

Activities of Daily Living

Last Modified on 02/13/2026 12:44 pm CST

Activities of Daily Living (ADLs) -can include, but aren't limited to: eating, bathing, toileting, dressing, and mobility.



None for permanent loss of ADLs

Americo unless assistance has been required in the last year due to disease or being bed-bound

If human or mechanical assistance is required, this is a YES for **TruStage** question #2

Decline for all other SI

Aetna	Decline if PI currently needs assistance with ADLs
Aflac	Decline if PI currently needs assistance with ADLs
Americo	Decline if PI has required assistance with ADLs in the last 12 months because of a disease or being bed-bound
Living Promise	Decline if PI CURRENTLY needs assistance with ADLs.
TruStage	If PI requires human or mechanical assistance with ADLs, YES to application question #2 This does not mean that use of a scooter means that they cannot perform their activities independently (e.g. can shop, cook and clean on their own even if they sometimes use a scooter)
Royal Neighbors	Decline if PI currently needs assistance with ADLs
Corebridge	Decline if PI currently needs assistance with ADLs
TransAmerica	Decline if PI currently needs assistance with ADLs
Prudential	Decline if PI currently needs assistance with ADLs from anyone other than a spouse
American Amicable/Occidental	Decline if PI requires assistance from anyone with bathing, dressing, eating or toileting
GTL	Not specifically mentioned