

Condition	MOO	Eagle	Foresters	LBL	Royal	Trans	CFG	UHL	CVS
Issue Age	45-85	50-85	50-85	18-80	50-85	0-85	18-85	0-80	40-89
Max Face	40k	30k	35k	30k	25k	50k	35k	50k	50k
Build	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	No
Hospitalization	N/A	Last 6 mo	N/A	Last Year	N/A	N/A	N/A	2+ times Last Yr	N/A
Activities of Daily Living	Denied	Graded	Denied	Denied	Preferred	Denied	Standard	Denied	Denied
AFib/irreg rhythm	Graded	Preferred	Preferred	Standard	Preferred	Standard	Standard	Graded	Preferred
AFib/irreg rhythm Untreated	Graded	Preferred	Preferred	Standard	Preferred	Standard	Standard	2+ yrs Pref	Preferred
Amputation (diabetic)	Denied	Graded	Denied	Denied	Denied	Denied	Graded	Preferred	Denied
Amputation (non-diabetic)	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Denied	Preferred	Preferred
Angina on meds (12-24 mo)	Graded	Graded	Graded	Graded	Graded	Standard	Graded	Graded	Graded
Angina off meds (12-24 mo)	Preferred	Preferred	Standard	Graded	Graded	Standard	Graded	Graded	Standard
Angina off meds (24+ mo)	Preferred	Preferred	Preferred	Preferred	Graded	Preferred	Preferred	Graded	Preferred
Angina on meds (24+ mo)	Graded	Graded	Graded	Graded	Graded	Preferred	Graded	Graded	Graded
Blood Clot (12-24 mo)	Preferred	Preferred	Standard	Graded	Graded	Standard	Graded	Graded	Standard
Blood Clot (24+ mo)	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Cancer - Metastatic	Denied	Graded	Denied	Denied	Preferred	Denied	Preferred	Preferred	Denied
Cancer - Recurring	Denied	Graded	Denied	Denied	Preferred	Denied	Preferred	Preferred	Denied
Cancer (2+ yrs)	Graded	Preferred	Graded	Preferred	Preferred	Graded	Standard	Pref, meds ok	Preferred
Cancer (3+ yrs)	Graded	Preferred	Pref, meds ok	Preferred	Preferred	Graded	Standard	Pref, meds ok	Preferred
Cancer (4+ yrs)	Pref, meds ok	Preferred	Pref, meds ok	Preferred	Preferred	Preferred	Standard	Pref, meds ok	Preferred
Cancer (5+ yrs)	Pref, meds ok	Preferred	Pref, meds ok	Preferred	Preferred	Preferred	Preferred	Pref, meds ok	Preferred
Cerebral Palsy	Preferred	Preferred	Preferred	Preferred	Preferred	Denied	Denied	Preferred	Denied
CHF	Denied	Graded	Denied	Denied	Graded	Graded	Denied	Graded	Denied
Chrohns Disease	Preferred	Preferred	Preferred	Preferred	Preferred	Standard	Preferred	Preferred	Preferred
COPD	Graded	Graded	Standard	Standard	Graded	Standard	Graded	Graded	Standard
COPD (not treated 24 mo)	Graded	Graded	Standard	Standard	Preferred	Standard	Graded	Preferred	Standard
Defibrillator (12-24 mo)	Graded	Graded	Standard	Denied	Graded	Graded	Graded	Graded	Standard
Defibrillator (24+ mo)	Graded	Graded	Preferred	Denied	Preferred	Standard	Graded	Preferred	Preferred
Diabetic Complications	Graded	Graded	Graded	Graded	Preferred	Preferred	Graded	Graded	Graded
Heart Attack (12-24 mo)	Graded	Preferred	Standard	Graded	Graded	Standard	Graded	Graded	Standard
Heart Attack (24+ mo)	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Hep C Treated (12-24 mo)	Graded	Graded	Standard	Standard	Graded	Graded	Graded	Graded	Graded
Hep C Treated (24+ mo)	Graded	Graded	Standard	Standard	Preferred	Standard	Graded	Graded	Preferred
Hep C Treated (36+ mo)	Graded	Graded	Standard	Standard	Preferred	Standard	Preferred	Graded	Preferred
Hep C Untreated	Graded	Graded	Standard	Denied	2+ yrs Pref	Graded	Graded	Graded	2+ yrs Pref
Insulin	50+ Pref	Preferred	Preferred	25+ Pref	30+ Pref	Standard	50+ Pref	Standard	Preferred
Kidney Disease no dialysis	Graded	Graded	Standard	Standard	Graded	Standard	Graded	Graded	Graded
Kidney Disease Untreated	Graded	Graded	Standard	Standard	2+ yrs Pref	Standard	Graded	2+ yrs Pref	2+ yrs Pref
Liver Disease	Graded	Graded	Standard	Standard	Graded	Graded	Graded	Graded	Graded
Liver Disease Untreated	Graded	Graded	Standard	Standard	2+ yrs Pref	Graded	Graded	2+ yrs Pref	2+ yrs Pref
Lupus (being treated)	Graded	Preferred	Standard	Standard	Graded	Graded	Graded	Standard	Standard
Lupus (not being treated)	4+ yrs Pref	Preferred	Standard	Standard	2+ yrs Pref	Standard	Graded	2+ yrs Pref	Preferred
Mental Illness	Graded	Preferred	Preferred	Preferred	Preferred	Standard	Preferred	Standard	Preferred
MS (being treated)	Graded	Preferred	Preferred	Denied	Graded	Standard	Graded	Graded	Standard
MS (not being treated)	4+ yrs Pref	Preferred	Preferred	Denied	2+ yrs Pref	Standard	Graded	Graded	2+ yrs Pref
Neuropathy	Graded	Graded	Graded	Graded	Preferred	Preferred	Graded	Graded	Graded
Oxygen (for sleep apnea)	Preferred	Graded	Preferred	Graded	Denied	Graded	Preferred	Denied	Preferred
Oxygen (no longer using)	Graded	6+ mo Pref	1+ yrs Pref	1+ yrs Pref	Preferred	1+ yrs Pref	Graded	Denied	1+ yrs Pref
Pacemaker (12-24 mo)	Graded	Preferred	Standard	Graded	Graded	Standard	Graded	Graded	Standard
Pacemaker (24+ mo)	Graded	Preferred	Preferred	Preferred	Preferred	Standard	Preferred	Preferred	Preferred
Parkinsons	Graded	Preferred	Standard	Standard	Graded	Standard	Graded	Graded	Standard
Schizophrenia	Graded	Preferred	Preferred	Preferred	Preferred	Standard	Graded	Standard	Preferred
Seizures	Preferred	Preferred	Preferred	Standard	Graded	<6 Pref	Preferred	Preferred	Preferred
Stent (12-24 mo)	Graded	Preferred	Standard	Graded	Graded	Standard	Graded	Graded	Standard
Stent (24+ mo)	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Stroke (12-24 mo)	Graded	Preferred	Standard	Graded	Graded	Standard	Graded	Graded	Standard
Stroke (24+ mo)	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred
Wheel Chair Confined	Graded	Graded	Denied	Graded	Denied	Graded	Denied	Preferred	Denied
Wheel Chair Use	Graded	6+ mo Pref	Denied	Graded	Preferred	Graded	Preferred	Preferred	Denied