

# HEALTH CHEAT SHEET

## Notes:

Aetna and American Continental are the same company

Transamerica and Liberty Bankers Standard are Day 1 coverage

Baltimore Life SG 2 and 3 pay out full commission and the client receives 25%/50%/100% Face

United Home Life Premiere and Deluxe are Day 1 coverage. Express Issue is 12/24% ROP. Pays full commission to the agent.

Americo Eagle always refers to the level product

American Home Life APS's everything \$20,000 and above

## AFIB

RNA – LEVEL

FORESTERS – PREFERRED

TRANS – WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

LBL – STANDARD

AMERICO – Modified

PROSPERITY – LEVEL OVER 2 YEARS

UHL – PREMIER OVER 2

AMAM – LEVEL

EAGLE - OVER 1 YEAR IMMEDIATE

Assurant – Level

OXFORD - LEVEL

## AIDS/HIV

GUARANTEE ISSUE

## ALS (LOU GEHRIG'S DISEASE)

UHL – EXPRESS ISSUE WL

ROYAL NEIGHBORS – LEVEL IF OVER 2 YEARS AGO. GRADED IF LESS THAN 2 YEARS AGO

## ALCOHOL ABUSE

TRANS – WITHIN 2 YEARS/GRADED, WITHIN 2 TO 4 YEARS/STANDARD, OVER 4 YEARS/PREFERRED

RNA – IF RECOMMENDED BY A DOCTOR IN THE LAST 18 MONTHS IS DECLINE

UHL – WITHIN 2 YEARS EXPRESS ISSUE

MOO – LEVEL OVER 2 YEARS

FORESTERS – WITHIN 2 YEARS/GRADED

BALT LIFE – SG2

EAGLE – LEVEL OVER 2 YEARS

PROSPERITY – LEVEL OVER 2

AMAM – OVER 2 YEARS LEVEL/LESS THAN 2 YEARS MODIFIED

Assurant - Within 36 months Graded, over 36 months preferred

OXFORD – LEVEL AFTER 5 YEARS

## ALZHEIMER'S/DEMENTIA

UHL – EXPRESS ISSUE

# HEALTH CHEAT SHEET

## AMPUTATION DUE TO DISEASE

LBL – DECLINE IF DUE TO DIABETES  
TRANS – IMMEDIATE IF ACCIDENTAL  
FORESTERS – DECLINE IF DUE TO DIABETES  
RNA – DECLINE IF DIABETIC/IMMEDIATE IF ACCIDENTAL  
BALTIMORE – DIABETIC SG2/ACCIDENT SG1  
UHL – NOT ASKED ON APPLICATION  
EAGLE- (DIABETIC MUST BE OVER 24 MONTHS)  
AHL – Level if can do all ADLs/Decline for Diabetes  
Assurant - Diabetic amputations within 24 months decline, over preferred  
OXFORD – LEVEL IF ACCIDENTAL

## ANEURYSM

MUTUAL OF OMAHA  
TRANS – PRESENT (NOT CORRECTED) OR SURGICALLY CORRECTED WITHIN 1 YEAR/GRADED, CORRECTED WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED  
RNA – LEVEL OVER 18 MONTHS/DECLINE UNDER 18 MONTHS  
FORESTERS – PREFERRED IF OVER 2 YEARS, GRADED IF WITHIN 2 YEARS OR NOT REPAIRED OR REMOVED  
LBL – PREF IF OVER 2 YEARS  
BALT LIFE – SG2  
UHL – OVER 2 YEARS PREMIER IMMEDIATE  
EAGLE – IMMEDIATE (NO COMPLICATIONS)  
PROSPERITY – LEVEL OVER 2 YEARS/MODIFIED UNDER 2  
AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL  
OXFORD – DOESN'T ASK

## ANGINA (CHEST PAIN)

TRANS – ONSET WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 3 YEARS/PREFERRED  
RNA – WITHIN 18 MONTHS/DECLINE...18-36  
MONTHS/GRADED OR LEVEL OVER 2 YEARS  
FORESTERS – WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD  
LBL – PREF IF OVER 2 YEARS  
BALTIMORE – OVER 2 YEARS SG1/UNDER 2 SG2  
UHL – 12-24 MONTHS DELUX/OVER 2 PREMIER  
EAGLE – OVER 1 YEAR IMMEDIATE  
PROSPERITY – LEVEL OVER 2/MODIFIED UNDER 2  
AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL  
AHL – Graded if treated by Nitro/Isosorbide within 24 mo/Level after 24 mo  
Assurant – Nitro is decline  
OXFORD – OVER 2 YEARS/LEVEL

## ANGIOPLASTY (CIRCULATORY-HEART SURGERY)

TRANS – (ANY KIND) PRIOR TO AGE 45/DECLINE, WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED  
FORESTERS – WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD  
EAGLE – OVER 1 YEAR IMMEDIATE  
RNA – LEVEL OVER 2/GRADED WITHIN 18 MONTHS/DECLINE LESS THAN 18 MONTHS  
UHL – PREMIER OVER 2 YEARS/EXPRESS OVER 1 YEAR  
AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

# HEALTH CHEAT SHEET

Assurant - Over 24 months preferred, Rx over 24 months maintenance

OXFORD – LEVEL OVER 2 YEARS

## ARRHYTHMIA

EAGLE – OVER 1 YEAR IMMEDIATE

FORESTERS – PREFERRED

PROSPERITY – LEVEL OVER 2/ROP LESS THAN 2

RNA – LEVEL

AMAM – LEVEL

AHL – Level

Assurant – Level

TRANS – TREATMENT WITHIN 2 YEARS/STANDARD, NO TREATMENT OR LAST TREATMENT OVER 2 YEARS/PREFERRED

OXFORD – DOESN'T ASK

## ASSISTED LIVING

RNA – LEVEL

EAGLE – IMMEDIATE

AHL – Level

TRANS – CURENTLY/DECLINE, WITHIN 2 YEARS/GRADED

OXFORD – LEVEL AFTER 2 YEARS

## ASTHMA

FORESTERS – PREFERRED

AMERICO – UP1

TRANS – PREFERRED FOR ASTHMA AND STANDARD FOR CHRONIC ASTHMA (INHALER USE MORE THAN ONCE A WEEK IS CHRONIC)

LBL – NOT ASKED

RNA – LEVEL

PROSPERITY – LEVEL

EAGLE – LEVEL

UHL – PREMIER

AMAM – LEVEL

AHL – Level if not chronic

Assurant – Level

OXFORD - LEVEL

## AUTISM

UHL – PREMIER

Assurant – Could fall under Organic Brain Syndrome. If they are high operating autistics they should be fine

TRANS – AGE 0-17/DECLINE, MILD (HIGHLY FUNCTIONAL)/PREFERRED, ALL OTHERS/DECLINE

## BEDRIDDEN

GUARANTEE ISSUE

## BENEFICIARY

FORESTERS – FUNERAL HOMES AND BANKS NOT ALLOWED

# HEALTH CHEAT SHEET

## BIPOLAR

RNA - LEVEL

TRANS – AGE 0-17/DECLINE, AGE 18-85/STANDARD

FORESTERS - PREFERRED

LBL – NOT ASKED

UHL – EXPRESS ISSUE DELUX (IMMEDIATE)

PROSPERITY – GRADED (30/70)

EAGLE – LEVEL

AMAM – LEVEL

AHL – LEVEL

Assurant - Meds/treatment within 36 months graded, over preferred

OXFORD - DECLINE

## BRAIN TUMOR

EAGLE – LEVEL

FORESTERS – LEVEL OVER 2 YEARS

PROSPERITY – LEVEL

RNA – LEVEL

UHL – PREMIER OVER 2 YEARS

AHL- Level over 36 mo

OXFORD – DOESN'T ASK

## BRONCHITIS

RNA - LEVEL

UHL – EXPRESS ISSUE

TRANS – CHRONIC IS STANDARD

FORESTERS – CHRONIC IS STANDARD

LBL – IF CHRONIC (STANDARD)

PROSPERITY – LEVEL

AHL – Level

Assurant – See COPD

OXFORD – CHRONIC IS LEVEL OVER 2 YEARS

## BYPASS

BALT LIFE – SG2 LESS THAN 2 YEARS/OVER 2 YEARS SG1

TRANS – PRIOR TO AGE 45/DECLINE, OVER 45: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

LBL – OVER 2 YEARS PREF.

UHL – LESS THAN 2 EXPRESS/OVER 2 PREMIER

AMERICO – EAGLE OVER 1 YEAR

RNA – LESS THAN 18 MONTHS DECLINE/19-24 MONTHS GRADED/OVER 2 YEARS LEVEL

FORESTERS – WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD

PROSPERITY – LEVEL OVER 2/MODIFIED UNDER 2

AHL – Level over 24 months

Assurant – See heart attack

OXFORD – LEVEL OVER 2 YEARS

## CANCER

# HEALTH CHEAT SHEET

BALTIMORE – SG1 OVER 2 YEARS/LESS THAN 2 SG2

FORESTERS – WITHIN 3 YEARS/GRADED, IF CURRENT OR MORE THAN ONE OCCURRENCE OR TYPE/DECLINE

MOO LEVEL (AFTER 4 YEARS)

TRANS – WITHIN 2 YEARS/DECLINE, WITHIN 4 YEARS/GRADED

LIBERTY BANKERS LIFE LEVEL (AFTER 2 YEARS)

RNA – LEVEL OVER 2

UNITED HOME LIFE (EXPRESS ISSUE WHOLE LIFE IF IN PAST 2 YEARS) (EXPRESS ISSUE PREMIER IF OVER 2 YEARS)

PROSPERITY- MORE THAN ONCE, DECLINE. IN PAST 3 YEARS, ROP. OVER 3 YEARS, LEVEL

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

AHL – Level if diagnosis/treatment over 36 months/ Graded if diagnosed/Treated Stage 1 Cancer only within 36 month/Preventive Drugs considered level after 36 months.

Assurant – Breast cancer maintenance meds over 24 months level, any other meds for other cancers denied

Mutual Omaha – Treated in the last 4 years is a graded, within 2 years is a decline. Basal and Squamous cell skin cancer are OK.

OXFORD – LEVEL AFTER 2 YEARS IF ONLY ONE OCCURENCE

## CANCER (CURRENTLY)

BALT LIFE – SG2

AHL – Graded if Stage 1 within 36 months

## CARDIOMYOPATHY

FORESTERS – DECLINE

LBL – DECLINE

RNA – LEVEL OVER 2/GRADED OVER 18 MONTHS/DECLINE UNDER 18 MONTHS

PROSPERITY – LEVEL IF OVER 2 YEARS/MODIFIED IF UNDER 2

TRANS – STANDARD

AMAM – MODIFIED

AHL – Level over 24 months/decline in combo with diabetes

Assurant – treated like heart attack

## CAROTID ARTERY SURGERY

### CEREBRAL PALSY

SEE MULTIPLE SCHLERSOSIS

LBL – PREF

EAGLE – IMMEDIATE

FORESTERS – PREFERRED

PROSPERITY – LEVEL

RNA – LEVEL

UHL – EXPRESS ISSUE

AMAM - GRADED

AHL – Level or Graded with ADL issues

TRANS – DECLINE (MS IS STANDARD)

OXFORD – LEVEL AFTER 2 YEARS

## CIRCULATORY SURGERY

EAGLE – LEVEL OVER 1 YEAR

FORESTERS – WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD

RNA – LEVEL OVER 2/GRADED WITHIN 18 MONTHS/DECLINE IF OVER 18 MONTHS

# HEALTH CHEAT SHEET

PROSPERITY – LEVEL OVER 2 OR MODIFIED UNDER 2

UHL – PREMIER OVER 2 YEARS/EXPRESS UNDER 2

AHL – Decline combo'd with diabetes, over 24 months level

Assurant – see heart attack

OXFORD – LEVEL AFTER 2 YEARS

## CIRRHOSIS (LIVER)

UHL – EXPRESS ISSUE

RNA – LEVEL AFTER 2 YEARS

FORESTERS – STANDARD

LBL – STANDARD OVER 2 YEARS

BALT LIFE – SG2 LESS THAN 2 YEARS/SG1 OVER 2 YEARS

PROSPERITY – GRADED (30/70)

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

Assurant – decline

TRANS – GRADED

OXFORD – LEVEL AFTER 2 YEARS

## CONGESTIVE HEART FAILURE (CHF)

UHL – EXPRESS ISSUE WL (2 YEAR ROP)

BALT LIFE – SG2

PROSPERITY – LEVEL OVER 2/MODIFIED UNDER 2

Assurant – decline

FORESTERS – DECLINE

TRANS – ONSET PRIOR TO AGE 45/DECLINE, ONSET AGE 45-80/GRADED

OXFORD - DECLINE

## COPD (NO OXYGEN)

TRANS - STANDARD

FORESTERS - STANDARD

LIBERTY BANKERS LIFE (STANDARD)

AMERICO UP2

RNA (GRADED 30/70/100) IF NO TREATMENT OVER 2 YEARS, LEVEL

BALT – SG2

UHL – GRADED (EXPRESS ISSUE WL)

LIFESHIELD – COPD/NON-SMOKER GRADED (BEST PRICE OF ALL)

PROSPERITY –GRADED (30/70)

AMAM – IF TAKING MEDICINE, MODIFIED. IF NO MEDICINE LEVEL

AHL – Level if over 24 months and no inhaler use/Graded otherwise

Assurant – If diagnosed over 36 months and no nebulizer or Oxygen is level

OXFORD – LEVEL AFTER 2 YEARS

## CORONARY ARTERY DISEASE

TRANS – ONSET PRIOR TO AGE 45/GRADED, ONSET OVER AGE 45/STANDARD

OXFORD – LEVEL OVER 2 YEARS

## CYSTIC FIBROSIS

# HEALTH CHEAT SHEET

RNA – LEVEL  
MOO – LEVEL  
TRANS – DECLINE  
UHL – EXPRESS ISSUE IF UNDER 2 YEARS  
FORESTERS – STANDARD  
LBL – DECLINE  
AMERICO – UP2  
PROSPERITY – LEVEL  
EAGLE – LEVEL  
Assurant - decline  
OXFORD – LEVEL OVER 2 YEARS

## DECLINED BY ANOTHER CARRIER

LBL – DOESN'T ASK  
UHL – DELUX (IMMEDIATE)  
FORESTERS – DOESN'T ASK  
OXFORD – LEVEL OVER 2 YEARS

## DEFIBRILLATOR

PROSPERITY – LEVEL OVER 2/MODIFIED UNDER 2  
EAGLE – LEVEL OVER 1  
FORESTERS – IMPLANT WITHIN 1 YEAR/GRADED, IMPLANT WITHIN 2 YEARS/STANDARD  
RNA – LEVEL OVER 2/GRADED OVER 18 MONTHS/DECLINE UNDER 18 MONTHS  
TRANS – PRIOR TO AGE 45/DECLINE, WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS AND STILL PRESENT/STANDARD  
AMAM – LEVEL UNLESS INSERTED IN THE LAST 2 YEARS  
AHL – Decline  
Assurant - Decline

## DEPRESSION

TRANS – CURRENT AGE 0-18/DECLINE, CURRENT AGE OVER 18/PREFERRED  
FORESTERS – PREFERRED  
LBL – NOT ASKED  
UHL – PREMIER IF NOT ON DISABILITY  
EAGLE – LEVEL  
AHL – LEVEL  
OXFORD - LEVEL

## DIABETES (NO COMPLICATIONS)

FORESTERS – PREFERRED/PILL OR INSULIN  
TRANS – ONSET PRIOR TO AGE 20/DECLINE, ONSET AGE 20 AND OLDER WITH INSULIN USE WITHIN 2 YEARS/STANDARD  
LIBERTY BANKERS LIFE – LEVEL (IF INSULIN AFTER AGE 25) STANDARD IF INSULIN BEFORE 25 LONG AS THEY DIDN'T BECOME DIABETIC BEFORE AGE 9.  
RNA - LEVEL (NO INSULIN BEFORE 30)  
MOO – PILLS/INSULIN AFTER 50 IS LEVEL  
BALT LIFE – INSULIN IS SG2, PILL IS SG1  
UHL – INSULIN IS DELUX, PILL IS PREMIER. COMBINED INSULIN/HEART IS DELUX (DOESN'T ASK AGE INSULIN STARTED)  
PROSPERITY – INSULIN LEVEL NO MATTER AGE STARTED

# HEALTH CHEAT SHEET

EAGLE – LEVEL

AMAM – INSULIN BEFORE 50 IS MODIFIED. AFTER 50 IS LEVEL

AHL – Level with no insulin, combo with heart issues decline, insulin graded

Assurant – Insulin over 45 level, diabetic complications decline

OXFORD – LEVEL AS LONG AS NOT DIAGNOSED PRIOR TO AGE 30

## DIABETES WITH COMPLICATIONS

LBL – PREF IF OVER 2 YEARS

TRANS – LEVEL (INSULIN IS STANDARD)

RNA – LEVEL (UNLESS DIABETIC COMA)

AMAM – MODIFIED

AMERICO UP – LEVEL unless combo with Stroke/TIA/Heart Disease/Kidney Disease or Circulatory Disease

AHL – Nephropathy decline, neuropathy/retinopathy level if no insulin

Assurant – Decline

FORESTERS – ORGAN OR BONE MARROW TRANSPLANT, AMPUTATION/DECLINE, RETINOPATHY, NEPHROPATHY, OR NEUROPATHY/GRADED, HOSPITALIZED FOR MORE THAN 48 HOURS IN PAST 2 YEARS/GRADED

## DIABETIC COMA

FORESTERS – HOSPITALIZED FOR MORE THAN 48 HOURS IN THE PAST 2 YEARS/GRADED

LIBERTY BANKERS LIFE – LEVEL (UNLESS WITHIN 2 YEARS THEN MODIFIED)

BALT LIFE – SG2 LESS THAN 2 YEARS/SG1 OVER 2 YEARS

UHL – DELUX IF INSULIN

AHL – Over 6 months level

Assurant – Decline

OXFORD - DECLINE

## DIALYSIS

UHL – ONLY ASKS ABOUT CURRENTLY

GUARANTEE ISSUE IF CURRENT

FORESTERS – HAD OR ADVISED TO HAVE WITHIN PAST 12 MONTHS/DECLINE

TRANS – RECEIVED WITHIN 1 YEAR/GRADED

OXFORD - DECLINE

## DIRECT EXPRESS CARD

TRANSAMERICA (BEST TO USE)

AIG

PROSPERITY – DE CARD

## DISABILITY

RNA

LBL – PREF

BALT – SG1

UHL – DELUX IF UNDER 65/PREMIER IF OVER

AMAM – LEVEL

AHL – Level

Assurant – Level

FORESTERS – DOESN'T ASK

OXFORD – DOESN'T ASK

# HEALTH CHEAT SHEET

## DRIVER LICENSE SUSPENDED/DUI

LBL – PREF OVER 2 YEARS

BALT – SG1

UHL – OVER 2 YEARS PREMIER

PROSPERITY –WITHIN 2 YEARS, ROP

EAGLE –IMMEDIATE

Assurant – Level

OXFORD – LEVEL OVER 5 YEARS

## DRUG ABUSE

TRANS – WITHIN 2 YEARS/GRADED

RNA – WITHIN 18 MONTHS/DECLINE (IF RECOMMENDED BY A DOCTOR)

UHL – WITHIN 1 YEAR DECLINE

AMERICO – WITHIN 2 YEARS DECLINE

LBL – PREF IF OVER 2 YEARS

BALT – SG2

Assurant – doesn't ask

FORESTERS – WITHIN PAST 2 YEARS/GRADED

OXFORD – LEVEL OVER 5 YEARS

## EMPHYSEMA

FORESTERS – STANDARD

LBL – STANDARD

BALT LIFE – SG2

UHL – GRADED

AMERICO – UP2

RNA – GRADED (LEVEL IF NO TREATMENT OR DIAGNOSIS IN THE LAST 24 MONTHS)

TRANS – (CHRONIC) STANDARD

PROSPERITY –GRADED (30/70)

AHL – See copd

Assurant – See copd

OXFORD – LEVEL OVER 2 YEARS

## EPILEPSY

SEE SEIZURES

## FELONY

RNA

TRANS – AWAITING TRIAL/DECLINE, CONVICTED WITHIN 2 YEARS/DECLINE

AMERICO

UHL – (PAST 10 YRS CONVICTED, ON PAROLE, AWAITING TRIAL...ROP) OTHERWISE IT IS PREMIER

LBL – PREF IF NOT IN PAST 2 YEARS

AMAM – LEVEL

AHL – Level

Assurant – Doesn't ask. Level

FORESTERS – DOESN'T ASK

# HEALTH CHEAT SHEET

OXFORD – OVER 10 YEARS

## HEART ATTACK

FORESTERS – WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD

LBL – PREF IF OVER 2 YEARS

BALT LIFE – SG2

RNA – 18-24 MONTHS GRADED/OVER 2 YEARS LEVEL

MOO – WITHIN 2 YEARS GRADED

UHL – OVER 2 YEARS PREMIER

LIFESHIELD – OVER 36 MONTHS LEVEL

PROSPERITY –WITHIN 2 YEARS, ROP OVER 2 –LEVEL

EAGLE – LEVEL OVER 1 YEAR

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

AHL – Decline combo with Diabetes, Over 2 years preferred even with Nitro/Isosorbide

Assurant – Over 2 years level, blood thinners maintenance after that

Trans – ONSET PRIOR TO AGE 45/GRADED, AGE 45 AND ABOVE: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

OXFORD – LEVEL OVER 2 YEARS

## HEART DISEASE

OXFORD – LEVEL OVER 2 YEARS

## HEART SURGERY

FORESTERS – WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD

UHL – OVER 2 YEARS PREMIER

MOO – WITHIN 1 YEAR DECLINE

PROSPERITY –WITHIN 2 YEARS, ROP OVER 2 –LEVEL

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

AHL – Level over 24 months

Assurant – See Heart Attack

Trans – ONSET PRIOR TO AGE 45/GRADED, AGE 45 AND ABOVE: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

OXFORD – LEVEL OVER 2 YEARS

## HEART VALVE SURGERY

UHL – OVER 2 YEARS PREMIER

PROSPERITY – LEVEL OVER 2

EAGLE – LEVEL OVER 1 YEAR

FORESTERS – WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD

RNA – LEVEL OVER 2/GRADED WITHIN 18 MONTHS

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

Trans – ONSET PRIOR TO AGE 45/GRADED, AGE 45 AND ABOVE: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

OXFORD – LEVEL OVER 2 YEARS

## HEIGHT/WEIGHT (COMPANIES THAT DON'T HAVE)

RNA

# HEALTH CHEAT SHEET

## HEPATITIS (LIVER)

MOO – LEVEL IF NOT HEP C

TRANS – Diagnosed and/or treatment within 2 years/ Standard, TREATED AND RESOLVED OVER 2 YEARS/PREFERRED, HEP B: CHRONIC CURRENT TREATMENT/DECLINE, TREATED AND RESOLVED OVER 2 YEARS/PREFERRED, HEP C: CURRENTLY OR TREATED WITHIN 24 MONTHS/GRADED, CURED & TREATMENT OVER 24 MONTHS/STANDARD

FORESTERS – HEP B OR HEP C/STANDARD

LBL – DECLINE IF UNTREATED OR STANDARD IF TREATED

UHL – B OR C WITHIN 24 MONTHS IS EXPRESS ISSUE

PROSPERITY – CHRONIC IS GRADED (30/70) / NO TREATMENT IS LEVEL

EAGLE – Only if HEP A

RNA – LEVEL IF NO TREATMENT/DECLINE IF TREATMENT WITHIN 2 YEARS

OXFORD – LEVEL OVER 2 YEARS

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

AHL – B& C level if over 24 months, graded within 24 months

Assurant - Decline

## HOME HEALTH CARE

RNA – LEVEL

TRANS – CURRENTLY/DECLINE, WITHIN 2 YEARS/GRADED

OXFORD – DOESN'T ASK

## HOSPITAL STAY (2 OR MORE)

LBL – CONFINED IN PAST YEAR IS DECLINE

UHL – 2 OR MORE TIMES IN 12 MONTHS IS DECLINE UNLESS FOR MINOR CONDITIONS

PROSPERITY – ASKS CURRENTLY OR IN LAST 30 DAYS

EAGLE – LEVEL

FORESTERS – PREFERRED UNLESS CURRENTLY/DECLINE OR WITHIN THE PAST 2 YEARS (48 HOURS OR MORE) DUE TO DIABETES/GRADED

RNA – LEVEL

AMAM – ONLY ASKS CURRENTLY

Assurant – Confined more than 3 times in 36 months graded

OXFORD – LEVEL OVER 2 YEARS

## HUNTINGTON'S DISEASE

EAGLE – LEVEL

FORESTERS – PREFERRED

PROSPERITY – LEVEL

RNA – LEVEL

UHL – PREMIER

TRANS – DECLINE

OXFORD - DECLINE

## KIDNEY/RENAL DISEASE (NO DIALYSIS)

TRANS – ANY TREATMENT WITHIN 4 YEARS OR STAGES 1-3/STANDARD, STAGES 4-5/GRADED

MOO – WITHIN 4 YEARS ROP

RNA – WITHIN 2 YEARS DECLINE OTHERWISE LEVEL

FORESTERS – STANDARD

LBL – STANDARD

BALT LIFE – SG2

# HEALTH CHEAT SHEET

UHL – OVER 2 YEARS PREMIER  
EAGLE –IMMEDIATE IF NOT CHRONIC  
PROSPERITY – GRADED IF FAILURE  
AMAM – MODIFIED  
AHL – Level over 24 months  
Assurant - decline

## INCARCERATION (NOT CURRENTLY)

### IRREGULAR HEART RHYTHM

FORESTERS - PREFERRED  
LBL - STANDARD  
TRANS – TREATMENT WITHIN 2 YEARS/STANDARD, NO CURRENT TREATMENT OR LAST TREATMENT OVER 2 YEARS/PREFERRED  
RNA  
BALT LIFE – SG2  
UHL – W/IN 2 YEARS EXPRESS ISSUE  
EAGLE - OVER 1 YEAR IMMEDIATE  
AHL – Level  
Assurant – Level  
OXFORD – DOESN'T ASK

### LUPUS

TRANS – DIAGNOSED OR TREATED WITHIN 2 YEARS/GRADED, REMISSION OR NO TREATMENT WITHIN 2 YEARS/STANDARD  
LBL – STANDARD (SYSTEMIC)  
FORESTERS – SYSTEMIC LUPUS/STANDARD  
UHL – DELUX (IMMEDIATE)  
PROSPERITY –GRADED (30/70)  
EAGLE –IMMEDIATE  
AMAM – SYSTEMIC IN LAST 2 YEARS IS MODIFIED/OVER 2 YEARS IS LEVEL  
AHL – Level  
Assurant – Systemic Lupus decline  
OXFORD – SYSTEMIC LEVEL OVER 2 YEARS

### MENTAL INCAPACITY

BALT LIFE – SG2  
TRANS - DECLINE

### MULTIPLE SCLEROSIS/CEREBRAL PALSY

FORESTERS - PREFERRED  
TRANS - STANDARD FOR MS/DECLINE FOR CEREBRAL PALSY  
RNA (GRADED 30/70/100)  
UHL – GRADED/MS OVER 2 YEARS W/NO MEDS IS IMMEDIATE  
LBL – MS IS DECLINE  
EAGLE –IMMEDIATE  
PROSPERITY – LEVEL  
AMAM – GRADED (30/70)  
AHL – Level if can do ADLs  
Assurant – decline

# HEALTH CHEAT SHEET

OXFORD – LEVEL AFTER 2 YEARS

## **MUSCULAR DYSTROPHY (BRAIN)**

UHL – EXPRESS ISSUE

TRANS – GRADED

RNA – WITHIN 2 YEARS GRADED/OVER 2 LEVEL

FORESTERS – PREFERRED

PROSPERITY – LEVEL

AMAM – GRADED (30/70)

AHL – Level if self-sufficient

Assurant – Decline

OXFORD – LEVEL AFTER 2 YEARS

## **NEBULYZER**

LBL – NOT ASKED

FORESTERS – NOT ASKED

OXFORD – NOT ASKED

## **NEUROPATHY**

TRANS - STANDARD

RNA-LEVEL

UHL – EXPRESS ISSUE

AMAM – MODIFIED

EAGLE – POSSIBLE BASED ON OTHER Rx

AHL – Level if no insulin or heart issues

Assurant – decline

FORESTERS – GRADED

OXFORD - DECLINE

## **ORGAN TRANSPLANT**

GUARANTEE ISSUE

Great Western – Level if over 2 years and meds haven't changed

Prosperity – Level if over 2 years and not taking Valcyte or Valganciclovir

FORESTERS – DECLINE

OXFORD - DECLINE

## **OXYGEN USE**

GUARANTEE ISSUE

FORESTERS – PREFERRED IF ONLY USED AT NIGHT FOR SLEEP APNEA

Sentinel – Graded if current (almost full comp)

TRANS - GRADED

## **PANCREATITIS (CHRONIC)**

EAGLE – LEVEL

FORESTERS – PREFERRED

# HEALTH CHEAT SHEET

PROSPERITY – LEVEL

RNA – LEVEL

UHL – PREMIER

AMAM – LEVEL OVER 2 YEARS OR MODIFIED IF UNDER 2 YEARS

AHL - Level

Assurant – Level

TRANS – DIAGNOSED OR TREATMENT WITHIN 2 YEARS/STANDARD, TREATED AND RESOLVED OVER 2 YEARS/PREFERRED

OXFORD – NOT ASKED

## PARKINSON'S

LBL – STANDARD

FORESTERS – STANDARD IF CAN DO ALL ADL'S

BALT LIFE – SG2

PROSPERITY – GRADED (30/70)

EAGLE – IMMEDIATE OVER 1 YEAR

UHL – EXPRESS

RNA – GRADED

TRANS – ONSET PRIOR TO AGE 45/GRADED, ONSET AGE 45 TO 85/STANDARD

AMAM – GRADED (30/70)

AHL – Level if self-sufficient

Assurant – Over 24 months and no meds Level, if meds or treatment decline

OXORD – LEVEL AFTER 2 YEARS

## PACEMAKER

FORESTERS – IMPLANT WITHIN 1 YEAR/GRADED, IMPLANT WITHIN 2 YEARS/STANDARD

TRANS – PRIOR TO AGE 45/DECLINE, WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS AND STILL PRESENT/STANDARD

RNA - LEVEL OVER 2/GRADED WITHIN 18/DECLINE UNDER 18 MONTHS

LBL – PREF IF OVER 2 YEARS

BALT LIFE – SG2

UHL – OVER 2 YEARS PREMIER

EAGLE – IMMEDIATE OVER 1 YEAR

PROSPERITY – LEVEL OVER 2/MODIFIED UNDER 2

AMAM – LEVEL UNLESS INSERTED IN LAST TWO YEARS

AHL – Pacemaker and defibrillator is decline, level if just pacemaker

Assurant – Over 24 months level. Battery change is ok

OXORD – LEVEL AFTER 2 YEARS

## PENDING SURGERY

FORESTERS – LEVEL MORE THAN 1 YEAR

LBL – DECLINE IF WITHIN LAST YEAR

UHL – EXPRESS ISSUE

RNA – LEVEL OVER 18 MONTHS

AMERICO – UP1 OVER 1 YEAR

EAGLE – LEVEL OVER 1 YEAR

AMAM – MODIFIED

Assurant – doesn't ask

OXFORD – DOESN'T ASK

# HEALTH CHEAT SHEET

## RETINOPATHY

RNA – LEVEL

Trans – STANDARD

AHL – LEVEL

FORESTERS – GRADED

OXFORD - DECLINE

## SCHIZOPHRENIA

FORESTERS – DOESN'T ASK

TRANS – AGE 0-17/DECLINE, AGE 18-85/STANDARD

LIBERTY BANKERS LIFE (NOT ASKED)

RNA - LEVEL (UNLESS MENTAL INCAPACITY)

UHL – DELUX (IMMEDIATE)

PROSPERITY –GRADED (30/70)

EAGLE – LEVEL

AMAM – LEVEL

AHL – Level

Assurant – Over 36 months and no med change level

OXFORD - DECLINE

## SEIZURES – NEUROLOGICAL

MOO – NOT ASKED

RNA – GRADED WITHIN 2 YEARS/LEVEL OVER 2

TRANS – 6+ EPISODES OR ATTACKS WITHIN 1 YEAR/GRADED, 6+ EPISODES OR ATTACKS WITHIN 2 YEARS/STANDARD

LBL – STANDARD

UHL – PREMIER IF NO SEIZURE IN PAST 2 YEARS

EAGLE – LEVEL

FORESTERS – PREFERRED

PROSPERITY – LEVEL

AMAM – GRADED (30/70)

AHL – Level

Assurant - Level

## SICKLE CELL ANEMIA

FORESTERS - PREFERRED

LIBERTY BANKERS LIFE (MODIFIED IF WITHIN PAST 2 YEARS) PREF IF OVER 2 YEARS

RNA - LEVEL

BALT LIFE – SG2

PROSPERITY –GRADED (30/70)

EAGLE – LEVEL

UHL – EXPRESS

AHL – Level

Assurant – Level

TRANS – DECLINE

OXFORD – DOESN'T ASK

# HEALTH CHEAT SHEET

## **SLEEP APNEA**

FORESTERS – PREFERRED (C-PAP IS NOT CONSIDERED OXYGEN)  
TRANS – WITH OXYGEN/GRADED, WITHOUT OXYGEN/PREFERRED  
LIBERTY BANKERS - LEVEL  
RNA - LEVEL  
UHL – PREMIER  
BALT – SG1  
EAGLE – LEVEL  
PROSPERITY – LEVEL  
AMAM – LEVEL  
AHL – Level  
Assurant – Level  
OXFORD – DOESN'T ASK

## **SPINA BIFIDA**

EAGLE – LEVEL  
FORESTERS – PREFERRED  
PROSPERITY – LEVEL  
RNA – LEVEL  
UHL – EXPRESS  
TRANS - Present and surgically corrected within 2 years/Standard, Surgically corrected OVER 2 years/Preferred  
OXFORD – DOESN'T ASK

## **STENT**

TRANS – ONSET PRIOR TO AGE 45/GRADED, ONSET AGE 45 & UP: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED  
RNA – WITHIN 18 MO DECLINE...18-24 MO GRADED  
UHL – 1 YEAR DECLINE...1-2 IS ROP...OVER 2 PREMIER  
FORESTERS – WITHIN ONE YEAR/GRADED, WITHIN 2 YEARS/STANDARD  
LBL – PREF IF OVER 2 YEARS  
EAGLE – LESS THAN 1 YEAR USE ANOTHER CARRIER/LEVEL OVER 1 YEAR  
PROSPERITY – LEVEL OVER 2/MODIFIED UNDER 2  
AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL  
AHL – See heart attack  
Assurant – See heart attack  
OXFORD – LEVEL OVER 2 YEARS

## **STROKE (WITHIN 12 MONTHS)**

BALT LIFE – SG2  
FORESTERS – GRADED  
TRANS - ONSET PRIOR TO AGE 45/GRADED, ONSET AGE 45 & UP: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

## **STROKE (WITHIN 24 MONTHS)**

BALT LIFE – SG2  
UHL – EXPRESS ISSUE  
EAGLE – LEVEL AFTER 12 MONTHS

# HEALTH CHEAT SHEET

FORESTERS – STANDARD

TRANS - ONSET PRIOR TO AGE 45/GRADED, ONSET AGE 45 & UP: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

## STROKE (AFTER 2 YEARS)

FORESTERS - LEVEL

LIBERTY BANKERS - LEVEL

BALT LIFE – SG1

UHL – PREMIER

PROSPERITY –LEVEL

EAGLE – LEVEL

TRANS - ONSET PRIOR TO AGE 45/GRADED, ONSET AGE 45 & UP: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

Assurant – Over 2 years level

OXFORD - LEVEL

## TIA

FORESTERS – WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD

PROSPERITY –ROP IF WITHIN 2 YEARS, LEVEL OVER

EAGLE – LEVEL OVER 1 YEAR

UHL – PREMIER OVER 2 YEARS/EXPRESS LESS THAN 2

RNA – LEVEL (DOESN'T ASK)

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

AMERICO – ULTRA PROTECTOR LEVEL IF NOT IN COMBO WITH DIABETES

Assurant – Over 2 years level

TRANS - ONSET PRIOR TO AGE 45/GRADED, ONSET AGE 45 & UP: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

OXFORD – LEVEL OVER 2 YEARS

## TOBACCO

AMERICO EAGLE – NON SMOKER RATES FOR 3 YEARS

PROSPERITY – ONLY CIGARETTES ARE TOBACCO

## ULCERATIVE COLITIS

EAGLE – LEVEL

FORESTERS – LEVEL

PROSPERITY – PREFERRED

RNA – LEVEL

UHL – PREMIER

AMAM – LEVEL OVER 3 YEARS OR GRADED IF WITHIN 3 YEARS

AHL – Level

Assurant – Level

TRANS – STANDARD

OXFORD – DOESN'T ASK

## WALKER

FORESTERS - PREFERRED

TRANS – PREFERRED

RNA - LEVEL

# HEALTH CHEAT SHEET

LBL – PREF IF NOT USED IN 2 YEARS (ONLY CHRONIC ILLNESS OR DISEASE...FROM ACCIDENT IS OK)

PROSPERITY – NOT ASKED

EAGLE (WHEELCHAIR TEMPORARY USE) NO CHRONIC USE IMMEDIATE

UHL – DELUXE

AMAM – LEVEL

Assurant – If not confined, level

OXFORD – DOESN'T ASK

## **WHEELCHAIR (NOT CONFINED)**

TRANS – ANY USE WITHIN 2 YEARS (CURRENT USE OR OCCASIONAL) /GRADED, REASON FOR USE EXPECTED TO RESOLVE IN NEXT 3 MONTHS/PREFERRED

RNA - IF NOT CONFINED

AMERICO – UP1 IF TEMPORARY

PROSPERITY – ASKED DUE TO DISEASE

FORESTERS – DECLINE IF DUE TO CHRONIC DISEASE OR ILLNESS

LBL – PREF IF NOT USED IN 2 YEARS (ONLY CHRONIC ILLNESS OR DISEASE...FROM ACCIDENT IS OK)

AMAM - LEVEL

UHL – NOT MENTIONED

Assurant – Level

OXFORD – NOT ASKED

## **WHEELCHAIR (CONFINED)**

LBL – MODIFIED IF FROM CHRONIC ILLNESS OR DISEASE...ACCIDENT IS OK.

BALT LIFE – DECLINE IF DUE TO CHRONIC DISEASE OR ILLNESS, SG1 IF DUE TO ACCIDENT

UHL – NOT MENTIONED

EAGLE – DECLINE IF CHRONIC/LEVEL IF TEMPORARY

FORESTERS – PREFERRED IF ACCIDENT/DECLINE IF DUE TO DISEASE

PROSPERITY – LEVEL IF ACCIDENT/DECLINE IF DISEASE

AMAM – LEVEL IF NOT DUE TO DISEASE OR ILLNESS

Assurant – Decline

TRANS – WITHIN 2 YEARS/GRADED

OXFORD – ONLY ASKS IF REQUIRES HUMAN ASSISTANCE WHEN TRANSFERRING

## **CHILD/GRANDCHILD**

AMERICO – CHILD/GRANDCHILD RIDER

LIBERTY BANKERS

UHL

AMAM – CHILD/GRANDCHILD AND EVEN GREAT GRANDCHILD

## **SINGLE PAY WHOLE LIFE**

RNA

FORESTERS

BALTIMORE LIFE

AMERICO

OXFORD

# HEALTH CHEAT SHEET

## 10-20 PAY

TRANS – 10 PAY ONLY

## TELESALES

FORESTERS

AMERICO

LBL

BALTIMORE LIFE

AIG

PROSPERITY

RNA

AMAM