

FFL TERM CHEAT SHEET

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 offlist
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

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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
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; 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		discoïd=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

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motor sports racing, boat racing, parachuting/skydiving, hang gliding, base jumping rock/mtn climbing		ok, not in combination 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
Pacemaker		decline	decline
Pancreatis		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