

Health Option Questionnaire Frequently Asked Questions

1. Who do I contact if I am not sure how to answer one of the questions about my medical condition(s)?

For any questions about your specific health and medical condition(s), please consult your physician.

2. What does “treatment” of a medical condition mean?

Treatment means any medical advice, care and/or service provided by a medical practitioner. If you have consulted a medical practitioner and received any advice, care, prescription or service from that medical practitioner – that is considered treatment. The following are some examples of treatment of a medical condition:

- medications, pain relievers or aspirin that have been taken/prescribed
- prescribed diet or diet changes
- psychotherapy or counseling for a mental health condition
- prescribed oxygen
- chemotherapy or radiation treatment
- physiotherapy or chiropractic treatment
- diagnostic tests performed or ordered
- pacemaker (existing, inserted, repaired or wires changed)
- medical procedures such as surgery, angioplasty, ablation, excision & drainage

3. What is a heart condition?

A heart condition is **ANY** condition affecting your heart, including, but not limited to the following:

- myocardial infarction (heart attack)
- heart failure (water on the lungs or swelling of the ankles)
- heart valve problems
- irregular heart beat requiring medication, surgery, treatment or a pacemaker
- rapid or slow heart rates requiring medication, surgery or a pacemaker

- atrial fibrillation (even if you are only taking ASA or other medication to *thin your blood*)
- heart murmur
- pericarditis or endocarditis
- mitral valve prolapse
- cardiovascular conditions such as arterial sclerosis or problems with your arteries
- angina (or chest pain related to your heart).

4. Is chest pain a heart condition?

Not always. Angina is a heart condition. However you may have chest pain that is not related to your heart. If your chest pain has been tested and your physician advised you that you do not have a heart condition, you can answer NO to questions 1a) and 4.

5. Are palpitations a heart condition?

If you have received medication or other treatment to stop the palpitations, they are considered a heart condition and you must answer YES to questions 1a) and 4. If you have not had any treatment for the palpitations, you can answer NO to questions 1a) and 4, unless you have another heart condition.

6. What is a lung condition?

A lung condition is **ANY** condition affecting your lungs, including, but not limited to the following:

- asthma
- pneumonia
- asbestosis
- respiratory failure
- pulmonary embolism
- chronic obstructive pulmonary disease (COPD)
- chronic bronchitis
- emphysema
- fibrosis of the lungs
- lung cancer
- allergies requiring prescribed puffers

If you are unsure if you have ever had a lung condition, please consult your physician.

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- 7. What if I have been prescribed puffers by my doctor for emphysema or to prevent a cough, but I don't use them?**
You must answer YES to questions 1b) and 6a).
- 8. How do I answer questions 1c), 1d) and 5 about high or low blood pressure and diabetes, if I have been prescribed medicine to prevent these conditions?**
You must answer YES to questions 1c), 1d) and 5.
- 9. How do I answer questions 1l) and 6i) about cancer, if I had cancer in the past (more than 12 months ago), but it was treated and my physician has told me that I am cancer free at my follow-up appointment? Is my check-up considered treatment?**
You must answer YES to question 1l). However, you may answer NO to question 6i) with regards to cancer if you did not receive any diagnosis, treatment, prescription or take any medication for cancer in the past 12 months. A follow-up visit is not considered treatment if there were no findings of cancer, treatment provided or medication prescribed.
- 10. How do I answer questions 1d) and 5 about diabetes, if I am on a diet to control diabetes?**
You must answer YES to question 1d) and you may answer NO to question 5 as it pertains to diabetes, unless you are also taking medication for the diabetes and/or high or low blood pressure.
- 11. My medication has been changed from a name brand to a generic version. Will this affect the medical stability clause?**
Sometimes doctors may change their patients medication from a name brand to a generic brand instead. If your medication is changed from a name brand to a generic brand because it is less expensive (with no change in dosage) it would not be considered a change that would affect your stability. The same applies to the routine adjustment of Coumadin or Warfarin, insulin or oral medications to control diabetes, as long as it is not newly prescribed or you have stopped using the medication entirely.
- 12. What is considered a Regular check-up?**
Regular Check-up means any standard or customary medical examination unrelated to any specific *medical condition* and is carried out for the purpose of screening, health monitoring or preventative care and may include routine medical tests and investigations.
- 13. What is Peripheral Vascular Disease(PVD)?**
PVD is the medical name of the group of medical problems that causes poor circulation to the toes, feet and legs. One of the major diseases in this group is called arteriosclerosis. Frequently, arteriosclerosis is not confined to one artery but may involve arteries in other areas as well. Some of the more commonly affected peripheral areas are the arteries in the legs, arms, kidneys and neck.

If you are unsure how to answer ANY question on the 'Health Option Questionnaire', please consult your physician.