

Uninsurable Conditions or Impairments

Activities of daily living (ADL's) limitations requiring assistance

Alcoholism with less than 2 years of sobriety since alcohol treatment or diagnosis

Alzheimer's disease or dementia

Amyotrophic Lateral Sclerosis (ALS)/Lou Gehrig's disease

Autism, under age 8

Bankruptcy, Chapter 7 that has not been discharged

Body Mass Index (BMI) over 48. (Please refer to build chart found in the Life Underwriting Requirement Guide)

Cancer, majority of stage 4 only

Cardiac defibrillator

Chronic Myeloid Leukemia

Chronic Obstructive Pulmonary Disease (COPD) requiring oxygen

Chronic pain treated with Methadone

Congestive heart failure (CHF) not resolved

Coronary artery disease diagnosed prior to age 35

Criminal history, currently on probation or parole

Cystic fibrosis

Diabetes Mellitus, applicants age 0 to 17 only

Diagnostic testing advised but not completed yet

Down syndrome, age 0 to 16 and over age 40

Driving violations that involve multiple DUIs with the last one occurring within the last 3 years

Drug treatment or illegal drug use (other than marijuana) in the last 3 years

Esophageal varices

Heart valve stenosis, severe without heart valve replacement

Kidney failure requiring dialysis

Muscular Dystrophy

Pregnant currently with complications such as gestational diabetes, toxemia, eclampsia or pre-eclampsia

Pulmonary fibrosis

Pulmonary hypertension

Quadriplegia

Sclerosing cholangitis

Sickle cell anemia, age of applicant under 30

Suicide attempt within the last year

Transplant recipient of a liver, heart, or lung