

Diagnostic Testing - Advised but not done or results unknown

Last Modified on 02/13/2026 1:14 pm CST



Incomplete Diagnostic Testing

None

None

Decline for all SI if awaiting recommended surgery or non-routine diagnostic testing/results

Aetna	Decline if in the last 12 months the PI has been advised to have diagnostic testing (other than for routine purposes) which has not been done or for which the results are not known.
Aflac	Decline if in the last 12 months the PI has been advised to have diagnostic testing (other than for routine purposes) which has not been done or for which the results are not known.
Americo	Decline if in the last 12 months. This is for "non-routine" tests only. For example, an EKG is routine and would not knockout the PI. An echocardiogram or treadmill test is not routine. If the PI is diagnosed as a diabetic, an A1C test is routine. If the A1C test was done to determine if the PI is diabetic, this is not routine.
Living Promise	Decline if in the last 12 months the PI has been advised to have diagnostic testing (other than for routine purposes) which has not been done or for which the results are not known.
TruStage	If advised to have non-routine testing or a procedure that is incomplete or results unknown, YES should be marked to application question #4
Royal Neighbors	Decline if PI is currently undergoing (or has been recommended to have) testing or further evaluation for a condition that has not been diagnosed
Corebridge	Decline if in the last 12 months the PI has been advised to have diagnostic testing (other than for routine purposes) which has not been done or for which the results are not known.
TransAmerica	Decline if in the last 6 months the PI has been advised by a member of the medical profession to have any tests, surgery or hospitalization (other than those related to HIV/AIDS), which have not been completed or results are unknown

Prudential	Decline if in the last 12 months the PI has had or been advised to have diagnostic testing (excluding tests related to HIV), which have not been started, completed or the results are not known
American Amicable/Occidental	Decline if recommended within the past 2 years by a medical professional which has not been completed or for which the results have not been received
GTL	Not specifically mentioned
