

Strategy WL Impairment Guide

<u>Medical Condition</u>	<u>Probable Underwriting Action</u>
Addison's	Level
AIDS / ARC	Decline
Alcoholism / abuse	Modified < 5 years / Level > 5 years
Alzheimer's	Modified < 5 years / Level > 5 years
Amputation	Modified<5 years / Level >5 years
Amyotrophic Lateral Sclerosis	Decline
Anemia	Level
Aneurysm	Modified < 5 years / Level > 5 years
Angina	Modified < 2 years / Graded 2-5 years / Level > 5 years
Angioplasty	Modified < 2 years / Graded 2-5 years / Level > 5 years
Anxiety	Graded if inpatient care < 2 years otherwise Level
Aortic valve disease	Graded < 2 years / Level > 2 years
Ascites	Decline
Arthritis (osteo)	Level
Asthma	Level
Atrial Fibrillation	Graded < 2 years / Level > 2 years
Barrett's esophagus (no cancer)	Level
Basal cell skin cancer	Level
Bipolar	Graded if inpatient care < 2 years otherwise Level
Bronchiectasis	Graded < 2 years / Level > 2 years
Bypass (coronary artery)	Modified < 2 years / Graded 2-5 years / Level > 5 years
Bypass (gastric or bariatric)	Level
Cancer (in remission)	Decline < 2 years / Modified 2-5 years / Level > 5 years

Cardiomyopathy	Modified < 5 years / Level > 5 years
Cerebral palsy	Graded
Cerebrovascular Accident (CVA)	Decline < 2 years / Modified 2-5 years / Level > 5 years
Chronic Obstructive Lung Dis (COPD)	Graded < 2 years / Level > 2 years
Chronic pain	Level except if opioid dependent then Graded
Cirrhosis	Decline
Congestive Heart Failure	Modified < 5 years / Level > 5 years
Coronary Artery Disease	Modified < 2 years / Graded 2-5 years / Level > 5 years
Criminal Record	Decline if incarcerated or on probation - otherwise IC
Crohn's	Graded < 2 years / Level > 2 years
Defibrillator	Modified < 5 years / Level > 5 years
Dementia	Modified < 5 years / Level > 5 years
Depression	Graded if inpatient care < 2 years otherwise Level
Diabetes (no insulin)	Level but if complications Graded < 2 years
Diabetes (insulin)	Graded < 2 years / Level > 2 years
Dialysis of kidney	Modified < 5 years / Level > 5 years
Diverticulitis	Level
DUI (single)	Graded < 2 years / Level > 2 years
Drug abuse	Modified < 5 years / Level > 5 years
Emphysema	Graded < 2 years / Level > 2 years
Epilepsy (seizure disorder)	Graded < 2 years / Level > 2 years
Esophageal varices	Decline
Fibromyalgia	Level except if opioid dependent then Graded
GERD	Level
Gout	Level

Heart attack	Decline < 2 years / Graded 2-5 years / Level > 5 years
Heart murmur (innocent)	Level
Heart valve repair / replacement	Modified < 5 years / Level > 5 years
Hepatitis B or C (untreated)	Modified < 5 years / Level > 5 years
High blood pressure	Level
HIV positive (under treatment)	Modified < 5 years / Level > 5 years
Hodgkin's disease (in remission)	Decline < 2 years / Modified 2-5 years / Level > 5 years
Hypertension	Level
Hyperthyroidism	Level
Hypothyroidism	Level
Incarceration or felony probation now	Decline
Inflammatory Bowel Disease	Graded < 2 years / Level > 2 years
Irregular heart beat	Graded < 2 years / Level > 2 years
Kidney stone(s)	Level
Leukemia (in remission)	Decline < 2 years / Modified 2-5 years / Level > 5 years
Lupus (Systemic)	Graded < 2 years / Level > 2 years
Lymphoma (in remission)	Decline < 2 years / Modified 2-5 years / Level > 5 years
Malignant melanoma (excised)	Decline < 2 years / Modified 2-5 years / Level > 5 years
MGUS	Level
Migraines	Level
Mild Cognitive Impairment	Graded < 5 years / Level > 5 years
Mitral valve disease	Graded < 2 years / Level > 2 years
Mitral valve prolapse	Level
Multiple Sclerosis (relapsing remitting)	Graded < 2 years / Level > 2 years
Multiple Sclerosis (progressive)	Modified < 5 years / Level > 5 years

Multiple Myeloma (in remission)	Decline < 2 years / Modified 2-5 years / Level > 5 years
Nephritis	Level
Non Alcoholic Steatohepatitis	Modified < 5 years / Level > 5 years
Organ transplant (recipient)	Modified < 5 years / Level > 5 years
Pacemaker	Graded < 2 years / Level > 2 years
Pancreatitis	Graded < 2 years / Level > 2 years
Paralysis	Decline < 2 years / Modified 2-5 years / Level > 5 years
Parkinson's disease	Graded < 2 years / Level > 2 years
Peripheral Arterial Disease	Graded < 2 years / Level > 2 years
Polycystic kidney disease	Rate for current stage of renal failure
PTSD	Graded if inpatient care < 2 years otherwise Level
Pulmonary Embolism	Graded < 2 years / Level > 2 years
Renal Failure (Stages I, II, III)	Level
Renal Failure (Stage IV, V)	Modified < 5 years / Level > 5 years
Rheumatoid arthritis	Level
Sarcoidosis (in remission)	Level
Schizophrenia	Graded if inpatient care < 2 years otherwise Level
Sleep apnea	Level
Stent	Modified < 2 years / Graded 2-5 years / Level > 5 years
Stroke	Decline < 2 years / Modified 2-5 years / Level > 5 years
Thrombophlebitis	Graded < 2 years / Level > 2 years
Traumatic brain injury	Modified < 5 years / Level > 5 years
Transient Ischemic Attack (TIA)	Modified < 5 years / Level > 5 years
Ulcerative Colitis	Graded < 2 years / Level > 2 years
Unintentional 10% weight loss 12 months	Modified < 2 years / Level > 2 years

