

Non-combustible tobacco use and non-tobacco credits

Based on research and development and the ability to test for a marker of tobacco combustion, we can improve ratings for clients who use non-combustible tobacco, such as chewing tobacco and snuff, as well as e-cigarettes, vape and other nicotine delivery devices.

• To qualify for this mortality credit program, a client must meet the following:

- Non-combustible tobacco use such as chewing tobacco, snuff and nicotine delivery devices
- No use of cigarettes or cigars in the past 10 years
- Thiocyanate (tobacco combustion marker) is negative

• If the client meets all of the criteria above, we will improve from tobacco to non-tobacco rates but assess a rate class reduction:

Rate class (excluding tobacco use) is identified first, then the rate class is reduced as follows:

- Preferred Select to Non-Tobacco Plus
- Preferred to Standard
- Non-Tobacco Plus to Standard
- Standard and below to next rate class



To learn more

about our competitive advantage, **contact your underwriter today.**

Innovative underwriting gets you to the top. Research and development keep you there.

Examples

Male, 48 years old, Tobacco rates due to daily chewing tobacco use, otherwise would qualify for Preferred due to cholesterol level:

- No combustible use in the past 10 years.
- Lab tests confirm positive nicotine marker but negative thiocyanate marker.

Rating improvement:

Preferred Tobacco rates change to Standard, Non-Tobacco.

Female, 28 years old, Tobacco rates due to e-cigarette use on weekends, otherwise would qualify for Preferred Select:

- No combustible use in the last 10 years.
- Lab tests confirm positive nicotine marker but negative thiocyanate marker.

Rating improvement:

Preferred Tobacco rates change to Non-Tobacco Plus.

Male, 54 years old, Tobacco rates due to daily e-cigarette use, otherwise would qualify for Standard due to measured height and weight:

- No combustible use in the past 10 years.
- Lab tests confirm positive nicotine marker but negative thiocyanate marker.

Rating improvement:

Standard Tobacco rates change to Table B, Non-Tobacco.

These are hypothetical examples for illustrative purposes only.

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F66778-12 Rev 1-2025 DOFU 2-2025
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