

Medical Condition	Probable Action	
	LIFE	DIR
Abscess	No rating	Standard
AIDS	Decline	Decline
Alcoholism (total abstinence - >2 years)	Moderate rating to Standard	Decline
Allergies/Allergic Reaction	No rating	Standard
ALS (Lou Gehrig's Disease)	Decline	Decline
Alzheimer's disease	Decline	Decline
Amputations, if not due to peripheral vascular disease	Rate for cause	Decline
Anemia	Rate for cause	Decline
Aneurysm, abdominal	Table 4 to Decline	Decline
Aneurysm, cerebral, stable after full recovery	No rating to moderate rating	Decline
Angina pectoris (current; stable)	Table 6 to Decline	Decline
Anxiety, mild	No rating	Standard or ER
Aortic insufficiency murmur (depends on age)	Standard to Decline	Decline
Appendectomy/Appendicitis	No rating	Standard
Atrial fibrillation (depends on frequency and cause)	No rating to moderate rating	Decline
Arthritis, osteo	No rating	ER or Decline
Arthritis, rheumatoid (depends on severity)	No rating to Decline	Decline
Arthroscopic knee surgery within 1 year	No rating	Exclusion Rider
after one year - full recovery	No rating	Standard or ER
Asthma (depends on age, attacks, medications)	No rating to Decline	ER or Decline
Back disorder	No rating	ER or Decline
Bartholin cyst	No rating	Standard
Bell's palsy (fully recovered; after three months)	No rating	Standard
Blindness (depends on cause)	No rating	Exclusion Rider
Bone or joint disorder	Rate for cause	ER or Decline
Bone spur present	No rating	Exclusion Rider
surgically corrected	No rating	Standard
Breast cancer, (after 3 years; depends on pathology)	Possible flat extra to Decline	Decline
Breast disorders, not cancer	No rating	Standard
Broken bone fully recovered	No rating	Standard or ER
not recovered or pins/plates inserted	No rating	ER or Decline
Bronchiectasis (depends on severity)	No rating to Decline	ER or Decline
Bronchitis (acute)	No rating	Standard
Bronchitis (chronic)	No rating to Decline	ER or Decline
Bundle branch block, right/incomplete	No rating	Standard
Bundle branch block, right/complete	No rating to Table 4	Standard or Decline

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Bundle branch block, left/complete with cardiac evaluation with no cardiac evaluation	Table 4 to Decline Decline	Decline Decline
Bursitis	No rating	ER or Decline
Cancer, internal	Call for quote	Call for quote
Cancer, skin, basal cell (removed)	Usually Standard	Exclusion Rider or Decline
Cancer, skin, squamous cell (removed)	Possible Standard	Decline
Cancer, skin, melanoma	Possible Standard	Decline
Cardiomyopathy present or chronic resolved >3 years	Decline Table 4 to Decline	Decline Decline
Cartilage - torn present fully recovered	No rating No rating	Exclusion Rider Standard or ER
Cataracts (recovered 3 months)	No rating	Standard or ER
Cerebral palsy	Table 4 to Decline	Decline
Chronic fatigue syndrome (fully recovered)	No rating	Decline
Chronic obstructive lung disease (COPD)	Table 2 to Decline	Decline (depends on severity)
Cirrhosis of the liver	Decline	Decline
Colitis, spastic	No rating	Standard or ER
Colitis, ulcerative	No rating to Decline	ER or Decline
Concussion, cerebral within six months after six months - no residuals	Postpone No rating	Postpone Standard or ER
Congestive heart failure	Table 6 to Decline	Decline
Convulsions	No rating to Table 6	Decline
Coronary artery disease	No rating to Decline	Decline
Crohn's disease	Table 2 to Decline	Decline
Cyst - sebaceous, Bartholin	No rating	Standard
Cystic fibrosis	Decline	Decline
Cystitis	No rating	Standard
Cystocele, rectocele surgically corrected present	No rating No rating	Standard Exclusion Rider
D & C (dilatation and curettage) - benign results first year after one year - no recurrence	No rating No rating	ER or Decline Standard
Defibrillator/Ventricular Tachycardia	Decline	Decline
Depression	No rating to Decline	Decline
Dermatitis - atopic	No rating	Standard
Diabetes mellitus (depends on age of onset, control)	No rating to Decline	Decline
Dislocation - one occurrence; fully recovered	No rating	Standard
Diverticulitis and diverticulosis	No rating to Moderate Rating	ER or Decline

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Drug abuse (total abstinence 5 years)	No rating to Decline	Decline
Emphysema	Table 4 to Decline	Decline
Endocarditis	Rate for cause	Decline
Epilepsy, petit mal - no attack in one year	No rating	Decline
Epilepsy, grand mal/others - no attack in one year	No rating to moderate rating	Decline
Esophageal stricture	Rate for cause	ER or Decline
Fibrositis, myositis	No rating	ER or Decline
Fibromyalgia	No rating to moderate rating	Decline
Fractured skull (no residuals)	No rating	Standard or ER
Fracture (other than skull) full recovery	No rating	Standard or ER
not recovered or pins/plates inserted	No rating	Exclusion Rider or Decline
Gall bladder disorder - present	No rating	ER or Decline
Gastroenteritis	No rating	Standard or ER
Genitourinary disorder (rate for cause)	No rating to moderate rating	Standard or ER
Glaucoma	No rating	ER or Decline
Gout	No rating	Exclusion Rider
Headache, migraine	No rating	Standard or ER
Hearing impaired	No rating	Exclusion Rider
Heart attack (depends on age/severity)	No rating to Decline	Decline
Heart bypass surgery (depends on age/severity)	No rating to Decline	Decline
Heart valve replacement	Table 4 to Decline	Decline
Hepatitis, chronic		
Hep. B (treated and resolved)	Table 4 to Decline	Decline
Hep. C (treated and resolved)	Table 4 to Decline	Decline
Other	Call for quote	Decline
Hernia	No rating	ER or decline
Herniated disc	No rating	Exclusion Rider
High blood pressure (well controlled)	No rating	Standard
Hip disorder	Rate for cause	ER or Decline
Histoplasmosis, nonsystemic, six months after recovery	Table 2 to Decline	Decline
Hodgkin's disease	Call for quote	Decline
Hydronephrosis (fully recovered/depends on cause)	Table 2 to decline	ER or Decline
Hysterectomy		
benign	No rating	Standard
malignant	Flat extra to Decline	Decline
Ileitis, regional	Table 4 to Decline	Decline
Kidney failure, dialysis	Decline	Decline
Kidney infection/pyelonephritis		
(if no recurrence in 2+ years; depends on cause)	No rating	Standard or ER
Kidney removal (depends on cause)	Call for quote	Decline

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	LIFE	DIR
Leukemia (in remission 5+ years)	Flat extra to Decline	Decline
Ligament injury - full recovery	No rating	Standard or ER
Lou Gehrig's Disease - ALS	Decline	Decline
Lupus, systemic	Table 4 to Decline	Decline
Lupus, discoid (skin only; in remission, no steroid use)	No rating	Decline
Malaria - single attack	No rating	Standard
Meniere's disease	No rating	Exclusion Rider
Meningitis (full recovery)	No rating	Standard
Mental retardation (depends on severity)	Moderate rating to Decline	Decline
Murmur (mitral)	Moderate rating to Decline	ER or Decline
Mitral valve prolapse	No rating to Decline	Standard to Decline
Mononucleosis (infectious; uncomplicated recovery)	No rating	Standard
Multiple sclerosis (not progressive or disabling)	Table 2 to Decline	Decline
Myasthenia gravis	Call for quote	Decline
Myocarditis	Call for quote	Decline
Muscular dystrophy	Decline	Decline
Nephritis		
single episode and no complications	No rating	Standard or ER
others	Mod. rating/Decline	Decline
NonHodgkins lymphoma	Call for quote	Decline
Osteomyelitis	No rating/Moderate rating	Decline
Pacemaker	Table 3 to Decline	Decline
Pancreatitis	Rate for cause	Decline
Paraplegic	Table 6 to Decline	Decline
Parkinson's disease	Table 3 to Decline	Decline
Pericarditis (present)	Rate for cause	Decline
recovered	No rating	Standard or ER
Peripheral vascular disease (not severe)	Table 2 at best	Decline
Phlebitis		
full recovery	No rating	Exclusion Rider
multiple episodes (depends on cause)	Table 2 to Decline	Decline
Pleurisy Hysterectomy		
benign	No rating	Standard
malignant	Flat extra to Decline	Decline
Ileitis, regional	Table 4 to Decline	Decline
Kidney failure, dialysis	Decline	Decline
Kidney infection/pyelonephritis		
(if no recurrence in 2+ years; depends on cause)	No rating	Standard or ER

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	LIFE	DIR
Kidney removal (depends on cause)	Call for quote	Decline
Leukemia (in remission 5+ years)	Flat extra to Decline	Decline
Ligament injury - full recovery	No rating	Standard or ER
Lou Gehrig's Disease - ALS	Decline	Decline
Lupus, systemic	Table 4 to Decline	Decline
Lupus, discoid (skin only; in remission, no steroid use)	No rating	Decline
Malaria - single attack	No rating	Standard
Meniere's disease	No rating	Exclusion Rider
Meningitis (full recovery)	No rating	Standard
Mental retardation (depends on severity)	Moderate rating to Decline	Decline
Murmur (mitral)	Moderate rating to Decline	ER or Decline
Mitral valve prolapse	No rating to Decline	Standard to Decline
Mononucleosis (infectious; uncomplicated recovery)	No rating	Standard
Multiple sclerosis (not progressive or disabling)	Table 2 to Decline	Decline
Myasthenia gravis	Call for quote	Decline
Myocarditis	Call for quote	Decline
Muscular dystrophy	Decline	Decline
Nephritis		
single episode and no complications	No rating	Standard or ER
others	Mod. rating/Decline	Decline
NonHodgkins lymphoma	Call for quote	Decline
Osteomyelitis	No rating/Moderate rating	Decline
Pacemaker	Table 3 to Decline	Decline
Pancreatitis	Rate for cause	Decline
Paraplegic	Table 6 to Decline	Decline
Parkinson's disease	Table 3 to Decline	Decline
Pericarditis(present)	Rate for cause	Decline
recovered	No rating	Standard or ER
Peripheral vascular disease (not severe)	Table 2 at best	Decline
Phlebitis		
full recovery	No rating	Exclusion Rider
multiple episodes (depends on cause)	Table 2 to Decline	Decline
Pleurisy		
single episode and recovered	No rating	Standard
others	Rate for cause	Decline
Pneumonia full recovery, no further work up needed	No rating	Standard

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Pregnancy - current		
no current or past complications	No rating	Postpone
with history of complications	Rate for cause	ER or Decline
Prostate; prostatitis; TURP (no malignancy)		
acute episode - no recurrence for 3 years	No rating	Standard
recurrent/chronic	No rating	ER or Decline
single episode and recovered	No rating	Standard
others	Rate for cause	Decline
Psychosis (schizophrenia)	Table 6 to Decline	Decline
Quadriplegic	Highly rated to Decline	Decline
Raynaud's disease (full recovery)	No rating	Exclusion Rider
Raynaud's phenomenon (depends on cause)	No rating to Decline	ER or Decline
Rheumatic fever, no heart damage	No rating	Standard
Sarcoidosis (depends on organs involved)	Moderate rating to Decline	Decline
Sebaceous cyst - removed	No rating	Standard
Sciatica	No rating	ER or Decline
Sleep Apnea (consistent cpap use)	Possible Standard	Decline
Stroke (after one year; full recovery)	Table 4 at best	Decline
Suicide attempt (after 2 years)	Flat extra to Decline	Decline
Tennis elbow	No rating	Standard or ER
Thyroid disorder		
hyperthyroid - if medically stable	No rating	Standard or ER
hypothyroid - controlled with medication	No rating	Standard
Transient ischemic attack (TIA) (no residuals)	No rating to moderate rating	Decline
Tuberculosis (full recovery; no residuals)	No rating	Standard to Decline
Tumors	Call for quote	Call for quote
Ulcer (depends on type)	No rating to moderate rating	Exclusion Rider
Varicose veins	No rating	Standard or ER

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