

Medical Impairment Guide

The Medical Impairment Guide is provided to assist you in determining an applicant's insurability. Three categories have been provided to allow you to classify acceptable and unacceptable risks. The Medical Impairment Guide is not meant to be all inclusive for each of the impairment categories. Underwriting reserves the right to make a final decision based on all factors of the risk.

Usually Acceptable:

- Alcohol Abuse – recovered after 5 years
- Amputation – Accidental, fully recovered
- Anemia (Iron Deficiency)
- Anxiety – situational
- Arthritis – not rheumatoid, not disabling
- Asthma – not on steroids
- Diabetes-type 2, under control
- Epilepsy – last seizure over 6 months prior
- Fibromyalgia – not disabling
- Hepatitis A – fully recovered
- Hypertension – controlled
- Lupus – Discoid
- Mitral Valve Prolapse
- Multiple Sclerosis – mild, no medications, not disabling
- Osteoporosis
- Pacemaker implantation
- Pancreatitis – acute, full recovery over one year
- Prostate disorders – benign, not cancer
- Skin Cancer (not melanoma)
- Sleep Apnea – successful treatment
- Thyroid impairments
- Ulcer – not bleeding

Individual Consideration:

- Alcohol Abuse – recovered 2 to 5 years
- Aneurysm – with surgery, after 6 months
- Angina (chest pain)
- Arthritis – on steroids or methotrexate
- Asthma – smoking or on steroids
- Atrial Fibrillation
- Blood Clots – pulmonary embolism or thrombophlebitis
- Cancer
- Chronic Obstructive Pulmonary Disease – mild to moderate; no steroids, spiriva, oxygen or smoking
- Coronary Artery Disease – angioplasty, stent, heart attack, or bypass
- Depression – no narcotic pain meds or more than two medications
- Diabetes – onset age 20-30
- Diabetes – type 1, under control
- Epilepsy – Seizure within last 6 months
- Hepatitis B
- Hepatitis C
- Lupus – Systemic
- Melanoma
- Mitral Regurgitation
- Mitral Valve repair – after 6 months
- Narcotic Pain medication usage (chronic)
- Parkinson's Disease
- Peripheral Vascular Disease
- Polycystic Kidney Disease-present or family history of
- Renal Insufficiency (mild only)
- Rheumatoid Arthritis (mild only)
- Sarcoidosis
- Stroke – no residuals – more than one year
- Transient Ischemic Attack
- Ulcerative Colitis

Not Eligible:

- AIDS
- Alcohol Abuse – within two years or relapsed
- ALS (Lou Gehrig's Disease)
- Alzheimer's
- Amputations – associated with diabetes/vascular disease, kidney or bladder dysfunction
- Aneurysm – not repaired
- Any use of supportive devices (assisted living, oxygen, wheelchair, walker, cane)
- Aortic Insufficiency
- Aortic Stenosis
- Aortic Valve Repair/Replacement
- Arthritis – disabling
- Cerebral Palsy
- Chronic Obstructive Pulmonary Disease (COPD) – Moderate to severe or with smoking, oxygen, steroid or Spiriva treatment
- Cirrhosis of the liver
- Congestive Heart Failure
- Coronary Artery Disease – recurrent episodes, onset prior to 40
- Cystic Fibrosis
- Dementia
- Depression – with alcohol abuse or pain narcotic usage
- Diabetes and Coronary Artery Disease, Stroke or Transient Ischemic Attack (TIA)
- Diabetes and Kidney Disease
- Emphysema
- Heart transplant
- Hepatitis – Alcoholic
- Hodgkin's Disease within 3 years
- Kidney Dialysis
- Kidney Transplant
- Liver Transplant
- Lung Transplant
- Mental Retardation
- Mitral Valve replacement
- Multiple Sclerosis – beyond mild, disabling
- Muscular Dystrophy
- Myasthenia Gravis
- Narcotic Pain medication usage with anti-depressant meds or if disabled
- Pancreatitis – Chronic
- Paralysis – paraplegic, quadriplegic, triplegic
- Psychosis
- Schizophrenia
- Stroke – history of multiple strokes