281 Marijuana (THC), dis.
  - G Non prescribed use
  - H Prescribed by physician
  - K Specifics unknown
- 282 Opioids
  - G Non prescribed use, 10 yrs.
  - H- Prescribed by physician, dis.
  - K Specifics unknown, dis
- 290 Psychiatric illness, no spec code, 5 yrs.
- 291 ADD/ADHD, 5 yrs.
- 292 Personality disorders, 5 yrs.
- 293 Trauma & stressor related disorder, 5 yrs.
- 294 Anxiety/somatoform disorders, 5 yrs.
- 295 Obsessive-compulsive and related disorders, 5 yrs.
- 296 Depressive disorders, 5 yrs.
- 297 Bipolar and related disorders, 10 yrs.
- 298 Schizophrenia/psychotic disorders, 10 yrs
- 300 Circulatory disorder, no specific code, dis.
- 306 Valvular heart disease, n.t.l.
  - G Stenosis
  - H Insufficiency/regurgitation
  - J Both stenosis and insufficiency/regurgitation
  - K Specifics unknown
- 307 Heart murmur
  - G Innocent, functional, dis.
  - H Systolic, 10 yrs.
  - J Diastolic, 10 yrs.
  - K Specifics unknown, 10 yrs.
  - T Under treatment not surgical
- 308 Valvular heart surgery, n.t.l.
- 309 Mitral valve prolapse, dis.
  - G Asymptomatic no treatment
  - H Symptomatic
  - J With mitral regurgitation
  - K Specifics unknown
  - T Under treatment not surgical
  - U Required Hospitalization
- 311 Chest pain, suggestive of CAD, 5 yrs.
- 312 Coronary artery disease (CAD), no MI, no surgery, n.t.l.
- 313 Myocardial infarction, n.t.l.
  - G Single Infarction.

- H Two or more separate infarctions.
- J Symptoms following recovery
- K Specifics unknown
- T Treatment, not surgical
- 315 CAD and/or MI, with surgery, n.t.l.
  - G Bypass surgery
  - H Angioplasty or other procedure
  - J With symptoms following surgery
  - K Specifics unknown
- 318 Family history of cases (s) of natural parents or siblings with cardiovascular and/or cerebrovascular disease manifested before age 60
  - G 1 case, dis.
  - H 2 cases, n.t.1.
  - J 3 or more cases, n.t.l.
  - K Exact number of cases unk, n.t.l.
- 320 Cardiac disorder, no specific code, dis.
- 321 Cardiomyopathy, n.t.l.
- 327 Pericardial disease or pericarditis, 5 yrs.
- 328 Endocarditis, 10 yrs.
- 329 Myocarditis, 10 yrs.
- 331 Tachycardia, pulse over 110, 2 or more
- 333 Bradycardia, pulse under 45, 2 or more
- 334 Ventricular fibrillation or flutter, asystole or cardiac arrest, 10 yrs.
- 335 Cardiac dysrhythmia (arrhythmia), dis.
- 336 Atrial fibrillation or flutter, 5 yrs.
- 337 Paroxysmal atrial tachycardia, dis.
- 338 Pacemaker or Implantable Devices, 10 yrs
  - G Implantable Loop Recorder
  - H Pacemaker or Biventricular Pacemaker
  - J Implanted Cardioverter Defibrillator K- Other or specifics unknown
- 341 Cerebrovascular malformation, n.t.l.
- 342 Aneurysm, n.t.l.
  - G Aortic
    - H Carotid
  - J Other
  - K Specifics unknown
  - T Under treatment not surgical
  - W- Treated by surgical operation
- 343 Carotid artery disease, 10 yrs.
  - G Under 50% obstruction
  - H 50% 70% obstruction
  - J Over 70% obstruction
  - K Specifics unknown
  - T Under treatment not surgical
- W- Treated by surgical operation 346 Blood pressure, 3 yrs.
  - G No treatment
  - H Treatment in past, none currently
  - J Currently under treatment
  - K Specifics unknown
- 347 Cerebrovascular disorder, accident or insufficiency, 10 yrs.
  - G Transient ischemic attack, 1 episode
  - H Transient ischemic attacks, 2 or more



- J 1 or more cerebrovascular accidents
- K Specifics unknown
- T Under treatment, not surgical

#### M - Two or more episodes of TIA and Cerebrovascular accidents

- 348 Bruit, n.t.l.
  - G Carotid
  - H Abdominal
  - J Femoral
  - K Specifics unknown
- Peripheral vascular disease or disorder, 10 yrs.
  - G Legs
  - H Renal
  - J Other
  - K Specifics unknown
  - T Under treatment, not surgical
- 350 Blood disorder, no specific code, dis.
- 351 Polycythemia, 5 yrs.
  - G Secondary
  - H Primary
  - K Specifics unknown
  - T Under treatment not surgical
- 352 Coagulation disorders, n.t.l.
- 355 Anemia, dis.
  - G Iron Deficiency
  - H Hereditary
  - J-Other
  - K Specifics Unknown
  - T Under treatment not surgical
- 360 Disorder of veins, no specific code, dis.
- Phlebitis, thrombophlebitis or phlebothrombosis, dis.
- 371 Congenital heart disease, n.t.l.
- 372 Congenital vascular abnormality, n.t.l.
- Signs of cardiac decompensation or congestive heart failure, n.t.l.
- 375 Edema, not due to congestive heart failure, dis.
- 380 Spleen disorder, dis.
- Respiratory disorder, no spec. code, dis.
- 402 Tuberculosis, 3 yrs.
- 403 Pulmonary fibrosis, n.t.l.
- 404 Fungus disease of the lungs, n.t.l.
- 406 Sarcoidosis, 5 yrs.
  - G Inactive, no residuals
  - H Inactive with residuals
  - J Active disease
  - K Specifics unknown
  - T- Under treatment not surgical
- 407 Cystic fibrosis, n.t.l.
- 408 Pulmonary vascular disease, 10 yrs.
  - G Embolic disease
  - H Primary vascular disease
  - J Secondary to systemic vasculitis
  - K Specifics unknown

- T Under treatment not surgical
- W Treated by surgical operation
- 409 Environmental lung disease, 10 yrs.
- 410 Lung disorder, no specific code, dis.
- 415 Asthma, dis.
  - G Not requiring daily therapy
  - H Requires daily therapy no oral steroid
  - J Requiring oral steroid therapy
  - K Therapy not specified
  - T Under treatment not surgical
- 416 Sleep disorder, dis.
  - G Sleep apnea
  - H Other
  - K Specifics unknown
- 418 COPD, n.t.l.
  - G Symptoms suggest chronic bronchitis
  - H Symptoms suggest emphysema
  - J Symptoms suggest both chronic
  - bronchitis and emphysema
  - K Specifics unknown T- Under treatment not surgical
- 430 Disorder of the trachea or bronchi, dis.
- 440 Disorder of the mouth, nasopharynx, larynx, sinuses or salivary glands, dis.
- Disorder of digestive system, dis.
- 506 Gastric or esophageal ulcer, 5 yrs.
- Peptic ulcer, other than gastric or esophageal, or location not known, dis.
- 510 Liver disorder, other than hepatitis,
  - G Fatty Liver, dis.
  - H Cirrhosis, 10 yrs.
  - J Other, dis.
  - K Specifics Unknown, dis.
- 515 Hepatitis A, dis.
- 516 Hepatitis B, n.t.l.
- 517 Hepatitis C, n.t.l.
- 518 Hepatitis type unk/other than A,B,C, n.t.l.
- 520 Gallbladder or biliary tract disorder, dis.
- 532 Ulcerative colitis, n.t.l.
- 533 Ulcerative proctitis, 10 yrs.
- 534 Regional enteritis (Crohn's disease), n.t.l.
- 535 Colitis (other than ulcerative colitis), irritable colon, diarrhea, dysentery, or enteritis, dis.
- 540 Disorder of esophagus, no spec. code, dis.
- 541 Barrett's esophagus, 5 yrs.
- 542 Esophageal varices, n.t.l.
- 550 Disorder of rectum or anus, dis.
- 551 Hernia, inguinal or femoral, dis.
- 552 Hernia, diaphragmatic or hiatal, dis.
- 553 Hemorrhage from GI tract, dis.
- 560 Disorder of the pancreas, 10 yrs.
- Disorder of intestine, no spec. code, dis. 576 Diverticulitis, dis.

570

- Disorder of urinary tract, dis.
- Disorder of prostate, dis.
- 630 Disorder of the genital tract, dis.
- 635 Complications of pregnancy, dis.
- 640 Disorder of kidney, no spec code, dis.
- 641 Renal failure (stage 4 and 5)

- G Acute, 5 yrs.
- H Chronic, n.t.l.
- J Chronic and on dialysis, n.t.l.
- K Specifics unknown, 10 yrs.
- 643 Urinary tract stone, dis.
- 645 Chronic glomerular disease, including chronic glomerulonephritis, n.t.l.
- Nephrotic syndrome, n.t.l.
  - G In remission
  - H Present, incl. persistent proteinuria
  - # (Not sufficient information)
- Congenital abnormality of urinary system, 10 yrs.
- 650 Disorder of urinary bladder, dis.
- 660 Disorder of breast, dis.
- 700 Endocrine disorder, no specific code, dis.
- 710 Thyroid disorder, other than toxic, dis.
- 712 Thyroid disorder, toxic, or hyperthyroidism, 10 yrs.
- Diabetes mellitus, 10 yrs. (Note: Time Letter should reflect date of diagnosis.)
  - G Current treatment by diet only
  - H Current treatment by oral medication or non-insulin injections
  - J Current treatment by insulin
  - K Specifics unknown
  - T Treatment in past, none currently
- 722 Hyperglycemia, glucose intolerance or impaired glucose tolerance, dis.
- Hypoglycemia, 5 yrs. 723
- 730 Pituitary disorder, incl. diabetes insipidus, 10 yrs.
- 740 Adrenal disorder, 10 yrs.
- 800 Musculoskeletal disorder, dis.
- 801 Paralysis, dis.
- 804 Spinal curvature, dis.
- 805 Musculoskeletal deformity, dis.
- Joint Replacement, dis.
  - G Knee
  - H Hip
  - J Other
- K Specifics unknown
- 807 Upper back (cervical) disorder, dis.
  - G Muscle disorder
  - H Disc disorder without surgery
  - J Disc disorder with surgery
  - K Specifics unknown
  - T-Under treatment not surgical
  - (Note: Time Letter should be last date of treatment or symptom(s).
- 808 Lower back (lumbosacral) disorder, dis.
  - G Muscle disorder
    - H Disc disorder without surgery
    - J Disc disorder with surgery
    - K Specifics unknown
    - T Under treatment not surgical
    - (Note: Time Letter should be last date of treatment or symptom(s).)



- 809 Back disorder, no specific code, dis.
- 810 Amputation, dis.
  - G Loss of 1 or more digits
  - H Loss of 1 or more portions of a limb
  - J Complete loss of 1 or more limbs
  - K Specifics unknown
- 813 Gout, dis.
- 816 Arthritis, not rheumatoid or osteoarthritis
- 817 Rheumatoid arthritis/Ankylosing spondylitis, 10 yrs.
- 818 Osteoarthritis, dis.
- 819 Osteoporosis, dis.
  - G Without fracture
  - H With fracture
  - K Specifics unknown
- 820 Disorder of eye or visual tract, dis.
- 825 Glaucoma, dis.
- 830 Disorder of ear, no spec. code, dis.
- 836 Meniere's disease, labyrinthitis, dis.
- 840 Disorder of muscles, no spec. code, dis.
- 842 Myasthenia gravis, 10 yrs.
- 845 Muscular dystrophy, 10 yrs.
- 900 Electrocardiogram, 10 yrs.

#### T - Abnormal

- 1 Mechanical (artificial) pacemaker
- 2 Dysrhythmias
- 3 Premature contractions:
  - a. Supraventricular
  - c. Ventricular
  - d. Complex premature contractions
- 4 Rate:
  - a. Sinus tachycardia, exceeding 110
  - b. Sinus bradycardia, less than 45
- 5 Paroxysmal tachycardia:
  - a. Supraventricular
  - b. Ventricular
- 6 Holter monitor or long rhythm strip:
  - a. Normal or only minor irregularity
  - b. Significant dysrhythmia
  - c. Significant abnormality, not 6b
- 7 Atrial fibrillation and/or flutter
- 8 AV (atrio-ventricular) block:
  - a. 1st degree block
  - b. 2<sup>nd</sup> degree Wenckebach (Mobitz 1)
  - c. 2<sup>nd</sup> degree, not Wenckebach (Mobitz 2)
  - d. 3 rd degree or AV dissociation
- 9 WPW (Wolff-Parkinson-White)
- 12 Q waves, abnormal:
  - a. Leads 2 and/or 3 and AVF
  - b. Leads 1, AVL and V6
  - c. Leads V2-V5
  - e. R equal to or greater than S in V1
- 13 Voltage abnormal:
  - a. Abnormally large deflections of R and/or S that suggest LVH

- b. Low voltage
- 14 Axis deviation, abnormal:
  - a. Right, greater than +90 degrees
  - b. Left, greater than 45 degrees
- 16 ST segment depression and/or T waves, abnormal:
  - a. ST segment depression
  - b. T wave inversion (major changes)
  - c. Low, flat, diphasic T waves (minor changes)
  - d. ST segment, abnormal elevation
- 17 Bundle branch block:
  - a. Right, complete
  - b. Left, complete
  - c. Indeterminate
  - e. Intermittent abnormality on a single resting tracing
- 18 Prolonged Q-T interval
- 21 Abnormal ECG reported but not sent to the insurance company for interpretation:
  - a. Abnormal resting ECG(s), not fully described
  - b. Abnormal exercise test(s), not fully described
- 22 Tracing of poor technical quality:
  - a. Appears normal
  - b. Appears abnormal
  - c. Cannot interpret poor tracing
- 23 Pharmacologic Stress Test:
  - a. Normal response, dis.
  - b. Flat or downsloping ST segment depression 1.0 mm or more, 10 yrs.
  - c. Other, inversion of T waves; ST elevation; J point depression with ST depressed; dysrhythmia; etc., 10
  - d. Other adverse reactions, incl. chest discomfort; abnormal BP, 10 yrs.
- 24 Treadmill/monitored stress test:
  - a. Normal response to exercise, dis.
    - b. Flat or downsloping ST segment depression of 1.0 mm or more, 10 vrs.
    - c. Other, inversion of T waves; ST elevation; J point depression with ST depressed; dysrhythmia; etc., 10 vrs
    - d. Other adverse reaction(s), incl.: chest discomfort, abnormal BP, etc., 10 yrs.
  - e. Heart rate achieved <75%, 10 yrs.
  - f. Incomplete stage II Bruce Protocol, 10 yrs.
- 908 Opioid test, positive
- 909 Test for THC level, positive, 3 yrs.
- 910 Cocaine test, positive, 5 yrs.
- 911 Test for drugs for which there is no specific code, positive, 5 yrs.

- 912 Test for cotinine (nicotine), positive, 1 yr.
- 913 Proteinuria, single specimen or intermittent finding, dis.
  - G Protein/creatinine ratio 0.25-
  - 0.49(250-499) or 25-49mg% (+)
  - H Protein/creatinine ratio 0.50
  - 0.99(500-999) or 50-99mg% (++)
  - J Protein/creatinine ratio 1.00 up (1000 up) or 100mg% up (+++ or +++++)
  - K Amount (concentration) unknown
- 914 Proteinuria, constant, dis.
  - G Protein/creatinine ratio 0.20-
  - 0.49(200-499) or 20-49mg% (+)
  - H Protein/creatinine ratio 0.50-
  - 0.99(500-999) or 50-99mg% (++)
  - J Protein/creatinine ratio 1.00 up (1000 up) or 100mg% up (++++ or +++++)
  - K Amount (concentration) unknown
- 915 Albuminuria or microalbuminuria, dis.
  - G -Within normal limits as defined by lab
  - H Abnormal as defined by lab
  - 16 Blood glucose, fasting (fasting is 8 or more hours)
    - G Up to 99 mg/dl (3.9 to 5.5 mmol/l)
    - H 100-125 mg/dl (5.6 to 6.9 mmol/l)
    - J 126 mg/dl or higher (>7.0 mmol/l)
    - K Abnormal, level unknown, dis.
- 917 Blood glucose, non fasting (less than 8 hours or unknown)
  - G Up to 139 mg/dl (7.8 mmol/l)
  - H 140-199 mg/dl (7.8 to 11.1 mmol/l)
  - J 200 mg/dl or higher (>11.1 mmol/l)
  - K Abnormal, level unknown, dis.
- 918 Fructosamine/Glycated Serum Protein
  - G Within normal limits for lab
- H > than upper limit of normal for lab 919 Glycohemoglobin (Hemoglobin A1c)
  - G 5.9 or less, dis.
  - H 6.0 6.4, dis.
  - J 6.5 to 8.0, dis.
  - K 8.1 to 9.9 5 yrs.
  - M- 10.0 or higher, 5 yrs.
- 920 Low HDL cholesterol, dis.
- 921 Total serum cholesterol G - Less than 140MG% (3.62.mmol/l) and not under treatment, dis.
  - H 275mg% to 350mg% (9.06 mmol/l)
  - J > or = 350 mg% (9.06 mmol/l), 2 yrs.
  - K Under treatment, specifics unk, dis. (NOTE for K degree ltr: Time Letter should reflect date of last treatment.)
- 922 Total cholesterol/HDL ratio, dis.
  - G Less than 6
  - H 6 to 7.9
  - J 8 to 9.9
  - K 10 or more



- 923 Alkaline phosphatase, dis.
  - G Within normal limits for lab
  - H < 2X upper limit of normal
  - J > 2X upper limit of normal
  - K Specifics unknown
- 924 Transaminases (SGPT & SGOT)
  - G Within normal limits for lab, dis.
  - H < 2X upper limit of normal, dis.
  - J 2X upper limit of normal, 5 yrs.
  - K Specifics unknown, dis.
- 925 GGTP, GGT
  - G Within normal limits for lab, dis.
  - H < 2X upper limit of normal, dis.
  - J 2X upper limit of normal, 5 yrs.
  - K Specifics unknown, dis.
- 926 Alcohol markers, dis.
  - G Within normal limits
  - H CDT abnormal
  - J Positive blood alcohol
  - K Specifics unknown
- 927 Serologic test-hepatitis, abnormal, 10 yrs
- G Hepatitis B **or Hepatitis B DNA** (report positive HBsAg or HBeAg).
  - H Hepatitis C (report positive HCV antibody test or viral PCR test.)
  - J Both Hepatitis B and C positive
  - K Type unknown or not hepatitis A,B,C
- 928 Prostate specific antigen (PSA)
  - G Less than 4.0, dis.
  - H 4.0 to 10.0, 5 yrs.
  - J Greater than 10.0, n.t.l.
  - K Spec unknown/abnormal velocity,dis.
- 929 Complete blood count (CBC) abnormal G Hemoglobin, Hematocrit, erythrocyte
  - H Leukocyte (white blood cells) count
  - J Platelet count
  - K Other abnormalities

(red blood cells) count

- 930 Free PSA test
  - G Greater than 25%, dis.
  - H 10% to 25%, dis.
  - J Less than 10%, n.t.l.
  - K Specifics unknown, dis.
- 931 Echocardiogram
  - G Within normal limits, dis.
  - H Not clearly normal or abnormal, 2 yrs
  - J Abnormal, 5 yrs.
  - K Results unknown, dis.
- 933 Stress echocardiogram
  - G Within normal limits, 2 yrs.
  - H Not clearly normal/abnormal, 2 yrs.
  - J Abnormal, 5 yrs.
  - K Results unknown, dis.
- 934 Heart cath, with coronary arteriography, CT angiogram or cardiac MRI
  - G Within normal limits, dis.
  - H Not clearly normal/abnormal, 10 yrs.
  - J Abnormal, 10 yrs.
  - K Results unknown, dis.

- 935 Myocardial perfusion scans
  - G Within normal limits, dis.
  - H Not clearly normal/abnormal, 2 yrs
  - J Abnormal, 5 yrs.
  - K Results unknown, dis.
- 936 Radionuclide study, heart, other than myocardial perfusion scans
  - G Within normal limits, dis.
  - H Not clearly normal/abnormal, 2 yrs
  - J Abnormal, 5 yrs.
  - K Results unknown, dis.
- 937 NT-proBNP, dis.
  - G Up to 150pg/ml or ng/l
  - H 151-500 pg/ml or ng/l
  - J 501 and over pg/ml or ng/l
  - K Specifics unknown
- 938 Coronary artery calcium (CAC) or (EBCT)
  - G No calcium detected, dis.
  - H Calcium detected, 5 yrs.
  - K Specifics unknown, dis.
- 939 Other heart study, no specific code
  - G Within normal limits, dis.
  - H Not clearly normal or abnormal, 2 yrs
  - J Abnormal, 5 yrs.
  - K Results unknown, dis.
- 940 Chest X-ray, within normal limits, dis.
- 942 Chest X-ray, pulmonary (lung field) abnormality, 5 yrs.
  - G Stable
  - H Progressive
  - K Specifics unknown
- Ohest X-ray, heart enlargement, 5 yrs.
  - G 11-15%
  - H 16-20%
  - J Over 20%
- 946 Chest X-ray, aortic calcification, dis.
- 949 Chest X-ray, hilar or other abnormality, no specific code, dis.
- 951 Pulmonary function test, dis.
  - G Pulmonary function 70% or higher
  - H Pulmonary function 51%-69%
  - J Pulmonary function 50% or less
  - K Specifics unknown
- Sleep studies and polysomnograms, dis.
  - G Within normal limits
  - H Not clearly normal or abnormal
  - J Abnormal
  - K Results unknown
- 955 Biopsy, dis. (incl. site code)
- 956 Papanicolaou smear, abnormal, dis.
- 964 Hematuria, dis.
- 966 Glycosuria, dis.
- 969 Urine test, results abnormal, dis.
- 970 Multiphasic blood test (SMA), WNL
- 976 Estimated Glomerular filtration rate, dis.
  - G-30 to 59
  - H-15 to 29

- J- Less than 15
- K- Specifics Unknown
- 977 Triglycerides, "Report only if 500mg% or higher."
- 978 Kidney function tests including BUN, serum creatinine.
  - G Within normal limits
  - H One or more abnormal, dis.
- Mobility test, abnormal, dis.
  - G Timed get up and go test
  - H Chair rise test
  - J Other
  - K Specifics unknown
- 983 Bone density test, dis.
  - G T score above -1
  - H T score between -1 and -2.5
  - J T score below -2.5
  - K Specifics unknown
- 984 Tumor marker test, elevated, dis.
- 985 Antinuclear antibodies test abnormal, dis.
- 988 Serum albumin, abnormal, dis.
- 989 Blood, oral fluid (saliva) or urine test, no spec. code, abnormal, dis.
- 990 Cognitive screen/test, dis.
  - G Normal
  - H Abnormal
  - K Results unknown
- 991 CAT scan or MRI study, head, dis.
  - G Within normal limits
  - H Not clearly normal or abnormal
  - J Abnormal
  - K Results unknown
- 992 CAT scan or MRI study, other than head
- 993 Radionuclide study, other than heart, dis.
  - G Within normal limits
  - H Not clearly normal or abnormal
  - J Abnormal
  - K Results unknown
- 995 Ultrasound (echo), other than heart, dis.
  - G Within normal limits
  - H Not clearly normal or abnormal
  - J Abnormal
  - K Results unknown
- 996 X-ray, other than chest, dis.
  - G Within normal limits
  - H Not clearly normal or abnormal
  - J Abnormal
- 997 Electrodiagnostic studies other than ECG
  - G Within normal limits H - Not clearly normal or abnormal
  - J Abnormal
- K Results unknown
- 998 Arteriography, other than heart, dis.
  - G Within normal limits
    H Not clearly normal or abnormal
    - J Abnormal
  - K Results unknown
- 999 Diagnostic study, not of heart, dis.
  - G Normal
  - H-Abnormal



# 4th, 5th and 6th CHARACTERS OF MIB CODES

# 4th Character

**DEGREE LETTERS** (Degree Letters G, H, J, and K take precedence over Modifying Letters M, T, W, or U in the mandatory six-character format. However, for certain codes (134, 151, 152, 155, 156, 210, 275, 280, 307, 309, 342, 343, 347, 349, 351, 355, 406, 408, 415, 418, 641, 807, 808, 819), an Other Modifying Letter may be used if deemed more appropriate than reporting "Specifics Unknown". See coding manual for allowable modifiers)

- **G** as defined in the code (least degree of severity)
- **H** as defined in the code (medium degree of severity)
- **J** as defined in the code (greatest degree of severity)
- **K** as defined in the code (specifics unknown)

## **OTHER MODIFYING LETTERS** (used as 4<sup>th</sup> character when no degree letters are present)

- M TWO OR MORE TIMES (condition or test was found on 2 or more occasions)
- T UNDER TREATMENT, NOT SURGICAL
- W TREATED BY SURGICAL OPERATION/PROCEDURE
- **U REQUIRED HOSPITALIZATION**
- Q CODE PREVIOUSLY REPORTED AS BEING PRESENT AT TIME OF APPLICATION BUT NOT FOUND ON CURRENT EXAM OR INVESTIGATION (use as 4<sup>th</sup> character when labs are now normal but there's an existing abnormal code out there).
- **S SUSPECTED** (use when condition is not clearly established but there is a strong presumption of its existence because of information admitted/developed)
- # Use # if an "other modifying letter" does not apply or specifics are unknown.

#### 5th Character-Source Letter

#### **SOURCE LETTERS** (where the source of the information came from)

- X CURRENT OBSERVATION ON PHYSICAL EXAMINATION BY A MEDICAL OR PARAMEDICAL EXAMINER, OR IN A LABORATORY REPORT, TEST OR SPECIAL STUDY IN CONNECTION WITH AN INSURANCE APPLICATION.
- **Z** PHYSICIAN OR HOSPITAL RECORDS (APS)
- Y INFORMATION OBTAINED FROM PUBLIC RECORDS MAINTAINED BY GOVERNMENT.
- A INFORMATION OBTAINED FROM NON-GOVERNMENT PUBLIC RECORDS
- R PERSONAL AND MEDICAL INFORMATION SUPPLIED BY A SERVICE PROVIDER WHEN THE INFORMATION IS DERIVED FROM RECORDS OF TREATMENT, CLAIMS, LAB TESTS OR HEALTHCARE OPERATIONS.
  - For code 039, Source Letter R will read: INFORMATION OBTAINED FROM CERTIFIED PUBLIC ACCOUNTANT OR FINANCIAL ADVISOR.
  - For code 103, Source Letter R will read: INFORMATION OBTAINED FROM PRESCRIPTION PROFILE.
  - For Codes 979 and 990, Source Letter R will read "SCREENING TEST CONDUCTED THROUGH AN INTERVIEW"
- E PROPOSED INSURED
- V INFORMATION OBTAINED FROM MIB RECORDS
- # Use when source letters above do not apply.



## 6th Character – Time Letter

**TIME LETTERS** (Use time letter consistent with last date of treatment and/or symptoms except for diabetes, high blood pressure, seizures and myocardial infarctions)

- N CURRENT OR WITHIN FIRST YEAR OF APPLICATION
- **B-WITHIN SECOND YEAR PRIOR TO APPLICATION**
- C WITHIN 3-5 YEARS PRIOR TO APPLICATION
- **D-WITHIN 6-10 YEARS PRIOR TO APPLICATION**
- F MORE THAN 10 YEARS PRIOR TO APPLICATION
- L AT SOME INDEFINITE TIME IN THE PAST
- P AT SOME TIME IN THE FUTURE
- # Use # when you are coding lab tests/EKG's that were done for underwriting reasons.

#### AVAILABLE SITE CODES

100	Location Not Specified	540	of Esphagus
110	of Lymph Nodes	550	of Rectum or Anus
120	of Skin	560	of Pancreas
200	of Central Nervous System	570	of Intestine
230	of Peripheral Nervous System	600	of Urinary Tract
240	of Spinal Cord	620	of Prostate
300	of Circulatory System	630	of Genital Tract
320	of Cardiac System	640	of Kidney
327	of Pericardial	650	of Urinary Bladder
350	of Blood	660	of Breast
360	of Veins	700	of Endocrine System
380	of Spleen	710	of Thyroid
400	of Respiratory System	730	of Pituitary Gland
410	of Lung	740	of Adrenal Gland
430	of Trachea or Bronchi	800	of Musculoskeletal System
440	of Mouth, Nasopharynx, Larynx, Sinus	820	of Eye or Visual Tract
500	of Digestive System	830	of Ear
510	of Liver	840	of Muscular System
520	of Gallbladder or Biliary Tract	???	Location Unknown