

SAFECARE TERM MEDICAL IMPAIRMENT GUIDE

IMPAIRMENT	CRITERIA	LIFE	DIR	AODIR	CRITICAL ILL RIDER	QUESTION ON APP
Abscess	Present	Decline	Decline	Decline	Decline	1f
	Removed, with full recovery and confirmed to be benign	Standard	Standard	Standard	Standard	1f
Addison's Disease	Acute single episode	Standard	Standard	Standard	Standard	1f
	Others	Decline	Decline	Decline	Decline	1f
AIDS / ARC	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	3a
Alcoholism	Within 4 years since abstained from use	Decline	Decline	Decline	Decline	3c
	After 4 years since abstained from use	Standard	Decline	Decline	Standard	3c
Alzheimer's	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1c
Amputation	Caused by injury	Standard	Decline*	Decline*	Standard	1f
	Caused by disease	Decline	Decline	Decline	Decline	1e
Anemia	Iron deficiency on vitamins only	Standard	Standard	Standard	Standard	1e
	Others	Decline	Decline	Decline	Decline	1e
Aneurysm	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1a
Angina	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1a
Angioplasty	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1a
Ankylosis	Medically diagnosed, treated, or taken medication for	Standard	Decline	Standard	Decline	1e
Anxiety/Depression	Anxiety, 1 medication, situational in nature	Standard	Standard	Standard	Standard	1c
	Major depression, bipolar disorder, schizophrenia	Decline	Decline	Decline	Decline	1c
Aortic Insufficiency	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1a
Aortic Stenosis	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1a
Appendectomy	Medically diagnosed, treated, or taken medication for	Standard	Standard	Standard	Standard	1f
Arteriosclerosis	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1a
Arthritis	Rheumatoid - minimal, slight impairment	Standard	Decline	Standard	Standard	1e
	Rheumatoid - all others	Decline	Decline	Decline	Decline	1e
Asthma	Mild, occasional, brief episodes, allergic, seasonal	Standard	Standard	Standard	Standard	1c
	Moderate, more than 1 episode a month	Standard	Decline	Standard	Standard	1c
	Severe, hospitalization or ER visit within the past 12 months	Decline	Decline	Decline	Decline	1c
	Maintenance steroid use	Decline	Decline	Decline	Decline	1c
	Combined with tobacco Use - smoker	Decline	Decline	Decline	Decline	1c
Aviation	Commercial pilot for regularly scheduled airline	Standard	Standard	Standard	Standard	2
	Other pilots flying for pay	Decline	Decline	Decline	Decline	2
	Student pilot	Decline	Decline	Decline	Decline	2
	Private pilot with more than 100 solo hours	Standard	Standard	Standard	Standard	2
Back Injury	Medically diagnosed, treated, or taken medication for within the past 12 months	Standard	Decline*	Decline*	Standard	1e & 1f
Bi-Polar Disorder	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1c
Blindness	Caused by diabetes, circulatory disorder, or other illness	Decline	Decline	Decline	Decline	1c
	Other causes	Standard	Decline	Decline	Decline	1c
Bronchitis	Acute- recovered	Standard	Standard	Standard	Standard	1c
	Chronic	Decline	Decline	Decline	Decline	1c
Buerger's Disease	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1a
By-Pass Surgery (CABG or Stent)	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	2a
Cancer / Melanoma	Basal or Squamous cell skin carcinoma, isolated occurrence	Standard	Standard	Standard	Standard	2d
	7 years since surgery, diagnosis, or last treatment, no recurrence or additional occurrence	Standard	Standard	Standard	Decline	2d
	All others	Decline	Decline	Decline	Decline	2d

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Cardiomyopathy	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	2a
Cerebral Palsy	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	2f
Chronic Obstructive Pulmonary Disease (COPD)	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	2c
Cirrhosis of Liver	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	2b
Connective Tissue Disease	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	2f
Concussion – Cerebral	Full recovery with no residual effects	Standard	Standard	Standard	Standard	2g
Congestive Heart Failure (CHF)	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	2a
Criminal History	Convicted of misdemeanor or felony within the past 5 years	Decline	Decline	Decline	Decline	3a
	Probation or parole within the past 6 months	Decline	Decline	Decline	Decline	3a
Crohn's Disease	Diagnosed prior to age 20 or within the past 12 months	Decline	Decline	Decline	Decline	2b
Cystic Fibrosis	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	2d
Deep Vein Thrombosis (DVT)	Single episode, full recovery, no current medication	Standard	Standard	Standard	Standard	2b
	2 or more episodes, continuing anticoagulant treatment	Decline	Decline	Decline	Decline	1a
Dementia	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	2d
Diabetes	Combined with overweight, gout, retinopathy, or protein in urine	Decline	Decline	Decline	Decline	2b
	Diagnosed prior to age 35	Decline	Decline	Decline	Decline	2b
	Tobacco use in past 12 months or uses insulin	Decline	Decline	Decline	Decline	2b
	Controlled with oral medications	Standard	Decline	Standard	Standard	2b
Diagnostic Testing, Surgery or Hospitalization	Recommended within the past 12 months by a medical professional which has not been completed or for which the results have not been received	Decline	Decline	Decline	Decline	5b
Disabled	Receiving SSI benefits for disability and/or currently not employed due to medical reasons	Decline	Decline	Decline	Decline	
Diverticulitis/ Diverticulosis	Acute, with full recovery	Standard	Standard	Standard	Standard	2b
Down Syndrome	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	2d
Driving Record	Within the past 3 years an alcohol/drug related infraction, or 2 or more accidents, or 3 or more driving violations or combination thereof	Decline	Decline	Decline	Decline	3a
	License currently suspended or revoked	Decline	Decline	Decline	Decline	3a
Drug Abuse	Illegal drug use within the past 4 years	Decline	Decline	Decline	Decline	3c
	Treatment within the past 4 years	Decline	Decline	Decline	Decline	3c
	Treatment 4 years or more, non-usage since	Standard	Decline	Decline	Standard	3c
Duodenitis	Medically diagnosed, treated, or taken medication for	Standard	Standard	Standard	Standard	1b
Emphysema	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1c
Epilepsy	Petit Mal	Standard	Decline*	Standard	Standard	1c
	All others	Decline	Decline	Decline	Decline	1c
Fibrillation	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1a
Fibromyalgia	Medically diagnosed, treated, or taken medication for	Standard	Decline	Standard	Standard	1f
Gallbladder disorder	Medically diagnosed, treated, or taken medication for	Standard	Standard	Standard	Standard	1b
Gastritis	Acute	Standard	Standard	Standard	Standard	1b
Glomerulosclerosis	Acute – after 1 year	Standard	Standard	Standard	Decline	1d
Gout	Combined with history of diabetes, kidney stones, or protein in urine	Decline	Decline	Decline	Decline	1e

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Hazardous Avocations	Participated in within the past 2 years	Standard	Decline*	Decline*	Standard	2
Headaches	Migraine, fully investigated, controlled with medication	Standard	Decline	Standard	Standard	1c & 1f
	Migraine, severe or not investigated	Decline	Decline	Decline	Decline	1c & 1f
Heart Arrhythmia	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1a
Heart Disease / Disorder	Includes heart attack, coronary artery disease, angina	Decline	Decline	Decline	Decline	1a
Heart Murmur	History of treatment or surgery	Decline	Decline	Decline	Decline	1a
Hemophilia	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1a
Hepatitis	Medically diagnosed, treated, or taken medication for Hep B or C	Decline	Decline	Decline	Decline	1b
Hepatomegaly	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1b
HIV	Tested Positive	Decline	Decline	Decline	Decline	3a
Hodgkin's Disease	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1c
Hypertension (High Blood Pressure)	Controlled with 2 or less medications, provide current BP reading history	Standard	Standard	Standard	Standard	1a
	Uncontrolled or using 3 or more medications to control	Decline	Decline	Decline	Decline	1a
	In combination with Thyroid Disorder	Standard	Standard	Standard	Decline	1a
Hysterectomy	No cancer	Standard	Standard	Standard	Standard	1d
Kidney Disease	Dialysis	Decline	Decline	Decline	Decline	1g
	Insufficiency or Failure	Decline	Decline	Decline	Decline	1g
	Nephrectomy	Decline	Decline	Decline	Decline	1g
	Polycystic Kidney Disease	Decline	Decline	Decline	Decline	1g
	Transplant recipient	Decline	Decline	Decline	Decline	1g
Knee Injury	Medically diagnosed, treated, or taken medication for within the past 12 months	Standard	Decline*	Decline*	Standard	1e
Leukemia	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1c
Liver Impairments	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1b
Lung Disease / Disorder	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1c
Lupus Erythematosus	Systemic (SLE)	Decline	Decline	Decline	Decline	1e
Marfan Syndrome	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1e
Melanoma	See Cancer/Melanoma					1c
Meniere's Disease	Medically diagnosed, treated, or taken medication for	Standard	Decline	Standard	Standard	1f
Mental or Nervous Disorder	Anxiety, 1 medication, situational in nature	Standard	Standard	Standard	Standard	1c
	Major depression, bipolar disorder, schizophrenia	Decline	Decline	Decline	Decline	1c
Mitral Insufficiency	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1a
Multiple Sclerosis	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1c
Muscular Dystrophy	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1e
Narcolepsy	More than 2 years from diagnosis	Standard	Decline	Standard	Standard	1c
Pacemaker	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1a
Pancreatitis	Chronic or multiple episodes	Decline	Decline	Decline	Decline	1b
Paralysis	Includes Paraplegia and Quadriplegia	Decline	Decline	Decline	Decline	1e
Parkinson's Disease	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1c
Peripheral Vascular Disease	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1a
Pregnancy	Current; no complications	Standard	Standard	Standard	Standard	3e

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Prostate Disease / Disorder	Infection, Benign Prostatic Hypertrophy. Confirmed, with stable PSA level	Standard	Standard	Standard	Standard	1d
	Cancer - See Cancer / Melanoma					1c & 1d
Pulmonary Embolism	Medically diagnosed, treated, or taken medication for	Standard	Standard	Standard	Decline	1a
Retardation	Mild to moderate	Standard	Decline	Standard	Standard	1c
	Severe	Decline	Decline	Decline	Decline	1c
Rheumatic Fever	One attack-recovered	Standard	Standard	Standard	Decline	1a
Sarcoidosis	Pulmonary	Decline	Decline	Decline	Decline	1d
Seizures	Petit Mal	Standard	Decline*	Standard	Standard	1c
	All others	Decline	Decline	Decline	Decline	1c
Shoulder Injury	Medically diagnosed, treated, or taken medication for within the past 12 months	Standard	Decline*	Decline	Standard	1e
Sleep Apnea	Combined with history of overweight, poorly controlled high blood pressure, chronic obstructive pulmonary disease, or heart arrhythmia	Decline	Decline	Decline	Decline	1f
Spina Bifida	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1e
Spina Bifida Occulta	Asymptomatic	Standard	Standard	Standard	Standard	1e
Stroke / CVA	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1a
Subarachnoid Hemorrhage	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1a
Suicide Attempt	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1c
Thyroid Disorder	Medically diagnosed, treated, or taken medication for	Standard	Standard	Standard	Standard	1f
	In combination with hypertension (HBP)	Standard	Standard	Standard	Decline	1f
Transient Ischemic Attack (TIA)	After 6 months, no residuals	Standard	Decline	Standard	Decline	1a
	Combined with Tobacco Use -Smoker	Decline	Decline	Decline	Decline	1a
Transplant, Organ, or Bone Marrow	Transplant recipient or on waiting list	Decline	Decline	Decline	Decline	
Tuberculosis	Within 2 years of treatment or diagnosis	Decline	Decline	Decline	Decline	1c
	Over 2 years with no residuals	Standard	Standard	Standard	Standard	1c
Ulcer	Peptic, duodenal, or gastric - symptom free for 1 year	Standard	Standard	Standard	Standard	1b
Ulcerative Colitis	Diagnosed prior to age 20 or within the past 12 months	Decline	Decline	Decline	Decline	1b
Unemployment	Currently unemployed due to medical reasons	Decline	Decline	Decline	Decline	2a
Valve Replacement	Heart / Cardiac	Decline	Decline	Decline	Decline	1a
Vascular Impairments	Medically diagnosed, treated, or taken medication for	Decline	Decline	Decline	Decline	1f
Weight Reduction Surgery	Surgery within the past 1 year	Decline	Decline	Decline	Decline	1f
	After 1 year since surgery with no complications	Standard	Decline	Standard	Standard	1f
	History of complications such as Dumping Syndrome	Decline	Decline	Decline	Decline	1f

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