

Pain Medications

Last Modified on 12/10/2025 11:05 am CST



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

Aetna	Not specifically mentioned
Aflac	See Medications List
Americo	May be eligible for Select 1 or Select 2
Living Promise	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.
Royal Neighbors	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)
Corebridge	See Medications List
TransAmerica	Chronic pain is allowed, see medications list for specific concerns
Prudential	Not specifically mentioned
GTL	Not specifically mentioned