

Supplemental Benefits DECLINABLE DRUG LIST



This Declinable Drug List applies to Medicare Supplement Insurance, insured by American Retirement Life Insurance Company and Loyal American Life Insurance Company. Make sure to list ALL medications on the application. ALWAYS determine how the medication is used. Insurability is based on the conditions listed on the actual application. There may be additional medications and conditions not listed that could result in a decline. Please note that the Underwriter will make the final determination in all cases.

*Not Declinable in ID, MI, MN and OR.

Insured By American Retirement Life Insurance Company & Loyal American Life Insurance Company

Drug Name	Use
Abatacept	Rheumatoid Arthritis
Abacavir	AIDS
Abilify	Schizophrenia
Acamprosate Calcium	Alcoholism
Acetate Megace	Cancer
Actigall	Cirrhosis/Liver Disease
Adalimumab	Rheumatoid Arthritis
Adriamycin	Cancer
Agenerase	AIDS
Agrylin	Blood Disorder
Akineton	Parkinson's
Alfa Epogen	Renal Failure/Dialysis
Alkeran	Cancer
Altretamine	Cancer
Amantadine	Parkinson's Disease
Ambenonium Chloride	Myasthenia Gravis
Amiodarone	Atrial Fibrillation
Amprenavir	AIDS
Anagrelide Hydrochloride (aka Anagrelide)	Blood Disorder
Anastrozole	Cancer
Antabuse	Alcoholism
Apokyn	Parkinson's
Apomorphine HCl	Parkinson's
Aranesp	Chronic Renal Failure
Arformoterol Tartrate	COPD
Aricept	Alzheimer's
Arimidex	Cancer
Aripiprazole	Schizophrenia
Aromasin	Cancer
Arsenic Trioxide	Leukemia
Artane	Parkinson's
Asenapine	Schizophrenia/Bipolar Disorder
Atrovent	COPD (Nasal Spray OK for Allergies)
Avastin	Cancer
Avonex	Multiple Sclerosis
Axona	Alzheimer's
Azathioprine	Immunosuppressant
Azilect	Parkinson's

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Drug Name	Use
AZT	AIDS
Baclofen	Multiple Sclerosis (OK for Restless Leg Syndrome)
Bendopa	Parkinson's
Benztropine Mesylate	Parkinson's
Betapace*	Atrial Fibrillation
Betaseron	Multiple Sclerosis
Bevacizumab	Cancer
Bicalutamide Oral	Prostate Cancer
Biperiden Hydrochloride	Parkinson's
Blenoxane	Cancer
Bleomycin	Cancer
Bromide Spiriva	COPD
Bromocriptine	Parkinson's (OK for Restless Leg Syndrome)
Brovana	COPD
Buprenorphine	Opiate Addiction
Busulfan	Cancer
Campral	Alcoholism
Capecitabine	Colon/Breast Cancer
Carbex	Parkinson's
Carbidopa	Parkinson's
Casodex	Prostate Cancer
Cellcept	Immunosuppressant
Cerefolin	Dementia and Alzheimer's disease
Certolizumab Pegol	Rheumatoid Arthritis
Chlorambucil	Cancer
Chlorotianisene	Cancer
Chlorpromazine	Antipsychotic
Cilostazol	Peripheral Vascular Disease
Cimzia	Rheumatoid Arthritis
Cisplatin	Cancer
Cogentin	Parkinson's
Cognex	Alzheimer's
Combivent	COPD
Comtan	Parkinson's Disease
Copaxone	Multiple Sclerosis
Cordarone*	Atrial Fibrillation
Cortef	Addison's disease
Corvert*	Atrial Fibrillation
Crixivan	AIDS
Cyclophosphamide	Cancer
Cyclosporine	Immunosuppressant
Cycrimine	Parkinson's
Cycrimine Hydrochloride	Parkinson's
Cytosan	Cancer

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Drug Name	Use
D4T	AIDS
Dantrium	Multiple Sclerosis
Dantrolene	Multiple Sclerosis
Darbepoetin Alfa	Chronic Renal Failure
Deapril	Dementia
Delavirdine	AIDS
Depade	Alcoholism / Opioid Dependence
Depakote	Bipolar Disorder (OK for migraines and epilepsy)
Didanosine	AIDS
Digoxin*	Atrial Fibrillation
Dilaudid	Narcotic Analgesic
Disulfiram	Alcoholism
Dofetilide*	Atrial Fibrillation
Dolophine	Narcotic
Donepezil	Alzheimer's
Dopar	Parkinson's
Doxorubicin	Cancer
Dronedarone*	Atrial Fibrillation
Duoneb	COPD
Edrophonium Chlorides	Myasthenia Gravis
Efavirenz	AIDS
Effient	Angioplasty
Eldepryl	Parkinson's
Eligard	Cancer
Emcyt	Cancer
Enfolast	Dementia and Alzheimer's disease
Entacapone	Parkinson's
Epivir	AIDS
Epoetin	Renal Failure/Dialysis
Epogen	Renal Failure/Dialysis
Ergamisol	Parkinson's Disease
Ergoloid Mesylates	Memory Loss/Dementia
Erlotinib	Cancer
Eskalith	Psychosis/Depression
Estinyl	Cancer (other use is ok)
Estramustine	Cancer
Etravirine	HIV
Eulexin	Cancer
Exelon	Alzheimer's
Exemestane	Cancer
Fareston	Cancer
Faslodex	Cancer
Femara	Cancer
Fentanyl	Narcotic Analgesic

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Drug Name	Use
Filgratim	Cancer
Flecainide*	Atrial Fibrillation
Fluphenazine Hydrochloride	Psychosis/Depression
Flutamide	Cancer
Forteo	Osteoporosis with fractures
Fortovase	AIDS
Foscarnet	AIDS
Foscavir	AIDS
Fulvestrant	Cancer
Galantamine	Alzheimer's
Gallium Nitrate	Cancer
Ganite	Cancer
Gemtuzumab Ozogamicin	Leukemia
Gengraf	Immunosuppressant
Geodon	Antipsychotic
Gerimal	Dementia
Glatiramer	Multiple Sclerosis
Gleevec	Cancer
Gold Shots	Rheumatoid Arthritis
Goserelin	Cancer
Haldol	Antipsychotic
Haloperidol	Antipsychotic
Herceptin	Breast Cancer
Hexalen	Cancer
Histrelin	Prostate Cancer
Hivid	AIDS
Humira	Rheumatoid Arthritis
Hydergine	Memory Loss/Dementia
Hydrea	Cancer
Hydrochloride Pagitane	Parkinson's Disease
Hydromorphone	Narcotic Analgesic
Hydroxychloroquine	Systemic Lupus/Connective Tissue Disease
Hydroxyurea	Cancer and Blood Disorders
Hyoscyamine	Parkinson's (OK for IBS, colon spasms)
Ibutilide*	Atrial Fibrillation
Imatinib Mesylate	Cancer
Imdur	Angina
Imuran	Immunosuppressant
Indinavir	AIDS
Infliximab	Rheumatoid Arthritis
Insulin (Over 50 units per day - All brands and formulations) (Any amount in ID, MI, MN and OR)	Diabetes
Intelence	HIV
Interferon Beta - 1a	Multiple Sclerosis

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Drug Name	Use
Intron	Cancer
Invirase	AIDS
Ipratropium Bromide	COPD (Nasal Spray OK for Allergies)
Isordil	Heart, Angina
Isosorbide	Heart
Kaletra	AIDS
Kemadrin	Parkinson's
Kogenate	Hemophilia
Lamictal	Bipolar Disorder
Lamivudine	AIDS
Lamotrigine	Bipolar Disorder
Lanoxin*	Atrial Fibrillation
Larodopa	Parkinson's
L-Dopa	Parkinson's
Letrozole	Cancer
Leucovorin	Cancer and Rheumatoid Arthritis
Leukeran	Cancer
Leuprolide	Prostate Cancer
Levamisole	Cancer
Levodopa	Parkinson's Disease
Levsin	Parkinson's (OK for IBS, colon spasms)
Levsinex	Parkinson's (OK for IBS, colon spasms)
Lioresal	Multiple Sclerosis (OK for Restless Leg Syndrome)
Lithium	Psychosis/Depression
Lodosyn	Parkinson's
Lopinavir	AIDS
Loxapine	Antipsychotic
Loxitane	Antipsychotic
Lupron	Prostate Cancer
Megace	Cancer
Megestrol	Cancer
Megestrol Acetate	Cancer
Mellaril	Schizophrenia
Melphalan	Cancer
Memantine Hydrochloride	Alzheimer's
Mesoridazine	Antipsychotic
Mestinon	Myasthenia Gravis
Metanx	Diabetes with Peripheral Neuropathy
Methadone	Narcotic
Methadose	Narcotic
Methotrexate	Rheumatoid Arthritis
Mirapex	Parkinson's (OK for Restless Leg Syndrome)
Mitomycin	Cancer
Mitoxantrone	Multiple Sclerosis / Leukemia

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Drug Name	Use
Moban	Antipsychotic
Molindone	Antipsychotic
Morphine (Includes all brands and formulations)	Narcotic Analgesic
Multaq*	Atrial Fibrillation
Mutamycin	Cancer
Mycophenolate Mofetil	Rheumatoid Arthritis
Myleran	Cancer
Mylotarg	Leukemia
Mytelase	Myasthenia Gravis
Naloxone	Opiate Addiction
Naltrexone HCl	Alcoholism / Narcotic Dependence
Namenda	Alzheimer's
Narcan	Opiate Addiction
Natalizumab	Multiple Sclerosis
Navane	Antipsychotic
Nefazadone	Major Depression/Bipolar Disorder
Nelfinavir	AIDS
Neoral	Immunosuppressant
Neosar	Cancer
Neostigmine	Myasthenia Gravis
Neupogen	Cancer
Neupro	Parkinson's
Nevirapine	AIDS
Nilandron	Cancer
Niloric	Dementia
Nilutamide	Cancer
Nitro Patch	Angina
Nitro-bid	Angina
Nitroglycerin	Angina
Nitrotab	Angina
Norvir	AIDS
Novantrone	Multiple Sclerosis / Leukemia
Olanzapine	Schizophrenia
Orencia	Rheumatoid Arthritis
Oxcarbazepine	Bipolar
Oxygen	Any condition
Pacerol*	Atrial Fibrillation
Pagitane	Parkinson's
Pancrecarb	Disease of the Pancreas
Pancrelipase	Disease of the Pancreas
Parcopa	Parkinson's Disease
Parlodel	Parkinson's (OK for Restless Leg Syndrome)
Parsidol	Parkinson's
Parsitan	Parkinson's

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Drug Name	Use
Pentam 300	AIDS
Pentamidine	AIDS
Pentoxifylline	Peripheral Vascular Disease
Pergolide	Parkinson's (OK for Restless Leg Syndrome)
Permax	Parkinson's (OK for Restless Leg Syndrome)
Perphenazine	Schizophrenia
Plaquenil	Systemic Lupus/Connective Tissue Disease
Platinol	Cancer
Pletal	Peripheral Vascular Disease
Pramipexole Dihydrochloride	Parkinson's (OK for Restless Leg Syndrome)
Prasugrel	Angioplasty
Procrit	Renal Failure/Dialysis
Procyclidine Hydrochloride	Parkinson's
Prolixin	Psychosis/Depression
Propafenone*	Atrial Fibrillation
Prostigmin	Myasthenia Gravis
Pyridostigmine	Myasthenia Gravis
Quetiapine	Schizophrenia
Quinidine*	Atrial Fibrillation
Ranexa	Angina
Ranolazine	Angina
Rapamune	Immunosuppressant
Rasagiline	Parkinson's
Razadyne	Alzheimer's
Razadyne Reminyl	Alzheimer's
Rebif	Multiple Sclerosis
Remicade	Rheumatoid Arthritis
Reminyl	Alzheimer's
Renagel	Renal Failure/Dialysis
Renvela	Renal Failure/Dialysis
Requip	Parkinson's (OK for Restless Leg Syndrome)
Rescriptor	AIDS
Retrovir	AIDS
Revia	Alcoholism / Opioid Dependence
Rheumatrex	Rheumatoid Arthritis
Rilutek	ALS
Riluzole	ALS
Risperdal	Schizophrenia
Risperidone	Schizophrenia
Ritonavir	AIDS
Rituxan	Rheumatoid Arthritis / Non-Hodgkin's Lymphoma
Rituximab	Rheumatoid Arthritis / Non-Hodgkin's Lymphoma
Rivastigmine	Alzheimer's
Roferon	HIV

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Drug Name	Use
Ropinirole Hydrochloride	Parkinson's (OK for Restless Leg Syndrome)
Rotigotine	Parkinson's
Rythmol*	Atrial Fibrillation
Sandimmune	Immunosuppressant
Saphris	Schizophrenia/Bipolar Disorder
Saquinavir	AIDS
Selegiline	Parkinson's
Serentil	Antipsychotic
Serlect	Antipsychotic
Seroquel	Schizophrenia
Serzone	Major Depression/Bipolar Disorder
Sevelamer	Renal Failure/Dialysis
Sinemet	Parkinson's
Sirolimus	Immunosuppressant
Sorbitrate	Angina
Sotalol*	Atrial Fibrillation
Spiriva	COPD
Stalevo	Parkinson's
Stavudine	AIDS
Stelazine	Schizophrenia
Steroids	COPD
Stocrin	AIDS
Suboxone	Narcotic Dependence
Subutex	Opiate Addiction
Sustiva	AIDS
Symadine	Parkinson's (OK for antilepetic)
Symax	Parkinson's (Ok for IBS, colon spasms)
Symmetrel	Parkinson's (OK for antilepetic)
TACE	Cancer
Tacrine	Alzheimer's
Tambocor*	Atrial Fibrillation
Tarceva	Cancer
Tasmar	Parkinson's Disease
Tenofovir	AIDS
Tensilon	Myasthenia Gravis
Teriparatide	Osteoporosis with fractures
Tetrabenazine	Huntington's Disease
Thalidomid T	Cancer, Leprosy, AIDS
Thalidomide	Cancer, Leprosy, AIDS
Thioridazine	Schizophrenia
Thiothixene	Antipsychotic
Thorazine	Antipsychotic
Tikosyn*	Atrial Fibrillation
Tiotropium	COPD

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Drug Name	Use
Tiotropium Bromide	COPD
Tofacitinib Citrate	Rheumatoid Arthritis
Tolcapone	Parkinson's
Toremifene	Cancer
Trastuzumab	Breast Cancer
Trelstar	Cancer
Tremin	Parkinson's
Trental	Peripheral Vascular Disease
Trexall	Rheumatoid Arthritis
Trifluoperazine HCl	Schizophrenia
Trihexyphenidyl	Parkinson's
Trilafon	Schizophrenia
Trileptal	Bipolar
Triptorelin	Cancer
Trisenox	Luekemia
Triveen-Cf	Dementia and Alzheimer's
Tumor	AIDS
Tumor Necrosis Factor	AIDS
Tysabri	Multiple Sclerosis
Urso	Cirrhosis/Liver Disease
Ursodiol	Cirrhosis/Liver Disease
Valproic Acid	Bipolar Disorder
Vantas	Prostate Cancer
Videx	AIDS
Viibryd	Major Depression
Vilazodone HCL	Major Depression
Viracept	AIDS
Viramune	AIDS
Viread	AIDS
Wellferon	HIV
Xagrid	Blood Disorder
Xeljanz	Rheumatoid Arthritis
Xeloda	Colon/Breast Cancer
Xenazine	Huntington's Disease
Zalcitabine	AIDS
Zelapar	Parkinson's
Zerit	AIDS
Ziagen	AIDS
Zidovudine	AIDS
Ziprasidone	Antipsychotic
Zoladex	Cancer
Zyprexa	Schizophrenia