

DISEASE/DISORDER	AMERICAN AMICABLE/ OCCIDENTAL: Home Certainty	AMERICAN AMICABLE/ OCCIDENTAL: Easy Term	COLUMBIAN FINANCIAL GROUP: Safe Shield	FORESTERS: Smart U.L. Strong Foundation	MUTUAL OF OMAHA: Term Life Express G.U.L. Express	PHOENIX: Safe Harbor Term Express	UNITED HOME LIFE: Term Life
AIDS	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Alcoholism	Within past 4 years: DECLINE	Within past 4 years: DECLINE	Within past 5 years: DECLINE	After 5 years, without relapse, no current use: ACCEPT	Within past 10 years: DECLINE	Alcohol Abuse: After 5 years since last treatment and NO current use: ACCEPT	If treated/diagnosed within the past 5 years: DECLINE
Alzheimer's	DECLINE	DECLINE	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE	DECLINE	DECLINE	DECLINE	If treated/diagnosed within the past 5 years: DECLINE
Amputation	Injury: ACCEPT Disease: DECLINE	Injury: ACCEPT Disease: DECLINE	Injury: POSSIBLE ACCEPT Disease: DECLINE	Injury: ACCEPT Disease: DECLINE	Injury: ACCEPT Disease: DECLINE	Caused by injury: ACCEPT Due to disease: DECLINE	Injury: POSSIBLE ACCEPT Disease: DECLINE
Aneurysm	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	If treated/diagnosed within the past 5 years: DECLINE
Angina (Chest Pain)	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	If treated/diagnosed within the past 5 years: DECLINE
Angioplasty/Stent Implant	DECLINE	DECLINE	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT	DECLINE	DECLINE	After 10 years with no treatment/diagnosis: POSSIBLE ACCEPT	If treated/diagnosed within the past 5 years: DECLINE
Anxiety	2 or more meds: DECLINE 1 medication, situational in nature: ACCEPT	2 or more meds: DECLINE 1 medication, situational in nature: ACCEPT	ACCEPT	Mild >age 25, onset more than 1 year or later, no hospitalizations or time off work: ACCEPT	If hospitalized within the past 10 years due to: DECLINE Otherwise: ACCEPT	3 or more meds, or hospitalized: DECLINE	ACCEPT
Arrhythmia	DECLINE	DECLINE	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT	DECLINE	DECLINE	After 10 years with no treatment/diagnosis: POSSIBLE ACCEPT	If treated/diagnosed within the past 5 years: DECLINE
Arthritis	Rheumatoid - minor no limitations: ACCEPT Severe: DECLINE Other: POSSIBLE ACCEPT	Rheumatoid - minor no limitations: ACCEPT Severe: DECLINE Other: POSSIBLE ACCEPT	Rheumatoid - Required follow-up ever: DECLINE Other: ACCEPT	Osteoarthritis: ACCEPT Rheumatoid - minor no limitations: ACCEPT Severe/Moderate (RX include Humira, Enbrel, Prednisone): DECLINE	Moderate/Severe rheumatoid arthritis treated with Humira, Enbrel or Methotrexate: DECLINE	Osteoarthritis: ACCEPT Rheumatoid: ACCEPT If treated with Enbrel, Remicade, Humira: DECLINE	ACCEPT If on disability: Simple Term DLX
Asthma	Mild, moderate, occasional, seasonal, allergic: ACCEPT If treated with steroids, tobacco use or hospitalization within the past 12 months: DECLINE	Mild, moderate, occasional, seasonal, allergic: ACCEPT If treated with steroids, tobacco use or hospitalization within the past 12 months: DECLINE	Tobacco use or moderate/severe or complications: DECLINE	Mild: ACCEPT Moderate if build is 50 lbs lighter than the build chart: ACCEPT Severe or hospitalization: DECLINE	Chronic or Severe: DECLINE	ACCEPT Hospitalization for 10+ days within the past year: DECLINE	ACCEPT Hospitalized within the past 2 years: DECLINE
Atrial Fibrillation (A-Fib)	DECLINE	DECLINE	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT	DECLINE	DECLINE	If diagnosed over 2 years ago, and current age is 50 or older: ACCEPT Otherwise: DECLINE	If treated/diagnosed within the past 5 years: DECLINE
Bipolar Disorder	DECLINE	DECLINE	If received diagnosis or required follow-up within the past 10 years: DECLINE	DECLINE	DECLINE	ACCEPT If taking 3+ medications or hospitalizations in past 2 years: DECLINE	If treated/diagnosed within the past 5 years: Simple Term DLX
Blood Pressure (Hypertension)	ACCEPT If controlled with 2 or less medications, provide current BP history. 3 or more medications: DECLINE	ACCEPT If controlled with 2 or less medications, provide current BP history. 3 or more medications: DECLINE	ACCEPT	If controlled & MUST be 50 lbs lighter than relative build chart: ACCEPT	ACCEPT If Table 2 or higher build with multiple impairments or hospitalizations within past 10 years: DECLINE	ACCEPT	ACCEPT
Bronchitis	Acute-Recovered: ACCEPT Chronic: DECLINE	Acute-Recovered: ACCEPT Chronic: DECLINE	ACCEPT If moderate to severe, if a smoker or any complications: DECLINE	Acute: ACCEPT Chronic: DECLINE	DECLINE	ACCEPT	If chronic and treated/ diagnosed within the past 5 years: DECLINE
Bypass Surgery (CABG)	DECLINE	DECLINE	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE Possible ACCEPT if more than 10 years	DECLINE	DECLINE	DECLINE	If treated/diagnosed within the past 5 years: DECLINE



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Cancer Melanoma/Skin/Basal/ Squamous	Diagnosis and end of treatment over 7 years ago: <b>ACCEPT</b>  Basal/Squamous Carcinoma - Isolated occurrence: <b>ACCEPT</b>  All others: <b>DECLINE</b>	Diagnosis and end of treatment over 8 years ago: <b>ACCEPT</b>  Basal/Squamous Carcinoma - Isolated occurrence: <b>ACCEPT</b>  All others: <b>DECLINE</b>	More than 5 years since last diagnosis & treatment: <b>POSSIBLE ACCEPT</b>  EVER Metastatic (spread), Hodgkin's Disease, Leukemia, Lymphoma, Liver, Lung or Pancreatic: <b>DECLINE</b>	Diagnosis and end of treatment over 10 years ago or reoccurrence: <b>ACCEPT</b>  Basal Cell: <b>ACCEPT</b>  All others including Hodgkin's Lymphoma: <b>DECLINE</b>	<b>DECLINE</b>	Diagnosis and end of treatment over 5 years ago: <b>ACCEPT</b>  Basal Cell: <b>ACCEPT</b>  Otherwise: <b>DECLINE</b>	If treated/diagnosed within the past 5 years: <b>DECLINE</b>
Cardiomyopathy	<b>DECLINE</b>	<b>DECLINE</b>	In the past 10 years received treatment/ diagnosis or had follow-up: <b>DECLINE</b>  If more than 10 years: <b>POSSIBLE ACCEPT</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	If treated/diagnosed within the past 5 years: <b>DECLINE</b>
Crohn's	Diagnosed prior to age 20 or within the past 12 months: <b>DECLINE</b>	Diagnosed prior to age 20 or within the past 12 months: <b>DECLINE</b>	If less than 3 years since last flare-up Crohn's Disease: <b>DECLINE</b>	>5 years in remission: <b>ACCEPT</b>	<b>ACCEPT</b>	Mild-Moderate: <b>ACCEPT</b>  Hospitalizations or complications within the past year: <b>DECLINE</b>	<b>ACCEPT</b>
Colitis	Diagnosed within the past 12 months or prior to age 20: <b>DECLINE</b>	Diagnosed within the past 12 months or prior to age 20: <b>DECLINE</b>	Moderate to severe UC: <b>DECLINE</b>	Ulcerative: <b>DECLINE</b>	<b>ACCEPT</b>	Mild-Moderate: <b>ACCEPT</b>  Hospitalizations or complications within the past year: <b>DECLINE</b>	<b>ACCEPT</b>
COPD (Chronic Obstructive Pulmonary Disease)	Chronic Bronchitis or Emphysema: <b>DECLINE</b>	Chronic Bronchitis or Emphysema: <b>DECLINE</b>	If moderate to severe, if a smoker or any complications: <b>DECLINE</b>  Otherwise: <b>POSSIBLE ACCEPT</b>	Chronic Bronchitis or Emphysema: <b>DECLINE</b>	Chronic Bronchitis or Emphysema: <b>DECLINE</b>	Mild-Moderate: <b>ACCEPT</b>  Possible reasons for declination includes: Tobacco use within past 12 months; current oxygen treatment; or chronic oral steroids required	If treated/diagnosed within the past 5 years: <b>DECLINE</b>
CHF (Congestive Heart Failure)	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	If treated/diagnosed within the past 5 years: <b>DECLINE</b>
Cystic Fibrosis	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	If treated/diagnosed within the past 5 years: <b>DECLINE</b>
Depression	2 or more meds: <b>DECLINE</b>  1 medication, situational in nature: <b>ACCEPT</b>	2 or more meds: <b>DECLINE</b>  1 medication, situational in nature: <b>ACCEPT</b>	<b>ACCEPT</b>  Moderate to severe diagnosed within the past 3 years: <b>DECLINE</b>	Mild >age 25, onset more than 1 year or later, no hospitalizations or time off work: <b>ACCEPT</b>  Severe, major depression, bipolar, schizophrenia (RX include Lithium, Seroquel, Abilify, Risperdal): <b>DECLINE</b>	<b>ACCEPT</b> :  Hospitalized within the past 10 years, or severe depression: <b>DECLINE</b>	<b>ACCEPT</b>  If taking 3+ medications or hospitalizations in past 2 years: <b>DECLINE</b>	<b>ACCEPT</b>
Dementia	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	If treated within the past 5 years: <b>DECLINE</b>
Diabetes  *Must be under TABLE 2 BUILD. Refer to diabetic build chart.	Combined with overweight, gout, retinopathy, protein in urine, diagnosed prior to age 35, tobacco use within the past 12 months or uses insulin: <b>DECLINE</b>  Controlled with oral medications: <b>ACCEPT</b>	Combined with overweight, gout, retinopathy, protein in urine, diagnosed prior to age 35, tobacco use within the past 12 months or uses insulin: <b>DECLINE</b>  Controlled with oral medications: <b>ACCEPT</b>	Type 1 - Any tobacco use, ratable table 2 build or higher, diabetic complications or Coronary Artery Disease: <b>DECLINE</b>  Type 2 - Any tobacco use age 50 and younger, ratable table 2 build or higher, diabetic complications or Coronary Artery Disease: <b>DECLINE</b>  Otherwise: <b>POSSIBLE ACCEPT</b>  *Refer to underwriting guide for complete restrictions	Treated with oral medication or diet. Good control. Non-smoker or <1 pack/day. Build does not exceed diabetic build chart: <b>ACCEPT</b>  Otherwise: <b>POSSIBLE DECLINE</b>  *Call for risk assessment	Diagnosed >age 50 with table 2 or higher build, tobacco use, or PVD: <b>DECLINE</b>  Otherwise: <b>ACCEPT</b>	Between ages 18 & 35: <b>DECLINE</b>  Type 1 or 2: <b>POSSIBLE ACCEPT</b>	Using insulin in the last 5 years: <b>Simple Term DLX</b>  Otherwise: <b>POSSIBLE ACCEPT</b>
Disabled/Disability	Receiving disability income or payments: <b>DECLINE</b>	Receiving disability income or payments: <b>DECLINE</b>	<b>ACCEPT</b>	<b>ACCEPT</b>	<b>DECLINE</b>  If maternity, fractures, spinal or back disorders, hip or knee replacements: <b>ACCEPT</b>	<b>ACCEPT</b>	If currently disabled, or had been within the past 6 months or received any disability payments within the past 6 months: <b>Simple Term DLX</b>
Driving Record (Including DUI)	License suspended or revoked. Past 3 years: DWI, or 2 or more accidents, or 3 or more driving violations or combination thereof: <b>DECLINE</b>	License suspended or revoked. Past 3 years: DWI, or 2 or more accidents, or 3 or more driving violations or combination thereof: <b>DECLINE</b>	License suspended or revoked. Past 3 years: DWI, DUI, 3 or more driving violations or combination thereof: <b>DECLINE</b>	Past 5 years: License suspended or revoked, 3 or more moving violations or 1 or more DUI: <b>POSSIBLE DECLINE</b>	Last 5 years: 4 or more moving violations, DUI, or wreckless driving convictions: <b>DECLINE</b>	Driver license suspended or revoked within the past 3 years: <b>DECLINE</b>	If within the past 5 years: <b>Simple Term DLX</b>



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Drug Abuse/Addiction	Illegal drug use or treatment within the past 4 years: <b>DECLINE</b> After 4 years since treatment and non-usage: <b>ACCEPT</b>	Illegal drug use or treatment within the past 4 years: <b>DECLINE</b> After 4 years since treatment and non-usage: <b>ACCEPT</b>	In the past 5 years, used or had been treated for amphetamines, cocaine, narcotics, hallucinogens, or barbiturates: <b>DECLINE</b>	Other than occasional marijuana use (tobacco rates apply): <b>DECLINE</b>	Used or convicted unlawful drugs or prescription drugs other than as prescribed within the past 10 years: <b>DECLINE</b>	Less than 5 years from end of use/treatment: <b>DECLINE</b> After 5 years: <b>ACCEPT</b>	Within the past 12 months: Used any Illegal Drugs? If yes: <b>DECLINE</b>
Epilepsy	Petit Mal: <b>ACCEPT</b> All others: <b>DECLINE</b>	Petit Mal: <b>ACCEPT</b> All others: <b>DECLINE</b>	With seizures in the past year: <b>DECLINE</b>	Controlled on meds, no seizures for 2 years, no complications: <b>POSSIBLE ACCEPT</b>	<b>DECLINE</b>	Unless diagnosed within the past year or hospitalized within the past two years: <b>ACCEPT</b> Severe: <b>DECLINE</b>	If seizures occurred within the past two years, uncontrolled: <b>DECLINE</b> If more than 2 years since last seizure and controlled seizure disorder: <b>ACCEPT</b>
Felony (Probation & Parole)	Past 5 years: <b>DECLINE</b> Probation or parole within past 6 months: <b>DECLINE</b>	Past 5 years: <b>DECLINE</b> Probation or parole within past 6 months: <b>DECLINE</b>	Past 3 years: <b>DECLINE</b>	If on probation or parole: <b>DECLINE</b> 1 year after probation: <b>ACCEPT</b> If jail time has been served, consider 5 years after parole.	Past 10 years: <b>DECLINE</b> Probation and Parole: <b>POSSIBLE DECLINE</b>	Past 5 years: <b>DECLINE</b>	Past 10 years: <b>DECLINE</b>
Fibromyalgia	<b>ACCEPT</b>	<b>ACCEPT</b>	<b>ACCEPT</b>	No depression and <b>ACCEPT</b>	<b>ACCEPT</b>	<b>ACCEPT</b>	<b>ACCEPT</b>
Gastric Bypass	Surgery within past 1 year or with any complications post 1 year surgery date: <b>DECLINE</b> After 1 year since surgery and NO complications: <b>ACCEPT</b>	Surgery within past 1 year or with any complications post 1 year surgery date: <b>DECLINE</b> After 1 year since surgery and NO complications: <b>ACCEPT</b>	<b>ACCEPT</b>	After 1 year, weight stabilized: <b>ACCEPT</b>	After 1 year: <b>ACCEPT</b>	Surgery > 6 months ago without complications: <b>USUALLY ACCEPT</b> (Rate for build)	<b>ACCEPT</b>
Heart Attack	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b> Heart attack after 10 years may be considered, but may require medical records: <b>POSSIBLE ACCEPT</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Heart Murmur	History of treatment or surgery : <b>DECLINE</b>	History of treatment or surgery : <b>DECLINE</b>	In the past 10 years received treatment/ diagnosis or had follow-up: <b>DECLINE</b> If more than 10 years: <b>POSSIBLE ACCEPT</b>	"Innocent" and no symptoms: <b>ACCEPT</b>	<b>DECLINE</b>	<b>ACCEPT</b>	If treated or diagnosed within the past 5 years: <b>DECLINE</b>
Heart Surgery	<b>DECLINE</b>	<b>DECLINE</b>	In the past 10 years received treatment/ diagnosis or had follow-up: <b>DECLINE</b> If more than 10 years: <b>POSSIBLE ACCEPT</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	If treated or diagnosed within the past 5 years: <b>DECLINE</b>
Hepatitis	History/diagnosis of or treatment for B or C: <b>DECLINE</b>	History/diagnosis of or treatment for B or C: <b>DECLINE</b>	A, recovered: <b>ACCEPT</b> B or C: <b>DECLINE</b>	A, recovered: <b>ACCEPT</b> B or C: <b>DECLINE</b>	A: <b>POSSIBLE ACCEPT</b> B or C: <b>DECLINE</b>	A (Acute) - Fully recovered: <b>ACCEPT</b> Otherwise: <b>DECLINE</b> B or C: <b>DECLINE</b>	If treated or diagnosed with B or C within the past 5 years: <b>DECLINE</b>
HIV + VE	Tested positive: <b>DECLINE</b>	Tested positive: <b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Hyper/Hypo Thyroidism	<b>ACCEPT</b>	<b>ACCEPT</b>	<b>ACCEPT</b>	Treated, no symptoms: <b>ACCEPT</b>	<b>ACCEPT</b>	<b>ACCEPT</b>	<b>ACCEPT</b>
Kidney Disease/ Failure / Dialysis/ Kidney Stones	Disease/Dialysis: <b>DECLINE</b> Stones: <b>ACCEPT</b>	Disease/Dialysis: <b>DECLINE</b> Stones: <b>ACCEPT</b>	Disease/Dialysis: <b>DECLINE</b> Stones: <b>ACCEPT</b>	Disease/Dialysis: <b>DECLINE</b> Stones, acute infection: <b>ACCEPT</b>	Disease/Dialysis: <b>DECLINE</b> Stones: <b>ACCEPT</b>	Disease/Dialysis: <b>DECLINE</b> Stones: <b>ACCEPT</b>	Disease/Dialysis: <b>DECLINE</b> Stones: <b>ACCEPT</b>
Leukemia	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	If treated or diagnosed within the past 5 years: <b>DECLINE</b>
Lupus	Discoid: <b>ACCEPT</b> Systemic: (Erythematous) <b>DECLINE</b>	Discoid: <b>ACCEPT</b> Systemic: (Erythematous) <b>DECLINE</b>	Discoid: <b>ACCEPT</b> Systemic: (Erythematous) if diagnosed less than 5 years ago with medications: <b>DECLINE</b>	Discoid: <b>ACCEPT</b> Systemic: (Erythematous) <b>DECLINE</b>	Discoid: <b>ACCEPT</b> Systemic: (Erythematous) <b>DECLINE</b>	Discoid: <b>ACCEPT</b> Systemic: (Erythematous) <b>DECLINE</b>	Discoid: <b>Accept</b> Systemic: (Erythematous) in the past 5 years: <b>Simple Term DLX</b>



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Liver Disease/ Transplant	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	If treated or diagnosed within the past 5 years: DECLINE
Marijuana	Illegal drug use or treatment within the past 4 years: DECLINE After 4 years since treatment and non-usage: ACCEPT	Illegal drug use or treatment within the past 4 years: DECLINE After 4 years since treatment and non-usage: ACCEPT	Possible tobacco rates (occasional use only): ACCEPT	Possible tobacco rates (occasional use only): ACCEPT	Used or convicted unlawful drugs or prescription drugs other than as prescribed within the past 10 years: DECLINE	Possible tobacco rates: ACCEPT	: If used within the past 12 months: DECLINE
Multiple Sclerosis (MS)	DECLINE	DECLINE	In the past 10 years, received diagnosis of or required follow-up; progressive or relapsing: DECLINE	DECLINE	DECLINE	Under age 45: DECLINE 45 and up: POSSIBLE ACCEPT	If treated or diagnosed within the past 5 years: DECLINE
Muscular Dystrophy (MD)	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	If treated or diagnosed within the past 5 years: DECLINE
Oxygen Use (excluding Sleep Apnea)	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Pacemaker	DECLINE	DECLINE	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT	DECLINE	DECLINE	DECLINE	If treated or diagnosed within the past 5 years: DECLINE
Pancreatitis	Chronic or multiple episodes: DECLINE	Chronic or multiple episodes: DECLINE	DECLINE	Single attack, acute >1 year ago, not alcohol-related, no complications: ACCEPT Alcohol-related, chronic: DECLINE	ACCEPT	Single episode, fully recovered, no evidence of alcohol abuse: ACCEPT Otherwise: DECLINE	If treated or diagnosed within the past 5 years: DECLINE
Paralysis	Includes Paraplegia or Quadriplegia: DECLINE	Includes Paraplegia or Quadriplegia: DECLINE	Any Paraplegia or Quadriplegia: DECLINE	Paraplegia or Quadriplegia: DECLINE	Any Paraplegia or Quadriplegia: DECLINE	Any Paraplegia or Quadriplegia: DECLINE	If any ADLs are impacted: DECLINE
Parkinson's Disease	DECLINE	DECLINE	Moderate, Severe or Progressive: DECLINE	DECLINE	DECLINE	DECLINE	If treated or diagnosed within the past 5 years: DECLINE
Peripheral Vascular Disease (PVD)	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	ACCEPT If surgically corrected/ and or in multiple limbs, or tobacco use: DECLINE	If treated or diagnosed within the past 5 years: DECLINE
Pregnancy	Current, no complications: ACCEPT	Current, no complications: ACCEPT	ACCEPT	ACCEPT	ACCEPT	ACCEPT	ACCEPT
Pulmonary Embolism	ACCEPT	ACCEPT	N/A	DECLINE	DECLINE	Two or fewer episodes, fully recovered: ACCEPT Otherwise: DECLINE	If treated or diagnosed within the past 5 years: DECLINE
Sarcoidosis	Pulmonary: DECLINE	Pulmonary: DECLINE	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE	Pulmonary: DECLINE Localized, non-pulmonary: ACCEPT	DECLINE	Mild (Stage 0 - Stage 1): ACCEPT All others: (moderate-severe) DECLINE	If treated or diagnosed within the past 5 years: DECLINE
Schizophrenia	DECLINE	DECLINE	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE	DECLINE	DECLINE	DECLINE	If diagnosed/treated within the past 5 years: Simple Term DLX
Sleep Apnea	ACCEPT Combined with a history or overweight, poorly controlled high blood pressure, COPD, or heart arrhythmia: DECLINE	ACCEPT Combined with a history or overweight, poorly controlled high blood pressure, COPD, or heart arrhythmia: DECLINE	ACCEPT	Treated and controlled: ACCEPT	ACCEPT	POSSIBLE ACCEPT	ACCEPT

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Stroke/CVA/TIA	DECLINE	DECLINE	If less than 1 year of event, less than age 40 of event, or all ages with moderate to severe residuals: DECLINE	DECLINE	DECLINE	DECLINE	If treated or diagnosed within the past 5 years: DECLINE
Suicide Attempt	DECLINE	DECLINE	N/A	DECLINE	DECLINE	DECLINE	N/A
Transportation Assistance	DECLINE	DECLINE	Permanent use: DECLINE	DECLINE	DECLINE	If any ADLs are impacted: DECLINE	If any ADLs are impacted: DECLINE
Weight	SEE BUILD CHART	SEE BUILD CHART	SEE BUILD CHART	SEE BUILD CHART OR DIABETIC BUILD CHART	SEE BUILD CHART OR MULTIPLE IMPAIRMENT BUILD CHART(TABLE 2)	SEE BUILD CHART	SEE BUILD CHART

## BUILD CHARTS - GENDER NEUTRAL

Height	AA/OCC	AA/OCC *Table 2	CFG	FORESTERS	FORESTERS DIABETIC	MUTUAL OF OMAHA	MUTUAL OF OMAHA TABLE 2	PHOENIX	UHL	UHL DLX
4'8"			189	185	167	197	184	193		
4'9"			196	193	174	202	189	199		
4'10"	199	182	203	198	179	208	194	206		
4'11"	205	188	210	207	186	214	199	213		
5'	212	195	217	212	191	220	205	220	210	240
5'1"	220	201	224	221	199	226	211	227		
5'2"	227	208	232	225	204	232	215	234	225	255
5'3"	234	215	239	234	212	238	220	241		
5'4"	242	221	247	243	220	245	225	248	240	270
5'5"	249	228	255	250	226	251	231	256		
5'6"	257	235	263	259	234	258	239	264	255	290
5'7"	265	243	271	265	239	265	245	272		
5'8"	273	250	279	274	248	274	251	280	270	305
5'9"	281	257	287	281	254	282	258	288		
5'10"	289	265	296	292	262	289	266	296	285	325
5'11"	298	272	304	298	268	298	274	304		
6'	306	280	313	307	277	305	281	312	305	340
6'1"	315	288	322	314	283	313	289	321		
6'2"	323	296	331	325	293	321	296	330		
6'3"	332	304	340	336	302	329	303	339		
6'4"	341	312	349	342	308	338	311	348	340	385
6'5"	350	320	358	353	318	347	319	357		
6'6"	359	329	367	360	325	358	328	366		
6'7"	368	337	377			367	336	372		
6'8"	378	346	386			376	345			
6'9"	387	355	396			385	352			