



Recreational Marijuana Use

- American National - Standard Tobacco
- American General - Standard Tobacco
- Banner - Standard Smoker
- Lincoln - Preferred Non-Tobacco
- Mutual of Omaha - Standard Non-Tobacco
- North American - <22 Standard Tobacco / 21+ STD Non-Tobacco
- Protective - Standard Tobacco
- Pruco - Standard Plus Non-Tobacco

The above rate classes are a best case scenario. Recreational Marijuana is usually viewed as using marijuana one to two times a week or less with no social or employment impairment, no associated depression or mental health issues, a clean MVR and no other prior drug use.



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