

# Pain Medications

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## Pain Medications



**Americo** may be possible

For **Aetna**, **Aflac** and **Corebridge** see specific medications list

**Living Promise** will base on use or abuse as well as frequency and dosage  
**Royal Neighbors** decline for chronic pain management use

<b>Aetna</b>	Not specifically mentioned
<b>Aflac</b>	See Medications List
<b>Americo</b>	May be eligible for Select 1 or Select 2
<b>Living Promise</b>	No specific pain medications will knock PI out of LP, but Omaha is concerned with potential pain med abuse. If the RX check indicates potential concern of this, Omaha will request a phone interview to re-ask UW questions. Indicators of abuse would include multiple prescribing doctors, multiple scripts for similar pain medications, etc.
<b>Royal Neighbors</b>	Use of narcotics for chronic pain management for more than 6 months is underwritten similarly to illegal drug use or misuse of prescription drugs, even when used as prescribed.  If usage of narcotics for chronic pain lasting longer than 6 months has stopped for at least 3 years, could still be approved at Standard (Level Death Benefit)
<b>Corebridge</b>	See Medications List
<b>TransAmerica</b>	Chronic pain is allowed, see medications list for specific concerns
<b>Prudential</b>	Not specifically mentioned
<b>GTL</b>	Not specifically mentioned