

Condition	Americo hms	Moo- Term Life express
advised to have surgery, diagnostic testing other than routine, treatment or other procedure which has not been done	decline	decline
Addison's Disease	guide doesn't list?	ok if meds are not on knock off list
alcohol treatment or advised to limit or discontinue use	usually accept after 5 years	after 10 years ok
Alzheimer's, dementia	decline	decline
Amputation	ok if accident, fully recovered and working full time..	injury ok, diabetes decline
Aneurysm	decline	decline
Asthma	decline if smoker or steroid use, or hospitalized in last year, otherwise ok if controlled	mild or moderate ok- make sure meds are not on knock off list
Arthritis	rheumatoid/psoriatic mild, working full time, usually ok,, disabled or steroid shots decline	ok if meds not on list
Atrial fibrillation	decline	decline
Bipolar depression, schizophrenia	decline	decline
Blood Pressure	controlled=ok	ok if controlled and not hospitalized in last ten years
Bronchitis	chronic=decline	decline
Cardiomyopathy	decline	decline
Cancer, leukemia, melanoma or any other internal cancer	decline if any history of cancer, skin cancer except melanoma=consideration	decline
Cerebral palsy	over age 9, mild, self-sufficient ok, otherwise decline	decline
Chronic kidney disease, end-stage renal disease with dialysis	decline	decline
Chronic lung disease, chronic bronchitis, emphysema, sarcoidosis or cystic fibrosis	decline	decline
convicted or incarcerated for felony	still on probation=decline, otherwise individual consideration	decline if occurred in last ten years otherwise ok
COPD	decline	decline
Congestive Heart Failure	decline	decline
Coronary artery disease, heart attack, bypass surgery, angioplasty, stent	decline	decline
Crohn's	decline	ok
Currently confined to hospital or medical facility	decline	decline
cystic fibrosis	decline	decline
Depression (major)	no more than 2 meds or hospitalization in last 3 years ok,, if w/ narcotic pain meds or alcohol abuse=decline	major=decline
Diabetes insulin	decline	ok if controlled and diagnosed after age 50

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Diabetes	oral meds ok, unless onset under 30, IC if smoker, weight under table 4	ok if controlled and diagnosed after age 50
Disability	disabled more than 6 months decline.	if disabled in last 12 months declined otherwise ok
Diseases of brain, peripheral arterie	decline	decline
drugs or prescription drugs other than as prescribed	decline unless only occasional marijuana	decline
DUI drugs or alcohol, reckless driving	multiple or last occurred under age 25=decline	last 5 yrs=decline otherwise ok
Epilepsy/Seizure	grand mal or petite mal over 6 months ok, otherwise decline	petit mal.grand mal=ok all others decline- check meds
Fibromyalgia	not disabled no narcotic meds ok	ok- make sure meds are not on list
Gallbladder disorder	usually accept	ok-check meds
Gallbladder disorder	guide doesn't list?	ok- check meds
Gout	ok	ok
heart attack, bypass surgery, angioplasty, stent, Coronary artery disease	decline	decline
Heart Murmur	mitral valve prolapse no meds ok, all others decline	decline
Hepatitis	A with full recovery ok, alcoholic or B or C = decline	A ok, hep b or c = decline
HIV, AIDS	decline	decline
Hysterectomy	no cancer ok	no cancer ok
kidney dialysis	decline	decline
kidney transplant	received=decline, donor ok	decline
Liver disease, cirrhosis, Hepatitis B or C	decline	decline
lupus	discoid=ok, systemic=decline	systemic=decline
mental or nervous disorder	anxiety ok	anxiety- ok
Mitral insufficiency	mitral valve prolapse no meds ok, all others decline	no meds ok
motor sports racing, boat racing, parachuting/skydiving, hang gliding, base jumping rock/mtn climbing	ok,, not in combinatin w/ alcohol abuse	ok if not intending to do in next two years
multiple sclerosis	decline	decline
narcotic pain med	decline	situational check meds
Organ transplant	heart, kidney, liver=decline	decline
Osteoporosis	usually acceptable	ok

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Pacemaker	decline	decline
Pancreatis	decline	ok
Parkinson's	decline	decline
Prostate disease/disorder	no cancer ok	no cancer ok
Quadriplegia, paraplegia	decline	decline
Received or advised to receive care in nursing home, assisted living, adult day care, home health	decline	decline
Retardation	decline	decline
Rheumatoid arthritis	if mild usually ok, if disabled due to=decline, if steroid meds=decline	ok if meds are not on knock off list
Seizures	grand mal or petite mal over 6 months ok, otherwise decline	petit mal/grand mal=ok all others decline- check meds
sickle cell anemia	guide doesn't list?	decline
Sleep Apnea	cpap or bipap successful treatment=ok	ok
stent, heart attack, bypass surgery, angioplasty, Coronary artery disease	decline	decline
Stroke	decline	decline
Ulcerative colitis	decline	ok depends on meds