









 ClaccioCrew®	Royal Neighbors	TransAmerica	Mutual of Omaha	CVS		
AFib	Immediate	Over 1 Less than 2 years Standard Immediate	Graded	Over 1 Less than 2 years Standard Immediate		
AFib	Immediate	Over 2 years Preferred Immediate	Over 2 years Preferred Immediate	Over 2 years Preferred Immediate		
AIDS / HIV	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue		
Alcohol / Drugs Treatment	Guaranteed	Guaranteed	Guaranteed	Guaranteed		
ALS / Lou Gehrig's Disease	UHL Graded or Guaranteed	UHL Graded or Guaranteed	UHL Graded or Guaranteed	UHL Graded or Guaranteed		
Alzheimer's Dementia Memory Loss	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue		
Amputation (Diabetic)	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue		
Amputation (Other than Disease or Diabetes)	Immediate	Immediate	Immediate	Guaranteed Issue		
Aneurysm (NO Complications)	18 months or less Declined	Graded	Less than 1 Year Use another carrier	Over 2 years Preferred Immediate		
Aneurysm (NO Complications)	Over 18 Months Immediate	Over 2 years Preferred Immediate	Over 2 years Immediate	Over 2 years Preferred Immediate		
 ClaccioCrew®	Royal Neighbors	TransAmerica	Mutual of Omaha	CVS		



		Royal Neighbors	TransAmerica	Mutual of Omaha	CVS		
Angina (Chest Pain)		Less than 18 Months Use another carrier	Less than 1 Year Use another carrier	Less than 1 Year Use another carrier	Guaranteed Issue		
Angina (Chest Pain)		19-24 Months Graded FL, CT, ND only	Over 1 Less than 2 Years Standard Immediate	Over 2 Years Immediate	Over 1 Less than 2 years Standard Immediate		
Angina (Chest Pain)		Over 2 years Immediate	Over 2 Years Preferred Immediate	Over 2 Years Immediate	Over 2 years Preferred Immediate		
Angioplasty (Balloon Procedure)		Less than 18 Months Use another carrier	Less than 1 Year Use another carrier	Less than 1 Year Use another carrier	Guaranteed Issue		
Angioplasty (Balloon Procedure)		19-24 Months Graded FL, CT, ND only	Over 1 Less than 2 Years Standard Immediate	Over 2 Years Immediate	Over 1 Less than 2 years Standard Immediate		
Angioplasty (Balloon Procedure)		Over 2 years Immediate	Over 2 years Preferred Immediate	Over 2 Years Immediate	Over 2 years Preferred Immediate		
Autism							
Bi-Polar							
Blindness		Immediate	Immediate	Immediate	Immediate		
		Royal Neighbors	TransAmerica	Mutual of Omaha	CVS		



Blood Clot Problems Heart Bypass	18 months or less Declined	Less than 1 year Graded	Less than 1 Year Use another carrier	Less than 1 Year Use another carrier		
	Royal Neighbors	TransAmeric a	Mutual of Omaha	CVS		
Blood Clot Problems Heart Bypass	19 - 24 Months Graded FL, CT, ND only	Over 1 Less than 2 Years Standard Immediate	Over 2 Years Immediate	Over 1 Less than 2 years Standard Immediate		
Blood Clot Problems Heart Bypass	Over 2 years Immediate	Over 2 years Preferred Immediate	Over 2 Years Immediate	Over 2 years Preferred Immediate		
Cancer Internal & Melanoma (less than 2 years)	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue		
Cancer Internal & Melanoma Over 2 years with NO treatment	Immediate	Use Another Carrier	Guaranteed / Use Another Carrier	Preferred Immediate		
Cancer Internal & Melanoma Over 3 Years with NO treatment	Immediate	Use Another Carrier	Guaranteed / Use Another Carrier	Preferred Immediate		
Cancer Internal & Melanoma Over 4 Years with NO treatment	Immediate	Preferred Immediate	Preferred Immediate	Preferred Immediate		
Cancer 2 or More Occurrences	Immediate	Immediate	Use Another Carrier	Use Another Carrier		
	Royal Neighbors	TransAmeric a	Mutual of Omaha	CVS		



	Royal Neighbors	TransAmerica	Mutual of Omaha	CVS		
Cancer Maintenance Rx Treatment	Use Another Carrier	Over 4 Years with No Treatment Immediate	Over 4 Years with No Treatment Immediate			
Cerebral Palsy	Graded FL, CT, ND only	Use Another Carrier	Over 2 Years with No Treatment Immediate	Use Another Carrier		
Chantix, Patch & Gum (Over 12 Months)	Smoker Rate	Smoker Rate	Smoker Rate	Smoker Rate		
Cigars / Pipes Smokers (No Cigarette Use)	Smoker Rate	Smoker Rate	Up to 24 Cigars Per Year Non-Smoker Rate	Smoker Rate		
Cirrhosis		Graded		Modified		
Congestive Heart Failure (CHF)	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue		
COPD / Emphysema (WITHOUT Oxygen use)	Over 2 Years with NO Meds = Immediate, if not Graded	Standard Immediate	Graded	Standard Immediate		
Crohn's (Gastro Intestinal)	Immediate	Preferred Immediate	Immediate	Immediate		
	Royal	TransAmerica	Mutual of	CVS		



	Neighbors	a	Omaha			
	Royal Neighbors	TransAmerica	Mutual of Omaha	CVS		
Dementia	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue		
Diabetic Coma	Guaranteed Issue	Use Another Carrier	Guaranteed / Use Another Carrier	Modified		
Diabetic / Insulin	Immediate If Insulin use Started AFTER age 30	Standard Immediate	Immediate If Diagnosis AFTER age 50	Preferred		
Diabetes / Oral (Pill)	Immediate	Preferred Immediate	Immediate If Diagnosis AFTER & started Medication after age 50	Immediate		
Defibrillator				Immediate Preferred		
Disability	Immediate	Preferred Immediate	Preferred Immediate	Preferred Immediate		
Down's Syndrome			Immediate			
Drugs / Alcohol Treatment	Guaranteed	Guaranteed	Guaranteed	Guaranteed		
DUI / DWI	Immediate	Over 4 Years Preferred Immediate	Over 2 Years Immediate	Over 2 Years Immediate Preferred		



E-Cigarettes	Smoker Rate	Smoker Rate	Smoker Rate	Smoker Rate		
 CiaccioCrew®	Royal Neighbors	TransAmerica	Mutual of Omaha	CVS		
 CiaccioCrew®	Royal Neighbors	TransAmerica	Mutual of Omaha	CVS		
Epilepsy / Seizures						
Emphysema	Graded FL, CT, ND only	Standard Immediate	Graded	Standard Immediate		
Felony	Not Asked	2 Years	2 Years	Not Asked		
Gabapentin No Diabetes	Immediate	Preferred Immediate	Immediate			
Gabapentin (Neuropathy) with Oral (Pill) Diabetes	Immediate	Preferred Immediate	Use Another Carrier	Use Another Carrier		
Gabapentin (Neuropathy) with Insulin (Shot) Diabetes	Immediate	Standard Immediate	Use Another Carrier	Use Another Carrier		
Guaranteed Issue	Use Gerber/ AIG / UHL Great Western	Use Gerber AIG UHL Great Western	Use Gerber / AIG / UHL / Great Western	Use Gerber / AIG / UHL / Great Western		
Heart Problems Heart Attack / Stroke (Less than 1 year)	Guaranteed Issue	Graded	Use Another Carrier	Modified		
Heart Surgery Heart Attack / Stroke (Over 1 year and	Over 18 months and less than 2	Standard Immediate	Use Another	Standard Immediate		


less than 2 years)	Years Graded		Carrier			
Heart Surgery Heart Attack / Stroke (Over 2 years)	Immediate	Preferred Immediate	Immediate	Preferred Immediate		
Hepatitis B (With or Without Meds)	Use Another Carrier	Over 2 years Preferred Immediate	Immediate	Modified		
 CiaccioCrew®	Royal Neighbors	TransAmeric a	Mutual of Omaha	CVS		
 CiaccioCrew®	Royal Neighbors	TransAmeric a	Mutual of Omaha	CVS		
Hepatitis C (NO Meds Taken) (Over 1 year - less 2 years)	Use Another Carrier	Standard Immediate	Use Another Carrier	Modified		
Hepatitis B / C (NO Meds Taken) (Over 2 years)	Immediate	Standard Immediate	Use Another Carrier	Preferred		
Hospitalized Hospice Nursing Home	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue		
Incarcerated	Do Not Submit	If You can Visit and Get their Signature = Okay	Do Not Submit	Do Not Submit		
Isosorbide		1 st Fill over 2 Years Preferred 1-2 Years Standard				
Kidney Disease	Use Another Carrier	Standard Immediate (If Not Chronic)	Use another Carrier	Modified		
Kidney Dialysis	Guaranteed Issue	Graded	Guaranteed	Guaranteed		

			Issue	Issue		
Long Term Care	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue		
Lupus (Systemic / SLE)	Over 2 Years with NO Meds Immediate	Graded	Graded	Standard Immediate		
 CiaccioCrew®	Royal Neighbors	TransAmerica	Mutual of Omaha	CVS		
 CiaccioCrew®	Royal Neighbors	TransAmerica	Mutual of Omaha	CVS		
Mental Retardation	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue		
Multiple Sclerosis	Graded FL, CT, ND only	Immediate Standard	Graded	Standard Immediate		
Muscular Dystrophy	Graded FL, CT, ND only	Use Another Carrier	Immediate	Use Another Carrier		
Neuropathy NO Diabetes	Immediate	Immediate	Graded, RNA TransAmerica Immediate	Modified		
Neuropathy WITH Diabetes	RNA	Immediate	Graded, RNA TransAmerica Immediate	Modified		
Nitro Pill 1 st Fill Less than 1 Year	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue		
Nitro Pill 1 st Fill Over 1 Less than 2 Years	TransAmerica Standard Immediate	Standard Immediate	TransAmerica Standard Immediate	TransAmerica Standard Immediate		

Nitro Pill 1 st Fill Over 2 Years	Transamerica Preferred Immediate American Memorial	Preferred Immediate	Immediate, If Rx was Never Used	Transamerica Preferred Immediate American Memorial		
	Royal Neighbors	TransAmeric a	Mutual of Omaha	CVS		
	Royal Neighbors	TransAmeric a	Mutual of Omaha	CVS		
Nursing Home	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue		
Organ Transplant	Over 30 Days Prosperity Immediate	Over 30 Days Prosperity Immediate	Over 30 Days Prosperity Immediate	Over 30 Days Prosperity Immediate		
Oxygen	Guaranteed Issue	Graded	Guaranteed Issue	Guaranteed Issue		
Pacemaker	18 months or less Declined	Less than 1 year Graded	Use Another Carrier	Less than 1 Years Modified		
Pacemaker	19-24 Months Graded FL, CT, ND only	Over 1 Less than 2 Years Standard Immediate	Graded	Over 1 Less than 2 Years Standard Immediate		
Pacemaker	Over 2 years Immediate	Over 2 Years Standard Immediate	Over 2 Years Immediate	Over 2 Years Preferred Immediate		
Pacemaker Batteries Changed (Anytime)	Immediate	Standard Immediate	Immediate	Immediate		

Paralyzed	Use Another Carrier	Use Another Carrier	Use Another Carrier	Use Another Carrier		
Parkinson	Graded FL, CT, ND only	Standard Immediate	Graded	Standard Immediate		
	Royal Neighbors	TransAmerica	Mutual of Omaha	CVS		
	Royal Neighbors	TransAmerica	Mutual of Omaha	CVS		
Parole / Probation	Preferred Immediate	Use Another Carrier	Preferred Immediate	Preferred Immediate		
Psychiatric Problems Anxiety / Bipolar / Lithium / Depression	Immediate	Diagnosed under 18, use another carrier. Standard Immediate	Graded	Preferred		
Schizophrenia						
Stroke (Less than 1 year)	Use Another Carrier	Graded	Use Another Carrier	Modified		
Stroke (Over 1 year and less 2 years)	Over 18 Months and Less than 2 Years Graded	Standard Immediate	Graded	Over 1 Less than 2 Years Standard Immediate		
Stroke (Over 2 years)	Immediate	Preferred Immediate	Immediate	Over 2 Years Preferred Immediate		
Seizures	Immediate Depends on Meds	Preferred Immediate	Immediate	Depends on Meds		
Sickle Cell Anemia	Immediate, if Not Chronic	Use Another Carrier	Use Another Carrier	Use Another Carrier		

Sleep Apnea / CPAP Machine NO Oxygen Use	Immediate	Immediate	Immediate	Preferred		
Sleep Apnea / CPAP Machine WITH Oxygen Use	Guaranteed or Use Forester's or Mutual of Omaha Immediate	Guaranteed or Use Forester's or Mutual of Omaha Immediate	Immediate	Preferred		
 ClaccioCrew®	Royal Neighbors	TransAmerica	Mutual of Omaha	CVS		
 ClaccioCrew®	Royal Neighbors	TransAmerica	Mutual of Omaha	CVS		
Stents	18 months or less Declined	Less than 1 year Graded	Use Another Carrier	Modified		
Stents	Graded FL, CT, ND only	Over 1 Less than 2 years Standard Immediate	Graded	Over 1 Less than 2 years Standard Immediate		
Stents	Over 2 years Immediate	Over 2 years Preferred Immediate	Over 2 years Preferred Immediate	Over 2 Years Preferred Immediate		
(TIA) Transient Ischemic Attack Less than 1 Year	Immediate	RNA Immediate	Use Another Carrier or RNA Immediate	RNA Immediate		
(TIA) Transient Ischemic Attack Over 1 Less Than 2 Years	Immediate	Standard Immediate	Graded or RNA Immediate	Over 1 Less than 2 Years Standard Immediate		
(TIA) Transient Ischemic Attack Over 2 Years	Immediate	Preferred Immediate	Immediate	Over 2 Years Preferred Immediate		
Walker Use	Immediate	Preferred		No Chronic		

		Immediate	Immediate	Use Immediate		
Wheelchair (Temporary use)	Immediate	Preferred Immediate	Immediate	Immediate		
Wheelchair (Confined)	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue		
 ClaccioCrew®	Royal Neighbors	TransAmerica	Mutual of Omaha	CVS		