

Underwriting (continued)

DECLINABLE CONDITIONS

Illness/Disease	Condition
Anemia	Sickle Cell under age 40 Severe anemia - Hospitalized within the past year
Aneurysm	Present or multiple
Angina	Unstable or Increasing in intensity or frequency
Asthma	If hospitalized within past year
Breast mass, lump or nodule not yet biopsied	Not removed and/or surgery advised
Cancer	Present with treatment not done Stage III and up, or Hodgkin's in past 5 years ALL & CLL less than 5 years AML, CML, Hairy Cell, anaplastic, Giant Cell or Spindle Cell
Coronary Artery Disease	Current age < 50 Bypass surgery, heart attack or angioplasty within past 6 months
Criminal	Charges pending or on parole or probation
Diabetes	Age 0-15 Diagnosed past 12 months and/or uncontrolled A1C or BS With circulation or eye problems
Emphysema (COPD)	Severe Smoker or treatment with oxygen
Epilepsy / Seizure	Greater than 8 episodes per year
Gastric ByPass	Less than 6 months ago
Gastrointestinal Bleed	Multiple episodes
Hemophilia	Under age 18 Severe-Hospitalization within the past year
Hepatitis	Acute A or B within the past 6 months or Chronic hepatitis of any type
Huntington's Chorea	
Hypertension	Uncontrolled
Kidney	Polycystic kidney disease under age 50 Transplant less than 10 years Dialysis
Lupus Erythematosus	Diagnosed less than 2 years ago
Mental Nervous	Hospitalized and or suicide attempt within past 5 years
MVR	Multiple DUI's
Pancreatitis	Chronic and or due to alcohol
Parkinson's	Progressive or Severe - per meds taken
Peripheral Vascular Disease	Less than one year diagnosed
Sleep Apnea	Severe
Stroke or TIA	Less than 1 year ago
Substance Abuse (Alcohol or drug)	Less than one year treatment Current usage after treatment
Thyroid Disorder	No work up by a doctor yet