



Your medical information and health history are significant in arriving at an informed decision on your approval. As you review the list, please keep in mind that medical histories can be complex, and health conditions or living requirements may result in a decision to decline your application. Please note while this list is comprehensive, it is not all-inclusive.

NON-MEDICAL IMPAIRMENTS THAT MAY RESULT IN A DECLINE

- Current probation or jail
- Currently collecting any type of disability or worker's compensation payments (or in the last 12 months)
- Diagnostic testing planned, scheduled or recommended that has not been completed
- Felony within last 5 years
- Multiple DUIs
- Rock climbing avocations
- Scuba diving greater than 130 feet

LIVING REQUIREMENTS THAT MAY RESULT IN A DECLINE OR REQUIRE PRE-SCREENING

- Assisted living facility (including continuing care retirement communities or receipt of home care assistance)
- Cane (quad or 3-prong)
- Catheter, urinary for other than a short-term procedure
- Chairlift or stairlift
- Chiropractic care (currently receiving three or more times per month)
- Colostomy or urostomy bag
- Current possession or use of a handicap parking permit due to physical limitations or medical conditions
- Defibrillator
- Dialysis
- Feeding tube
- Hospital bed
- Hoyer lift
- Implantable defibrillator
- Medicaid coverage (not Medicare)
- Oxygen
- Physical therapy, current
- PICC line (subclavian catheter)
- Receiving SSDI
- Respirator or ventilator
- Use of any narcotic drug or prescription pain medication currently or within the past 3 months (dental work narcotic pain prescription medications are excluded)
- Wheelchair, walker, or scooter

EVENTS THAT MAY RESULT IN A DECLINE

- Heart angioplasty
- Heart attack
- Heart bypass surgery
- Heart or carotid artery surgery within the past six months
- Heart valve replacement
- Joint injections (in the last 6 months)
- Seizure disorders or history of same with active seizures in the last 4 years
- Stroke (multiple, with residuals, coexisting coronary artery disease/ CAD, diabetes, in the last 5 years)
- Suicide attempt or suicidal ideation
- Surgery planned, scheduled, or recommended that has not been completed
- Surgery completed, not fully recovered and not yet released from physician care related to the surgery
- Surgical repair of aneurysm
- Transient Ischemic Attack (TIA)

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CONDITIONS THAT MAY RESULT IN A DECLINE OR REQUIRE A PRE-SCREENING

- Alcoholism or alcohol abuse: medication details (dose and frequency), any inpatient or outpatient treatment, date alcohol was last consumed
- Any pending surgical procedures
- Arthritis
- Atrial fibrillation
- Blood clotting or bleeding disorders, including any ongoing treatment with blood thinners
- Bone or joint disorders, joint replacements, fractures, osteoporosis
- Build: BMI less than 19 or over 34 with comorbid health concerns
- Cancer histories, report metastatic or recurrent cancer
- Cancer: stage, grade, type and location on the body. For prostate cancer, please note the last PSA reading, date it was collected, and Gleason score.
- Chronic pain
- Current or tobacco-use history with comorbid health conditions when there has not been cessation for a minimum of 3 years
- Declined or rated for life insurance in last 5 years
- Diabetes and Insulin Treatment: most recent hemoglobin A1C Level
- Heart disease, including history of: Angioplasty, bypass, heart attack or myocardial infarction, stent
- Heart issues, cardiovascular disease
- Hepatitis B or C
- Hypertension: most recent blood pressure reading
- Kidney insufficiency or acute kidney failure fully recovered
- Lung disorders, COPD, asthma
- Lyme disease: current or within 6 months of recovery
- Macular degeneration (progressive/wet)
- Mania
- Melanoma: stage, size and location on the body
- Memory loss
- Mental disorders, other than mild depression and anxiety
- Mental health: medication details (dose and frequency), any inpatient or outpatient treatment
- Mental retardation
- Mild Cognitive Impairment
- Multiple myeloma
- Multiple sclerosis (MS)
- Muscular dystrophy
- Non-ocular myasthenia gravis
- Organ transplant (other than kidney or cornea)
- Organic brain syndrome
- Osteoporosis with compression fracture
- Paralysis (hemiplegia /paraplegia/ quadriplegia)
- Parkinson's disease
- Post-polio syndrome: Symptomatic or treated
- Pregnancy (current)
- Psychosis
- Renal failure or chronic kidney disease (excludes kidney stones)
- Rheumatoid arthritis with use of oral steroids or biologic drugs
- Schizophrenia
- Scleroderma
- Sleep apnea: OSA and treatment details (use of BiPAP or C-PAP)
- Steroid-dependent condition (6 months or longer)
- Substance abuse: medication details (dose and frequency), any inpatient or outpatient treatment, date substance was last used
- Systemic Lupus Erythematosus (SLE) with active treatment and/or symptoms in the last 3 years
- Therapy treatment (such as physical or occupational): reason for therapy, dates of treatment, status post-completion
- Ventricular tachycardia