

Health Condition Chart

Plans	
Ultimate Preferred - 10 year timeframe	*Term/Term ROP: 5 year timeframe (Smoking and Non-smoking/check Application) - Underwritten with Preferred guidelines
Super Preferred - 5 year timeframe (1 medication per condition only)	
Preferred - 3 year timeframe (smoking/nicotine use - 1 year timeframe)	
Standard - 2 year timeframe (tobacco/nicotine use ok)	
Modified - 2 year timeframe (NO lung AND heart condition allowed)	
Easy Issue - NO HIV/AIDs or current hospitalizations/terminally ill	
Guaranteed Issue - No Health Questions	
Health Condition	Plan Type
Addison's Disease (Hypocortisolism)	Easy Issue
AIDS or AIDS Related Complex	Guaranteed Issue
Andersen's Disease (Glycogen Storage Disease)	Easy Issue
Anemia (Iron)	Ultimate Preferred/Super Preferred
Aneurysm	
- Untreated/Surgery in last 2 years	Modified
- Treated more than 2 years ago	Standard
Alzheimer's Disease	Easy Issue
ALS (Lou Gehrig's Disease)	Easy Issue
Amputation Resulting from	
- Diabetes or Peripheral Vascular Disease	Easy Issue
- Other Illness	Easy Issue
- Accident	Standard* (Refer to Underwriting)
Angina Pectoris (Chest Pain)	Modified
Assisted Living	Easy Issue
Arthrodesis	Standard
Asthma	
- One medication	Super Preferred
- Two or more medications	Preferred
Atrial Fibrillation (Chronic)	Modified
*Short-Course Treatment (6-months or less OR more than 5 years) with certain medications only (Xarelto, Eliquis, Pradaxa, Savaysa, Enoxaparin)	Standard
Autism	Case by Case (refer to Underwriting)
Babesiosis	Easy Issue
Basal Cell Carcinoma	Standard
Bell's Palsy (Facial Nerve Weakness)	Standard
Bedridden	Easy Issue
Benign Prostatic Hyperplasia (Enlarged Prostate)	
- One medication	Ultimate Preferred/Super Preferred
- Two or more medications	Preferred
Bipolar Disorder	Modified

Health Condition Chart

High Blood Pressure	
- One medication	Super Preferred
- Two or more medications	Preferred
- Uncontrolled High Blood Pressure or complications from such	Easy Issue

Health Condition Chart

Blood Disorder/Disease <i>Examples: Aplastic anemia, Thalassemia, Myeloma, Leukemia, Thrombocytopenia, Von Willebrand Disease</i>	Easy Issue
Blood Vessel Diseases <i>Examples: Peripheral Artery Disease (PAD), Carotid Artery Disease (CAD), Pulmonary Embolism, Deep Vein Thrombosis (DVT)</i>	Modified
Brain Disorders <i>Examples: Epilepsy, Seizure Disorder, Parkinson's Disorder, Mental Disorders (Schizophrenia, Bipolar Disorder, etc.)</i>	Modified
Brain Tumor - Benign (Non-Cancerous) - Malignant (Cancerous)	Modified Easy Issue
Bronchitis - Acute/Seasonal - Chronic/Long-lasting	Ultimate Preferred/Super Preferred Modified
Bronchiectasis	Modified
Cancers (except skin) - Current or within 2 years of treatment/Remission - Cancer free but still prescribed/taking preventative/maintenance drugs - Cancer free 2 or more years without being prescribed/taking preventative/maintenance drugs	Easy Issue Easy Issue Standard
Cerebral Palsy	Easy Issue
Cerebrovascular Accidents (Stroke) - Ischemic Stroke (Blood Clot) - Hemorrhagic Stroke (Brain Bleed) - Transient Ischemic Attack ("Mini-Stroke")	Easy Issue Easy Issue Modified
Chagas Disease	Modified
Chronic Gastritis - One medication - Two or more medications	Super Preferred Preferred
Circulatory Disorders	Easy Issue
Cirrhosis of the Liver	Easy Issue
Colostomy Bag	Modified
Congestive Heart Failure (CHF)	Modified
Conjoined Twins	Guaranteed Issue
Chronic Obstructive Pulmonary Disease (COPD) - without Oxygen - with Oxygen	Modified Easy Issue
Coronary Artery Disease	Modified
Crest Syndrome	Modified
Crohn's Disease	Modified

Health Condition Chart

Cystic Fibrosis	Modified
Deaf Mute	Easy Issue
Dementia	Easy Issue
Deep Vein Thrombosis (DVT) (Chronic)	Modified
<i>*Short-Course Treatment (6-months or less) with certain medications only (Xarelto, Eliquis, Pradaxa, Savaysa, Enoxaparin)</i>	Standard
Diabetes	
- One medication	Super Preferred
- Two or more medications	Preferred
- Uncontrolled diabetes or complications from such	Easy Issue
Diagnostic Tests (Pending)	Easy Issue
Diverticulitis	Standard
Downs Syndrome	Easy Issue
Drug/Alcohol Abuse or Use of Illegal Drugs	Easy Issue
Driving Under the Influence (DUI)	
- within two years	Easy Issue
- More than two years ago, no treatment for drug/alcohol abuse, advisement to reduce alcohol consumption or being noted to excessively consume alcohol	Standard
Dysautonomia (Neurological Disorder)	Easy Issue
Dystonia (Neurological Disorder)	Easy Issue
Emphysema	
- without Oxygen	Modified
- with Oxygen	Easy Issue
Epilepsy (Seizure Disorder)	
-No Occurrence in the past ten (10) years	Super Preferred
-No Occurrence in the past five (5) years	Preferred
-No Occurrence in the past two (2) years	Standard
-Occurrence within the past two years	Modified
Fibromyalgia	
- One medication	Super Preferred
- Two or more medications	Preferred
Glaucoma	
- One medication	Ultimate Preferred/Super Preferred
- Two or more medications	Preferred
- Occurrence due to complications of Diabetes	Easy Issue
Graves Disease (Hyperthyroidism)	Modified
Heart Condition	
<i>Examples: Coronary Artery Disease, Cardiac Arrest, Congestive Heart Failure, Congenital Heart Disease</i>	
- Treated in the last two years	Modified
- Lung Condition present	Easy Issue
Hepatitis A & B	
- Not treated in last two years	Standard
- Treated in last two years	Easy Issue

Health Condition Chart

Hepatitis C	
-Not treated in last two years	Standard
-Treated in last two years	Easy Issue
Hernia	
Case by Case*Refer to Underwriting	
High Blood Pressure	
-One Medication	Super Preferred
-Two or more medications	Preferred
-Uncontrolled High Blood Pressure or complications from such	Easy Issue
HIV(AIDS)	
Guaranteed Issue	
Hodgkin's Disease (Lymphoma)	
-Current or within 2 years of treatment/remission	Easy Issue
-Cancer free but still prescribed/taking preventative/maintenance drugs	Easy Issue
-Cancer free 2 or more years without being prescribed/taking preventative/maintenance drugs	Standard
Home Health Care	
Easy Issue	
Hospice Care	
Guaranteed Issue	
Hospitalization	
-Currently Admitted	Guaranteed Issue
-Two or more times within the past 6 months	Easy Issue
-Less than two or more times within the past 6 months	Standard
-Less than two or more times within the past 3 years	Preferred
-Less than two or more times within the past 5 years	Super Preferred
-Child Birth	Super Preferred
Hydrocephalic (child)	
Easy Issue	
Hydronephrosis	
Easy Issue	
Incarcerated	
Guaranteed Issue	
Implanted Defibrillator	
-Within the past two years or Dr. visit every 6 months	Easy Issue
-More than 2 years; Dr. visit once a year	Modified
Kidney Disorder/Disease	
<i>Examples: Antiphospholipid Syndrome, Hepatic Glomerulopathy, Lupus Nephritis</i>	
- without Peritoneal Dialysis, Hemodialysis, or Transplant	Modified
- with Peritoneal Dialysis, Hemodialysis, or Transplant	Easy Issue
Legally Blind	
Easy Issue	
Leukemia	
-Current or within 2 years of treatment/Remission	Easy Issue
-Cancer free but still prescribed/taking preventative/maintenance drugs	Easy Issue
-Cancer free 2 or more years without being prescribed/taking preventative/maintenance drugs	Standard
Liver Disease	
Easy Issue	
Lock Jaw	
Standard	
Lung Disease	
-On Oxygen	Modified
-Heart Condition present	Easy Issue
Easy Issue	

Health Condition Chart

Lupus	
-Systemic (in the organs)	Modified
-Discoid (in the skin)	Standard
Lyme Disease	Modified
Melanoma	
-Current or within 2 years of treatment/Remission	Easy Issue
-Cancer free 2 or more years(No medications or treatment)	Standard
Mental Retardation	Easy Issue
Mitrovalve Prolapse	Modified
Multiple Sclerosis	Easy Issue
Muscular Dystrophy	Easy Issue
Myasteria Gravis(Autoimmune Neuromuscular Disorder)	Easy Issue
Myelodysplasia Syndrome(Preleukemia blood disorder)	Easy Issue
Myeloma	
-Current or within 2 years of treatment/Remission	Easy Issue
-Cancer free 2 or more years (No medications or treatment)	Standard
Myositis (Chronic Muscle Disorder)	Modified
Narcolepsy	
-No Occurrence in the past two years	Standard
-Occurrence in the past two years	Modified
Neurological Disorders:	Easy Issue
Examples: Alzheimer's Disease, Dementia, Amyotrophic Lateral Sclerosis (ALS), Brain Tumors	
Neuropathy	
-Diabetic Neuropathy	Easy Issue
-Postherpetic Neuralgia	Super Preferred
***Two or more medications	Preferred
-Peripheral Neuropathy	Super Preferred
***Two or more medications	Preferred
-Autonomic (Systemic) Neuropathy	Easy Issue
Nursing Facility	Guaranteed Issue
Organ or Tissue Transplant	Easy Issue
Organic Brain Syndrome	Easy Issue
Osteoporosis	
- One medication	Ultimate Preferred/Super Preferred
- Two or more medications	Preferred
Oxygen Assistance	Easy Issue
Pace Maker	
-Within the past two years or Dr. visit every 6 months	Modified
-More than 2 years; Dr. visit once a year	Standard
Pagets Disease (Chronic Bone Disorder)	Easy Issue
Pancreatitis	Easy Issue

Health Condition Chart

Paralysis	Easy Issue
Parkinsons Disease	Modified
Post Traumatic Stress Disorder	
- Antipsychotic Medication (Severe)	Modified
- Antidepressant Medication	*Consult with Underwriting - Case by Case
Pre-Cancer Cells (Systemic/Organs/Blood)	
- Current or within 2 years	Modified
- Cancer free 2 or more years (No medications or treatment)	Standard
Pulmonary Embolism	
- Treated in the last two years	Easy Issue
- Not treated in the last two years	Standard
Restless Leg Syndrome	
- One medication	Ultimate Preferred/Super Preferred
- Two or more medications	Preferred
Sarcoidosis	Modified
Scoliosis	
- with Spinal Muscular Atrophy	Modified
- with Spinal Muscular Atrophy with Rod Extension	Standard
Schizophrenia	Modified
Seizures	
- No Occurrence in the past ten (10) years	Super Preferred
- No Occurrence in the past five (5) years	Preferred
- No Occurrence in the past two (2) years	Standard
- Occurrence within the past two years	Modified
Sickle Cell	
- Sickle Cell Anemia	Modified
- Sickle Cell Anemia (NC and FL only)	Standard
- Sickle Cell Trait	Standard
Sjogrens Syndrome	Modified
Sleep Apnea	
- CPAP without Oxygen	Standard
- CPAP with Oxygen	Easy Issue
Squamous Cell Carcinoma	Case by Case
Stent Placement	
- Heart	Modified
- Urinary	Modified
- Lung	Modified
- Brain	Easy Issue
- Biliary	Easy Issue
Surgery Scheduled	Guaranteed Issue
Sweet's Disease	Modified
Systemic Inflammatory Response Syndrome	Easy Issue
Terminal Illness	Guaranteed Issue
Thrombocytopenia (Blood Disorder)	Easy Issue

Health Condition Chart

Thyroid Problems	
– One medication	Super Preferred
– Two or more medications	Preferred
Tourette's Syndrome	
– One medication	Standard
– Two or more medications	Modified
Transplant	
	Easy Issue
Trigeminal Neuralgia (Facial Nerve Pain)	
– with Brain Tumor or Multiple Sclerosis	Easy Issue
Tuberculosis	
– Latent Tuberculosis (Antibodies without active disease)	Standard
Tumors	
– Malignant (Cancerous)	Easy Issue
– Benign (Non-Cancerous)	Standard
Ulcerative Colitis	
– One medication	Preferred
– Two or more medications	Standard
Wheelchair Bound	
	Easy Issue
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