

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

Condition	Americo hms	Moo- Term Life express
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 Murmer	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
Osteoperosis	usually acceptable	ok

Condition	Americo hms	Moo- Term Life express
Pacemaker	decline	decline
Pancreatitis	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

Final Expense Grid	Americo UP (UP1 level, UP2 level, UP3 2 year graded)	Americo Eagle (level and GI 2 year graded)	Transamerica	Royal (level and 30/70/100 graded)	Mutual of Omaha
AIDS, HIV or ARC	UP3	Guaranteed Issue	Decline	Decline	Decline
AFIB	ok	ok	ok	ok	past 2 yrs- graded
Alzheimers/dementia/Lou Gehrigs (ALS)	UP3	Guaranteed Issue	Decline	Decline (lou gehrigs 24 mos graded)	Decline
amputation due to diabetes or disease	UP2 - level	Due to diabetes=decline, otherwise it doesn't ask	ok if not in last 2ys	decline	Due to diabetes=decline, otherwise it doesn't ask
aneurysm	UP1 - level doesn't ask	ok - level doesn't ask	if in last 2 yrs-standard; if not preferred	18 months decline	OK - doesn't ask
Angina	after 12 months UP2, 24 months UP1	after 12 months ok	within 1 yr- graded	18 months since diagnosed = decline, 24 months = graded	OK - doesn't ask
Angioplasty	after 12 months UP2, 24 months UP1	after 12 months ok	within 1 yr-graded	In last 2 years = graded	In last 2 years = graded
Bipolar	UP1	OK - Level (except 40-49 GI)	Ok - level	Ok - level	in last 4 years = graded
Brain tumor	UP1 - level doesn't ask	OK - Level (except 40-49 GI)	Ok - level	Ok - level (doesn't ask)	Ok - level (doesn't ask)
cancer (other than basal cell skin)	3 years (doesn't ask about multiple occurances and/or metastatic)	24 months (no metastatic or reoccurrence ever)	past 4 yrs ok	24 months diagnosed or treated (doesn't ask about metastatic or reoccurrence)	spread or recurring or in the last 2 years = decline, 4 years = graded
Cardiomyopathy	2 years	Guaranteed Issue	doesn't ask	18 months=decline, 24 mo=graded	In last 2 years = graded
Cerebral palsy (neuromuscular)	UP1 - level doesn't ask	Ok - level	las 10yrs-decline if not ok	2 years graded (neuromuscular)	Ok - level (doesn't ask)
Circulatory Surgery	if combined w/ diabetes UP3, otherwise UP1 - Level	12 months for stents, bypass etc	within 2 yrs-standard if not preferred	18 months=decline, 24 mo=graded	In last 2 years = graded
cirrhosis of liver	UP2 - level	Guaranteed Issue	within 1 yr-graded	2 year graded	decline
confined to wheelchair	UP3	Guaranteed Issue	may be eligible for graded	Decline	Decline
congestive heart failure	2 years, diagnosed, rx or treated UP3	Guaranteed Issue	past one yr no meds-ok if not graded	Decline	Decline
COPD, emphysema, black lung, any chronic respiratory disorder (exclu asthma & sleep apnea)	OK - Level UP2	Guaranteed Issue	ok-standard	2 year graded	graded
Coronary Disease	UP2 - level	Guaranteed Issue	doesn't ask, see other heart questions etc.	Ok level - (long as no heart surgery etc)	In last 2 years = graded
Crohn's	UP1 - level	OK - Level	ok	Ok - level	Ok - level

Final Expense Grid	Americo UP (UP1 level, UP2 level, UP3 2 year graded)	Americo Eagle (level and GI 2 year graded)	Transamerica	Royal (level and 30/70/100 graded)	Mutual of Omaha
Cystic fibrosis (a lung disease)	UP2 - level	Guaranteed Issue	within 10 yrs decline if not ok	Ok - level	graded
Daily Living Activity assistance (eating, toileting, bathing, dressing etc)	doesn't ask, depends if receiving home health care	not in last 6 months	ok-just wont qualify for nursing home rider	doesn't ask, depends if receiving hospice care	Decline
Depression	UP1 - level	OK - Level, (only asks on age 40-49 = GI)	ok	Ok - level	Ok - level
diabetes	ok if no complications or combo question (heart disease, stroke, tia, circulatory)	OK unless complications in last 24 months	ok unless diagnosed before 18	Ok - no combo or complication questions, only asks if insulin prior to 30 or shock/coma/amputation	before 50 or complications = graded, otherwise OK
Diabetic Coma	UP2 - level	Guaranteed Issue	past 10 yrs decline if not ok	Decline	Decline
diabetes complications (insulin shock, diabetic coma, Retinopathy (eye), Nephropathy (kidney), Neuropathy (nerve, circulatory), disorder)	UP2 - level	Guaranteed Issue	doesn't say -see specific issue	level - doesn't ask specifically, see each issue	graded
Down's syndrome	UP1 - level doesn't ask	doesn't ask - Mental incapacity only on 40-49 questions	decline	level - doesn't ask specifically, mental incapacity only	Decline
Drivers license suspended	UP1 - level doesn't ask	OK - Level (except age 40-49 GI)	doesn't ask	Ok - level	Ok - level
drug or alcohol abuse	2 years	Guaranteed Issue	within 1 yr maybe graded if not ok	18 months decline	2 years = graded
Felony, probation, parole	UP1 - level doesn't ask	OK - Level (except age 40-49 GI)	Ok - doesn't ask	Ok - level	2 years = graded
Heart attack	after 12 months UP2, 24 months UP1	after 12 months ok	within 1 yr maybe graded if not ok	18 months=decline, 24 mo=graded	2 years = graded
Heart Bypass Surgery	after 12 months UP2, 24 months UP1	after 12 months ok	within 1 yr maybe graded if not ok	18 months=decline, 24 mo=graded	2 years = graded
Heart Disorder	after 12 months UP2, 24 months UP1	Guaranteed Issue (rhythm disorders, murmur, hypertension are all OK Level)	read other heart issues/combo questions etc, possible its ok..	see questions, depends on issue	12 months heart disease=decline, 2 years = graded
Heart Murmur	UP1 - level (if not a-fib etc)	OK	Ok - level	Ok - level	treatment for irregular rhythm last 2 years = graded
Heart Valve disorder	after 12 months UP2, 24 months UP1	Guaranteed Issue	doesn't ask	if replacement 24mo=graded	if surgery last 2 years = graded
heart/lung/liver/bone marrow transplant	UP3	Guaranteed Issue	Decline	decline	Decline
height/weight	see build chart	see build chart	no chart after age 44	NO BUILD REQUIREMENT	see build chart
Hepatitis	UP2 - level (24 months)	OK Level - (hep A, B & C)	B or C within 1 yr-graded ; A-ok	OK - level	Hep C = graded
hospitalized, bedridden, in NH or LTC facility, rec'g hospice or home healthcare	UP3	OK Level if not in last 6 months	currently-decline	Decline if currently	current or last 12 months = decline, last 2 years for mental = graded

Final Expense Grid	Americo UP (UP1 level, UP2 level, UP3 2 year graded)	Americo Eagle (level and GI 2 year graded)	Transamerica	Royal (level and 30/70/100 graded)	Mutual of Omaha
Huntingtons (neuromuscular)	UP1 level - doesn't ask	OK Level (except age 40-49 GI)	within 10yrs-decline; if not maybe ok depends on meds	2 year graded	OK - doesn't ask
Insulin Shock	UP2 level - 2 years	Guaranteed Issue	doesn't list	Decline	Decline
Insulin Shots	UP1 level - (as long as no complications etc)	OK - Level (as long as no complications etc)	insulin prior to 18 = decline	OK unless prior to age 30	OK unless prior to 50
kidney dialysis	see kidney disease	Guaranteed Issue	within 1 yr maybe graded if not ok	2 year graded	kidney disease = decline
Kidney disease (Nephropathy) or failure	UP3 - 2 years	Guaranteed Issue	doesn't list	2 year graded	graded
Liver disease (cirrhosis of liver, liver failure)	UP2 - level (24 months)	GI - except Hep A, B, C	within 1 yr maybe graded if not ok	2 year graded	Decline
Lupus	2 years	Ok - Level	ok	2 year graded	last 4 years = graded
Medical tests not yet completed	UP3	Guaranteed Issue	decline	18 months decline	last 12 months other than routine = decline
Mental incapacity	UP1 - level (see other conditions however)	OK Level 50+ (40-49 GI)	within 10 yrs decline if not ok	Decline	Decline
Mental retardation	UP1 - level	OK Level 50+ (40-49 GI)	Ok - level (only asks mental incapacity)	Ok - level (only asks mental incapacity)	Ok - level (only asks mental incapacity)
Multiple Sclerosis (auto-immune disorder)	UP1 - level	OK - LEVEL	maybe standard check meds	2 year graded	last 4 years = graded
Muscular dystrophy (neuro-muscular)	UP3	Guaranteed Issue	within 1 yr graded	2 year graded	OK doesn't ask
Neuropathy (never damage, usually caused by diabetes)	UP2 if diabetic, if not UP1	Guaranteed Issue	ok	Ok - level	graded
Neuromuscular Disease	doesn't ask, see individual conditions	doesn't ask, see individual conditions	ok	2 year graded	graded
Pancreatitis	UP1 - level	Ok Level - (except age 40-49 GI)	doesn't list	Ok - level	OK doesn't ask
Parkinsons	UP2 - level	Ok - Level	maybe graded	2 year graded	last 4 years = graded
PTSD	UP1 - level	OK - Level (except age 40-49 GI)	ok	Ok - level	ok - level
Quadriplegia, paraplegia	UP3	Only asks if confined to wheelchair	doesn't ask	doesn't ask, see confined to wheelchair question	Decline
organ/bone marrow/tissue transplant	UP3	Guaranteed Issue	Decline	Decline	Decline

Final Expense Grid	Americo UP (UP1 level, UP2 level, UP3 2 year graded)	Americo Eagle (level and GI 2 year graded)	Transamerica	Royal (level and 30/70/100 graded)	Mutual of Omaha
Oxygen to assist in breathing	not in last 6 months, otherwise OK, see COPD however	not in last 6 months, see COPD however	within 1 yr graded if not ok	Decline if currently	Decline
Pacemaker	UP1 - level (see other heart questions etc however)	doesn't ask specifically,, depends on other heart questions	within 1 yr graded if not ok	2 year graded	doesn't ask specifically,, depends on other heart questions
Retinopathy (diabetes complications)	UP2 if diabetic	Guaranteed Issue	ok	OK - level	graded
Schizophrenia	UP1 - level	OK - Level (40-49 decline)	ok	OK - level	last 4 years = graded
Seizures	UP1 - level	OK - Level	if more than 12 in 1 yr-graded if not ok	Ok - level	OK - level
Sickle cell anemia	UP1 - level	OK - Level	treated within 10 yrs-decline	Ok - level	Decline
Stent	after 12 months UP2, 24 months UP1	After 12 months OK	within 1 yr graded if not ok	2 year graded	see heart surgery
Stroke	2 years, unless combined w/ diabetes then UP3	After 12 months OK	within 1 yr graded if not ok	18 months = decline, 2 year = graded	In last 2 years = graded
terminal	UP3	Guaranteed Issue	Decline	see conditions, doesn't ask specifically, going to be decline somewhere	Decline
TIA	UP1 - level (unless combined w/ diabetes)	Ok - level (long as wasn't a stroke)	within 1 yr graded if not ok	Ok - level (long as wasn't a stroke)	In last 2 years = graded
Walker	UP3 if used for chronic illness	Ok if not used for chronic illness in the last 6 months	doesn't ask	doesn't ask, see condition using it for	doesn't ask, see condition using it for