

Impairment	Senior Life (Ages 0 - 85)
<b>Aids - HIV</b>	Guaranteed Issue
<b>Alcohol Abuse</b>	W/in Last 2 Years: <b>GI</b> Over 2 Years w/in 5: <b>MOD</b> Over 5 years w/in 10: <b>STD</b> Over 10 years: <b>PFD</b>
<b>ALS - Lou Gehrigs Disease</b>	Guaranteed Issue
<b>Alzheimer's Disease</b>	Guaranteed Issue
<b>Amputation</b>	Due to accident: <b>STD</b> Due to Diabetes: W/in last 2 Years: <b>GI</b> Over 2 Years w/in 5: <b>STD</b> Over 5 years w/in 10: <b>PFD</b> Over 10 years: <b>SPFD</b>
<b>Angina</b>	2 Years: <b>Modified</b> Lung Condition: <b>GI</b> Over 2 Years w/in 5: <b>STD</b> Over 5 years w/in 10: <b>PFD</b> Over 10 years: <b>SPFD</b>
<b>Angioplasty</b>	W/in last 2 Years: <b>MOD</b> Over 2 Years w/in 5: <b>STD</b> Over 5 years w/in 10: <b>PFD</b> Over 10 years: <b>SPFD</b>
<b>Aneurysm</b>	Untreated or surgery w/in last 2 Years: <b>GI</b> Over 2 Years w/in 5: <b>STD</b> Over 5 years w/in 10: <b>PFD</b> Over 10 years: <b>SPFD</b>
<b>Asthma</b>	If using 1 inhaler: <b>SPFD</b> 2 or more inhalers prescribed: <b>PFD</b>
<b>Bi-Polar</b>	Modified
<b>Cancer</b>	Basal Cell Carcinoma: <b>STD</b> -Squamos: Case by Case All Others: w/in 2 years: <b>GI</b> Over 2 w/in 5: <b>STD</b> Over 5 w/in 10: <b>PFD</b> Over 10 years: <b>SPFD</b>
<b>Cerebral Palsy</b>	Guaranteed Issue
<b>Cirrhosis of the Liver</b>	Modified
<b>Circulation Stent</b>	Within last years: <b>MOD</b>
<b>Congestive Heart Failure CHF</b>	Basal Cell Carcinoma: <b>STD</b> -Squamos: Case by Case All Others: w/in 2 years: <b>GI</b> Over 2 w/in 5: <b>STD</b> Over 5 w/in 10: <b>PFD</b> Over 10 years: <b>SPFD</b>
<b>COPD/ Emphysema</b>	Modified Oxygen use or w/heart condition last 2 years: <b>GI</b>
<b>Cystic Fibrosis</b>	Modified
<b>Declined for Life Insurance</b>	Accept
<b>Depression</b>	Preferred
<b>Diabetes</b>	1 Medication: <b>SPFD</b> 2 to 3 Medications: <b>PFD</b> More than 3 meds: <b>STD</b> Last 2 years uncontrolled or Diabetic Neuropathy: Guaranteed Issue
<b>Diabetic Coma</b>	Last 2 years: <b>GI</b> Over 2 years w/in 5: <b>STD</b> Over 5 years w/in 10: <b>PFD</b>
<b>Dialysis - Kidney</b>	Guaranteed Issue
<b>Difibrillator</b>	W/in 2 years: <b>MOD</b> Over 2 years: <b>STD</b>
<b>Dementia</b>	Guaranteed Issue

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<b>Drug Abuse</b>	W/in Last 2 Years: GI Over 2 Years w/in 5: MOD Over 5 years w/in 10: STD Over 10 years: PFD
<b>Felony Conviction</b>	Arrested for any reason: W/in past 5 years: MOD Over 5 years w/in 10: STD Over 10 Years: PFD
<b>Heart Attack</b>	W/in last 2 years & lung condition present: GI W/in Last 2 Years: MOD Over 2 Years w/in 5: STD Over 5 years w/in 10: PFD Over 10 years: SPF D
<b>Heart By-Pass</b>	W/in last 2 years & lung condition present: GI W/in Last 2 Years: MOD Over 2 Years w/in 5: STD Over 5 years w/in 10: PFD Over 10 years: SPF D
<b>Heart Surgery</b>	W/in last 2 years & lung condition present: GI W/in Last 2 Years: MOD Over 2 Years w/in 5: STD Over 5 years w/in 10: PFD Over 10 years: SPF D
<b>Heart Valve</b>	W/in last 2 years & lung condition present: GI W/in Last 2 Years: MOD Over 2 Years w/in 5: STD Over 5 years w/in 10: PFD Over 10 years: SPF D
<b>Heart Stent</b>	W/in last 2 years & lung condition present: GI W/in Last 2 Years: MOD Over 2 Years w/in 5: STD Over 5 years w/in 10: PFD Over 10 years: SPF D
<b>Height / Weight Chart</b>	Yes
<b>Hepatitis B &amp; C</b>	Hep A & B Treated last 2 years: GI Over 2 years: STD Hep C & D: GI
<b>Hodgkins Disease</b>	W/in 2 years: GI Over 2 w/in 5: STD Over 5 w/in 10: PFD Over 10 years: SPF D
<b>Home Health Care</b>	Guaranteed Issue
<b>Hospitalization</b>	Guaranteed Issue
<b>Incarcerated</b>	Guaranteed Issue
<b>Kidney Failure</b>	Kidney Disease last 2 years: MOD Dialysis or Transplant: GI
<b>Liver Disease</b>	Guaranteed Issue
<b>Lupus</b>	Systemic (in the organs) MOD Discoid (in the skin) STD
<b>Multiple Sclerosis</b>	Guaranteed Issue
<b>Muscular Dystrophy</b>	Guaranteed Issue
<b>Neuropathy</b>	As a complication of Diabetes: GI Non-Diabetic: Preferred
<b>Nursing Home/ In-Home Care</b>	Guaranteed Issue
<b>Organ Transplant Completed</b>	Guaranteed Issue

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<b>Organ Transplant Needed</b>	Guaranteed Issue
<b>Oxygen</b>	W/in last 2 years: GI Over 2 years: STD
<b>Pacemaker</b>	W/in 2 years: MOD Over 2 years: STD
<b>Parkinson's Disease</b>	Modified
<b>Pending Tests / Results / Surgery</b>	
<b>Schizophrenia</b>	Modified
<b>Seizures</b>	W/in 2 years: MOD Over 2 years w/in 5: STD Over 5 w/in 10: PFD Over 10: SPFD
<b>Sickle Cell Anemia</b>	Sickle Cell: MOD Sickle Cell Trait: STD
<b>Stroke</b>	CVA w/in 2 years: GI TIA w/in 2 years: MOD Over 2 years w/in 5: STD Over 5 w/in 10: PFD Over 10: SPFD
<b>Suicide Attempt</b>	Accept
<b>Terminal Illness</b>	Guaranteed Issue
<b>Tobacco Usage</b>	Last 12 months: STD Over 1 year w/in 5: PFD Over 5 years: SPFD
<b>Walker</b>	
<b>Wheelchair Scooter</b>	W/in 2 years: GI Over 2 w/in 5: STD Over 5 w/in 10: PFD Over 10 years: SPFD