



Cheat Sheet For Common Health Issues:

Heart Attack:

Over 24 months = **Transamerica Preferred, Mutual of Omaha Level, Liberty Preferred**

Between 13 – 24 months = **Transamerica Standard**

In last 12 months = **Gerber, AIG, American Amicable Return of Premium**

Stroke:

Over 24 months = **Transamerica Preferred or Mutual of Omaha Level, Liberty Preferred**

Between 13 – 24 months = **Transamerica Standard**

In last 12 months = **Gerber, AIG**

Congestive Heart Failure:

Gerber, AIG

If Treatment > 1yr & < 2yrs – Transamerica Standard

Atrial Fibrillation or Irregular Heart Rhythm:

Foresters Level, Transamerica Standard, Liberty Standard, American Amicable Immediate Benefit

Chronic Obstructive Pulmonary Disease COPD as long as NO Oxygen:

Transamerica Standard, Liberty Bankers Standard – both 1st day coverage

Used Oxygen Equipment:

Gerber, AIG,

Oxygen use for sleep apnea – Mutual of Omaha Level Option #2 Foresters Level

Alzheimer's or Dementia:

Gerber, AIG

Parkinson's disease:

Transamerica Standard

Diabetes:

Diabetes **not** requiring insulin – **Transamerica Pref, M00 Level, AmAm Immediate, Liberty Pref**

Diabetes requiring insulin – ***Foresters*** (if no complications), ***M00*** Level if ***diagnosed after 50*** & if **no complications.**

American Amicable Immediate if ***Insulin after 50***

Transamerica Standard

Insulin before age 25 and diagnosed after age 9 – ***Liberty Bankers*** Standard

Insulin after age 25 – ***Liberty Bankers*** Preferred if no complications

Neuropathy - Retinopathy - ***Transamerica*** Preferred no Insulin or ***Transamerica*** Standard w/Insulin)

Kidney Disease:

< 4yrs – Transamerica Standard if not taking meds.

Kidney Dialysis - Currently receiving dialysis = Gerber, AIG, Transamerica Graded

HEP C, Cirrhosis, Chronic Pancreatitis, Liver/Kidney Disease: – **Liberty Bankers Standard**

Cancer:

Within last 24 months – **Gerber, AIG**

Over 2 years cancer free and no treatment: **Liberty Bankers Preferred**

Over 3 years cancer free and no treatment: **Foresters Level, American Amicable**

Over 4 years cancer free and no treatment: **Mutual of Omaha Level or Transamerica Preferred**

Multiple Sclerosis: **Transamerica Standard**

Pacemaker: **> 1yr < 2yrs – Transamerica Standard if not taking meds.**

Inhalers: **Advair, Qvar, Spiriva & Symbicort - Transamerica Standard and Graded Mutual of Omaha. Foresters is Level if no COPD or Chronic Bronchitis (doctor letter may be required)**

NOTE:

- **Transamerica, Mutual of Omaha, Gerber** do not require a phone interview at the time of application. (Mutual is optional)
- **American Amicable** does require a phone interview # 877-351-1773.
- **Foresters** does require a phone interview # 866-844-9276.
- **Liberty Bankers** does require a phone interview and provides a “HARD” approval at the end of interview. Full telephonic sales process...no signature needed. # 800-604-6844