

ILLNESS / CONDITION				
AIDS/HIV/ARC	ACCEPTED - Graded	DECLINE	DECLINE	DECLINE
AFIB - ATRIAL FIBRILLATION / IRREGULAR HEARTBEAT	ACCEPTED - Graded	If diagnosed in last 24 months - GRADED Treated w/meds - LEVEL	Not asked - Allowed	Within 2 yrs - Graded
ALCOHOL / DRUG ABUSE	ACCEPTED - Graded	Within 2 years - DECLINE	Treatment within the past 2 years - Basic	Within 2 yrs - Graded
ALS (LOU GEHRIG'S)	ACCEPTED - Graded	DECLINE	DECLINE	DECLINE
ALZHEIMER'S / DEMENTIA / MEMORY LOSS / COGNITIVE	ACCEPTED - Graded	DECLINE	DECLINE	DECLINE
AMPUTATION	ACCEPTED - Graded	Due to Diabetes - DECLINE	DECLINE	Due to Diabetes - DECLINE
ANEURYSM	ACCEPTED - Graded	Within 2 years AND repaired or 2+ yrs. LEVEL Not repaired - GRADED	Within 2 years - Basic	Not Allowed - asked
ANGINA (CHEST PAIN)	ACCEPTED - Graded	with in 2 yrs non tobacco- LEVEL 2 yrs tobacco - GRADED with in 6 mos. DECLINE	Treated within 1 year - Basic; Within 2 years - Standard	Within 1 yr - DECLINE; Within 2 yrs - Graded
ANGIOPLASTY	ACCEPTED - Graded	with in 2 yrs non tobacco- LEVEL 2 yrs tobacco - GRADED with in 6 mos. DECLINE	See Heart Surgery	Within 1 yr - DECLINE; Within 2 yrs - Graded
ARTHRITIS	ACCEPTED - Graded	ALLOWED	Not asked - Allowed	Not asked - Allowed
AFIB - ATRIAL FIBRILLATION /IRREGULAR HEARTBEAT	ACCEPTED - Graded	SEE ABOVE	Not asked - Allowed	Within 2 yrs- Graded
ASSISTED LIVING / LONG TERM CARE FACILITY	ACCEPTED - Graded	CURRENT - DECLINE	DECLINE	Current - DECLINE

ILLNESS / CONDITION				
ASTHMA (CHRONIC)	ACCEPTED - Graded	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed
AUTISM	ACCEPTED - Graded	DECLINE	Not asked	DECLINE
BIPOLAR	ACCEPTED - Graded	Graded	Preferred	Within 4 yrs - Graded
BLACK LUNG	ACCEPTED - Graded	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed
BLOOD CLOTS	ACCEPTED - Graded	See Stent	See Stent	See Stent
BLOOD DISORDER - POLYCYTHEMIA, THROMBOCYTOPENIA, HEMOPHILIA COAGULATION DISORDERS	ACCEPTED - Graded	Not Asked	Not asked	Not asked - Allowed
BONE MARROW TRANSPLANT	ACCEPTED - Graded	DECLINE	DECLINE	DECLINE
BRONCHITIS (CHRONIC)	ACCEPTED - Graded	Level if not hospitalized MORE THAN ONCE IN LAST 24 MOS.	Not asked - Check inhalers/meds	Graded
CANCER (OTHER THAN BASAL CELL)	ACCEPTED - Graded	Metastatic or Recurrent Decline (See Addendum next to weight chart)	Current - DECLINE; Diagnosed or treated within 3 years - Basic	<2 yrs / Metastatic / Recurring - DECLINE; w/in 2- 4 yrs - Graded; > 4 years - allowed

ILLNESS / CONDITION				
CEREBRAL PALSY	ACCEPTED - Graded	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed
CHRONIC PAIN (6 OR MORE FILLS OF NARCOTIC PAIN PRESCRIPTIONS)	ACCEPTED - Graded	Check Med List	Check Meds	Check Med List
CIRRHOSIS	ACCEPTED - Graded	DECLINE	Standard	DECLINE
CONGESTIVE HEART FAILURE / HEART FAILURE DIASTOLIC HEART FAILURE	ACCEPTED - Graded	DECLINE	DECLINE	DECLINE
CORONARY ARTERY DISEASE	ACCEPTED - Graded	See Stent	See Heart Disease	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - Graded
COPD	ACCEPTED - Graded	Graded	Standard	Graded
CROHN'S DISEASE	ACCEPTED - Graded	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed
CYSTIC FIBROSIS	ACCEPTED - Graded	Not asked - Allowed	Not asked	Graded
DEMENTIA	ACCEPTED - Graded	DECLINE	DECLINE	DECLINE

ILLNESS / CONDITION				
DEPRESSION	ACCEPTED - Graded	If Bipolar - Graded	Not asked	Bipolar within 4 years - Graded
DIABETES	ACCEPTED - Graded	Allowed - See Diabetic Complications	Allowed - See Diabetic Complications	Diagnosed / treated prior to age 50 - Graded (see diabetic complications)
DIABETIC COMPLICATIONS (INSULIN SHOCK, COMA, RETINOPATHY, NEPHROPATHY, NEUROPATHY)	ACCEPTED - Graded	Insulin - Graded Stroke/ CAD Ever - <b>Decline</b> A1C < 8.6 Level A1C 8.7-9.9 Graded A1C > 10 <b>Decline</b> Hospitalized last 24 mo. <b>Decline</b>	Insulin Shock, diabetic coma, or amputation - <b>DECLINE</b> : Neuropathy, PVD/PAD, Retinopathy - Basic	Insulin shock, diabetic coma - <b>DECLINE</b> ; Retinopathy, Nephropathy, Neuropathy - Graded
DIALYSIS	ACCEPTED - Graded	<b>DECLINE</b>	Within 1 year - <b>DECLINE</b>	<b>DECLINE</b>
DOWN'S SYNDROME	ACCEPTED - Graded	Graded	Not asked	<b>DECLINE</b>
DUI	ACCEPTED - Graded	Within 2 years - Graded	Within 2 years	Not asked - allowed
EMPHYSEMA (CHRONIC)	ACCEPTED - Graded	Level if not hospitalized MORE THAN ONCE IN LAST 24 MOS.	Standard	Graded
EPILEPSY/SEIZURES	ACCEPTED - Graded	Not asked - Allowed	Not asked	Not asked - Allowed

ILLNESS / CONDITION				
FELONY	ACCEPTED - Graded	Within 2 yrs. - <b>Decline</b>	Not asked	Convicted within 2 years or awaiting trial - Graded
HEART ATTACK	ACCEPTED - Graded	with in 2 yrs non tobacco- LEVEL 2 yrs tobacco - GRADED with in 6 mos. DECLINE	Within 1 year - Basic; within 2 year - Standard	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - Graded
HEART SURGERY	ACCEPTED - Graded	with in 2 yrs non tobacco- LEVEL 2 yrs tobacco - GRADED with in 6 mos. <b>DECLINE</b>	Within 1 year - Basic; within 2 year - Standard	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - Graded
HEART VALVE REPLACEMENT	ACCEPTED - Graded	with in 2 yrs non tobacco- LEVEL 2 yrs tobacco - GRADED with in 6 mos. <b>DECLINE</b>	Within 1 year - Basic; within 2 year - Standard	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - Graded
HEPATITIS A	ACCEPTED - Graded	Not Asked - Allowed	Not asked	Not asked - Allowed
HEPATITIS B	ACCEPTED - Graded	Chronic or current - Graded	Standard	Not asked - Allowed
HEPATITIS C	ACCEPTED - Graded	Not Asked - Allowed	Standard	Graded
HUNTINGTON'S DISEASE	ACCEPTED - Graded	<b>DECLINE</b>	Not asked	<b>DECLINE</b>
IRREGULAR HEARTBEAT	ACCEPTED - Graded	Not asked - Allowed	Not asked -Allowed	Within 2 yrs - Graded

ILLNESS / CONDITION				
ILLEGAL DRUGS	ACCEPTED - Graded	Last 24 mos. <b>Decline</b>	Within 2 years - Basic	within 2 yrs - Graded
JAIL / INCARCERATED	ACCEPTED - Graded	<b>DECLINE</b>	Not asked	<b>DECLINE</b>
KIDNEY DISEASE / DISORDER / FAILURE (ALSO SEE DIALYSIS)	ACCEPTED - Graded	Dialysis - <b>Decline</b> All other CKD - Graded	Standard (also ask about dialysis)	<b>DECLINE</b>
LIVER DISEASE	ACCEPTED - Graded	Graded	Standard	Cirrhosis - <b>DECLINE</b>
LUPUS (SYSTEMIC LUPUS ERYTHEMATOSUS)	ACCEPTED - Graded	Graded	Standard	Within 4 yrs + Systemic - Graded
MELANOMA	ACCEPTED - Graded	(See Cancer Addendum next to weight chart)	Basal cell - Preferred; otherwise see cancer	Within 2 yrs - <b>DECLINE</b> ; Within 4 yrs - Grade
MENTAL INCAPACITY / RETARDATION	ACCEPTED - Graded	Graded	Not asked	Not asked - Allowed
MULTIPLE SCLEROSIS (MS)	ACCEPTED - Graded	Graded	Preferred	Within 4 yrs - Graded
NEUROPATHY	ACCEPTED - Graded	Not Asked	Due to diabetes - Basic; Otherwise ok	Due to diabetes prior to age 50 - Graded; Not due to diabetes - allowed
OXYGEN	ACCEPTED - Graded	<b>DECLINE</b>	Within 1 year - <b>DECLINE</b>	<b>DECLINE</b>

ILLNESS / CONDITION	 corebridge financial GIWL	 corebridge financial SIWL	 Foresters Financial PLAN RIGHT	 Mutual of Omaha LIVING PROMISE
PACEMAKER / DEFIBRILLATOR IMPLANT	ACCEPTED - Graded	DECLINE	Implanted within 1 year - Basic; within 2 years - Standard; Over 2 years - Preferred	Not specifically asked but check meds / heart conditions - could be Graded
PANCREATITIS	ACCEPTED - Graded	Not asked - Allowed	Not asked	Not asked - Allowed
PARKINSON'S DISEASE	ACCEPTED - Graded	Graded	Standard if able to perform all activities of daily living - Otherwise DECLINE	Within 4 yrs - Graded
PAROLE / PROBATION (CURRENTLY)	ACCEPTED - Graded	Not asked	Not asked	2 yrs convicted or awaiting trial - Graded
PAD / PVD	ACCEPTED - Graded	Not asked	See Diabetic complication	Graded
PTSD	ACCEPTED - Graded	Not asked	Not asked	Not asked - Allowed
PULMONARY FIBROSIS	ACCEPTED - Graded	Ask about oxygen	Ask about oxygen	Ask about oxygen
RHEUMATOID ARTHRITIS	ACCEPTED - Graded	Not asked	Not asked	Not asked - Allowed
SARCOIDOSIS	ACCEPTED - Graded	Not Asked	Not asked	Graded
SCHIZOPHRENIA	ACCEPTED - Graded	Graded	Preferred	Treated/diagnosed within 4 yrs - Graded

ILLNESS / CONDITION				
SEIZURES	ACCEPTED - Graded	Not asked - Allowed	Not asked	Not asked - allowed
SICKLE CELL ANEMIA	ACCEPTED - Graded	DECLINE	Not asked	DECLINE
SLEEP APNEA	ACCEPTED - Graded	Level	Not asked	Graded
STENT	ACCEPTED - Graded	with in 2 yrs non tobacco- LEVEL 2 yrs tobacco - GRADED with in 6 mos. DECLINE	Within 1 year - Basic; within 2 year - Standard	Within 1 yr - DECLINE; Within 2 yrs - Graded
STROKE / TIA ATTACK	ACCEPTED - Graded	Stroke Within 12 mos. Decline Within 2 years - Graded TIA within 6 mo. Decline Multiple TIA Decline	Within 1 year - Basic; within 2 year - Standard	Within 2 yrs - Graded
TERMINAL ILLNESS	ACCEPTED - Graded	Death in the next 12 months - DECLINE	DECLINE	Death in the next 12 months- DECLINE
ORGAN TRANSPLANT	ACCEPTED - Graded	DECLINE	DECLINE	DECLINE
TUBERCULOSIS	ACCEPTED - Graded	Not asked	Not asked	Not asked - Allowed
ULCERATIVE COLITIS	ACCEPTED - Graded	Not asked - Allowed	Not asked	Not asked - Allowed
WALKER	ACCEPTED - Graded	Not Asked	Not asked	Not asked
WHEELCHAIR / ELECTRIC SCOOTER / ELECTRIC CART	ACCEPTED - Graded	DECLINE	Confined or due to diabetes - DECLINE	Due to Illness or Disease - DECLINE