

ADULT SINGLE CONDITION DECISION CHART — Subject to underwriting and change without notice

The following decisions are based on proposed insured having only one medical condition or lifestyle factor:

MEDICAL CONDITION OR LIFESTYLE FACTOR	DECISION (SUBJECT TO ALL OTHER FACTORS)
AIDS/HIV/ARC	DECLINE
Alcoholism/Alcohol Abuse - Used or been diagnosed with, treated, tested positive for, or been given medical advice by a member of medical profession	Within 2 years - DECLINE Within 2-4 years - GRADED Within 4-10 years - STANDARD Over 10 years - PREFERRED
ALS (Lou Gehrig's disease) or other motor neuron disease	DECLINE
Alzheimer's/Dementia/Memory Loss/Cognitive Disorders	DECLINE
Amputation (other than due to accident/trauma)	DECLINE
Anemia (other than Sickle Cell Anemia)	GRADED With Activity Credit - STANDARD No treatment for last 3 months - PREFERRED
Aneurysm	PREFERRED
Angina	See Heart Disease
Angioplasty (of any kind)	See Heart Disease
Arrhythmia	See Heart Disease
Assisted Living/Long Term Care Facility - Home healthcare is defined as medical care provided by a medical professional, friends, or family member, including — but not limited to — arranging medications, taking blood pressure or sugar readings, administering medications, wound care, feeding tube, etc.	Current - DECLINE
Asthma	Mild (no daily symptoms, no limitations to daily activities, no reduced lung function, no regular use of steroids and no ER visits or hospitalizations due to asthma in last 5 years - PREFERRED Chronic - STANDARD with Activity Credit - PREFERRED
Atrial Fibrillation	See Heart Disease
Autism	Mild (Highly Functional): - PREFERRED All others - DECLINE
Bipolar	PREFERRED
Black Lung	STANDARD With Activity Credit - PREFERRED
Blood Clots (no complications/time since resolved)	PREFERRED
Blood Disorder (excluding Iron Deficiency Anemia and Sickle Cell Anemia): Polycythemia, Thrombocytopenia, Hemophilia, and other coagulation disorders	PREFERRED
Bone Marrow Transplant (Including donor stem cells)	DECLINE
Bronchitis (chronic)	STANDARD With Activity Credit - PREFERRED
Build	See Adult Height and Weight Chart page 15
Bypass	See Heart Disease

MEDICAL CONDITION OR LIFESTYLE FACTOR	DECISION (SUBJECT TO ALL OTHER FACTORS)
Cancer (other than Basal Cell)	Any onset within 2 years - DECLINE Metastatic - DECLINE Recurrent - DECLINE Multiple cancers - DECLINE With metastasis to lymph nodes - DECLINE Cancer free and no treatment within last 2 years - STANDARD
Cardiac Surgery	See Heart Disease
Cardiomyopathy	See Heart Disease
Cerebral Palsy	DECLINE
Chest Pain	See Heart Disease
Chronic Pain	PREFERRED
Circulatory Disorder	PREFERRED
Cirrhosis	STANDARD
Clotting Disorder	PREFERRED
Cognitive Disorder	DECLINE
Congestive Heart Failure/Heart Failure/Diastolic Heart Failure	STANDARD
COPD (Chronic Obstructive Pulmonary Disease)	STANDARD With Activity Credit - PREFERRED
Coronary Artery Disease	See Heart Disease
Creutzfeldt-Jakob Disease	DECLINE
Crohn's Disease	PREFERRED
Cystic Fibrosis	DECLINE
Defibrillator Implant	See Heart Disease
Dementia	DECLINE
Depression	PREFERRED
Diabetes (Type 1 and 2)	STANDARD Only during pregnancy - PREFERRED
Diabetic Coma	DECLINE
Dialysis	STANDARD
Diastolic Heart Failure	See Congestive Heart Failure
Down Syndrome	DECLINE
Driving (including: reckless driving, DUI/DWI/OWI)	Within 2 years - DECLINE Within 2-5 years - STANDARD > 5 years - PREFERRED Multiple offenses in last 5 years - DECLINE
Drug Use/Abuse (including prescription drugs) Used or been diagnosed with, treated, tested positive for, or been given medical advice by a member of medical profession	Within 2 years - DECLINE Within 2-4 years - GRADED Within 4-10 years - STANDARD Over 10 years - PREFERRED
Electric Scooter/Cart	See Wheelchair/Scooter/Cart
Emphysema	STANDARD With Activity Credit - PREFERRED
Employment (in the cannabis industry or a cannabis-related business)	DECLINE

MEDICAL CONDITION OR LIFESTYLE FACTOR	DECISION (SUBJECT TO ALL OTHER FACTORS)
Encephalitis	PREFERRED
Epilepsy	See Seizures
Felony Offense (convicted of or pleaded no contest)	Within 3 years - DECLINE Within 3-5 years - GRADED Within 5-10 years - STANDARD Over 10 years - PREFERRED Multiple offenses in last 10 years - DECLINE
Gaucher's Disease	DECLINE
Heart Attack	See Heart Disease
Heart Disease	PREFERRED
Heart Failure	See Congestive Heart Failure
Heart Murmur	See Heart Disease
Heart Valve Replacement	See Heart Disease
Hepatitis	See Liver Disease/Disorder
Hodgkin's/Non-Hodgkin's/Lymphoma	See Cancer
Home Healthcare	See Assisted Living
Hospice	DECLINE
Hospitalization	Currently - DECLINE Within last 12 months - STANDARD With Activity Credit - PREFERRED
Hunter Syndrome	DECLINE
Huntington's Disease	DECLINE
Illegal Drugs	See Drug Use/Abuse
Incarceration	Current - DECLINE
Iron Deficiency Anemia	See Anemia
Irregular Heartbeat	See Heart Disease
Kidney Disease/Disorder (Chronic Kidney Disease)	STANDARD
Kidney Failure	STANDARD
Liver Disease/Disorder (excluding Fatty Liver Disease)	STANDARD
Long Term Care	See Assisted Living
Lou Gehrig Disease	See ALS
Lupus	See Systemic Lupus Erythematosus (SLE)
Marijuana use	PREFERRED
Memory Loss	See Alzheimer's
Mental Incapacity	DECLINE
Mental Retardation	DECLINE
Myocardial Infarction	See Heart Disease
Niemann-Pick Disease	DECLINE
Nursing Home	See Assisted Living
Oxygen	See Respiratory Disease or Disorder
Pacemaker/Defibrillator Implant	See Heart Disease
Pancreatitis (nonalcoholic)	Diagnosed and/or received treatment within 2 years - STANDARD Treated and resolved > 2 years - PREFERRED

MEDICAL CONDITION OR LIFESTYLE FACTOR	DECISION (SUBJECT TO ALL OTHER FACTORS)
Parole/Probation (currently)	Within 2 years - DECLINE
Peripheral Artery/Vascular Disease (PAD/PVD)	See Circulatory Disorder
Phlebitis	See Blood Clots
Pompe Disease	DECLINE
Post-Traumatic Stress Disorder (PTSD)	See Depression
Prison (within 2 years)	See Incarceration
Pulmonary Fibrosis	DECLINE
Pulmonary Hypertension	See Circulatory Disorder
Respiratory Disease or Disorder (Chronic)	STANDARD With Activity Credit - PREFERRED
Rheumatoid Arthritis	PREFERRED
Sarcoidosis	Not affecting the lungs - PREFERRED Affecting the lungs - See Respiratory Disease or Disorder
Schizophrenia	PREFERRED
Seizures	PREFERRED
Sickle Cell Anemia	DECLINE
Sleep Apnea	CPAP/treatment with supplemental oxygen/oxygen concentrator use - STANDARD With Activity Credit - PREFERRED CPAP/treatment without supplemental oxygen - PREFERRED
Stent Implant (Heart)	See Heart Disease
Stroke	STANDARD With Activity Credit - PREFERRED
Suicide (attempted)	Within 2 years - DECLINE
Surgery (Been advised or planning to have surgery requiring general anesthesia)	DECLINE
Systemic Lupus Erythematosus (SLE)	PREFERRED
Terminal Illness (death expected within 18 months)	DECLINE
Tobacco/Nicotine use (This includes cigarettes, e-cigarettes/vapes, chewing tobacco/smokeless tobacco, pipe, cigar, nicotine gum/patch or other nicotine delivery system.)	Within last 12 months will receive Tobacco Rating
Transplant Recipient	Organ or Stem Cell - DECLINE
Transient Ischemic Attack (TIA)	STANDARD With Activity Credit - PREFERRED
Tuberculosis	See Respiratory Disease or Disorder
Ulcerative Colitis	PREFERRED
Wasting Syndrome	DECLINE
Wheelchair/Electric Scooter/Electric Cart	PREFERRED If any assistance is required, see Assisted Living
Wilson's Disease	DECLINE
Wiskott-Aldrich Syndrome	DECLINE