

## AUTO DECLINES

### CANCER

Cancer – Internal (Breast, Colon, Uterine, etc.) treated within the past 2 years; EXCEPTION – See Lung and Pancreatic Cancers below

Cancer (Metastatic) – Spread to lymph nodes or other parts of the body, treated within the past 10 years.

Acute Leukemia diagnosed within 5 years – Chronic untreated Leukemia less than 2 years from diagnosis.

Lung Cancer – Last treatment within 5 years or Currently Smokes.

Lymphoma (Hodgkin's) treated within the last 2 years.

Lymphoma (Non-Hodgkin's) treated within the last 2 years.

Pancreatic Cancer – Last treatment within 5 years

### DIABETES

Any Diabetes and Overweight T6 and up

Diabetes and Kidney Disease

Insulin Diabetes (Decline for Accident/Health/Disability, can consider LIFE app)

Insulin Diabetes with Cerebral Vascular Disease (Stroke/TIA), Heart Disease, Peripheral Arterial Disease, not seen a doctor within 2 years, or Overweight T6 and up

### HABITS

Alcohol Treatment (Voluntary) and still drinks, or dry less than 1 year.

Alcohol Treatment (Voluntary) with any history of hard drug use, clean & dry from both less than 5 years

Arrest – Drug Arrest or any Felony Arrest starting Probation/Parole within the past 5 years.

Arrests (Multiple) – 2 or more Arrests and the last one within 5 years of application

Combination of Opiate and Benzodiazepine medications

Drug Use or Drug-Related Arrest within 2 years (other than Marijuana)

DWI's (Multiple) 2 DWI's within last 5 years and the last within 2 years / 3 or more DWI's & drinking alcohol within past 1 year.

Immigrant not legally residing in the country of application if does not meet Residency Addendum Guidelines

Marijuana – Current Use with any history of Voluntary Alcohol Treatment, Hard Drug Use, Drug Arrest or Felony Arrest

Misdemeanor Arrest with Probation within 1 year

### HEART

Angioplasty, Coronary Bypass, Heart Attack or Diagnosis of Angina within the last 6 months or occurring under age 40

Any combination of Coronary Artery Disease, Cerebral Vascular Disease (TIA/Stroke) or Peripheral Artery Disease

Congestive Heart Failure within 1 year

Coronary Artery Disease and Heart Valve Replacement

Coronary Artery Bypass – Multiple Heart Surgeries

Defibrillator Implant  
Heart Attacks (Multiple) – 2 Heart Attacks and Smokes, or more than 2 Heart Attacks  
High Blood Pressure with Hospitalization for High Blood Pressure within 1 year  
Peripheral Vascular Disease with Surgery  
Stroke less than 6 months or Multiple Strokes  
Sickle Cell Anemia at less than age 22

#### OTHER

ADD/ADHD (Attention-Deficit Disorder/Attention-Deficit Hyperactivity Disorder) at less than age 9  
Alzheimer's Disease  
Asthma – Hospitalized in Intensive Care within the past 5 years  
Asthma – Juvenile – At less than age 3, diagnosed within 1 year, or daily moderate/severe symptoms  
Autism at less than age 9  
Cirrhosis of the Liver – Any type diagnosed within 5 years  
Crohn's Disease or Ulcerative Colitis if Disabling  
Cystic Fibrosis  
Depression/Mental Disorder – Hospitalized within 6 months or unable to work/Currently Disabled  
Down's Syndrome at greater than age 40 or more than mild degree of mental retardation  
Emphysema/COPD or Chronic Lung Disease/COLD using Home Oxygen  
Hepatitis that is currently under treatment or Auto Immune Hepatitis  
HIV/AIDS – Including positive test for Antibodies for AIDS virus  
Hydrocephalus at less than age 19 or if diagnosed within last 6 months  
Kidney Dialysis  
Kidney Transplant within 1 year or in combination with Diabetes, Heart Disease or Peripheral Artery Disease  
Lupus or SLE (Systemic Lupus Erythematosus) – Juvenile – With current symptoms, completion of treatment within 2 years, Kidney or Cerebral Involvement  
MS (Multiple Sclerosis) with extreme disability  
Overweight exceeding Build Chart (see back for Build Chart)  
Rheumatoid Arthritis – Severe and/or Disabling (Decline for Accident/Health/Disability, can consider LIFE app)  
Scleroderma – CREST syndrome  
Seizure – Newly Diagnosed within last 6 months  
Suicide Attempt – Within 2 years or with Drug and/or Alcohol Abuse  
Transplant Recipient – Both Pancreas and Kidney within 1 year, Pancreas within 2 years, Kidney – see above, All Others, and at less than age 16  
Weight Loss Surgery – Gastric Banding procedure within last 3 months or Gastric Bypass Surgery within 6 months