

# Diabetes

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## Diabetes

**Diabetes** is a disease that occurs when your blood glucose, also called blood sugar, is too high. Blood glucose is your main source of energy and comes from the food you eat. Insulin, a hormone made by the pancreas helps glucose from food get into your cells to be used as energy. Sometimes your body doesn't make enough - or any - insulin or doesn't use insulin well. Glucose then stays in your blood and doesn't reach your cells. Over time, having too much glucose in your blood can cause serious health problems.



**Aetna, Aflac, and Royal Neighbors** have no minimum age of diagnosis or insulin limitations but accept no complications

**Americo** can accept some complications but rating will depend on severity

**Living Promise** if diagnosed after 45 (50 in CA) with no complications

**Corebridge** if A1C is 8.6 or less and no insulin usage

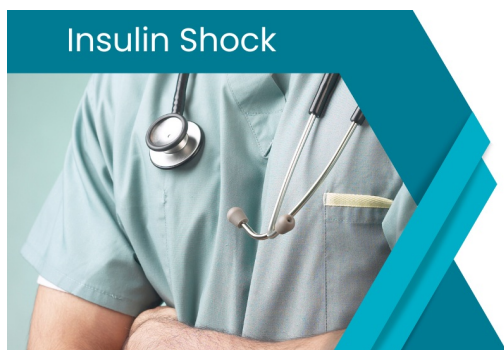
No outright knockouts

<b>Aetna</b>	OK for all rates Any complications within the last 2 years or in addition to heart issues - Modified
<b>Aflac</b>	OK for all rates Any complications within the last 2 years or in addition to heart issues - Modified
<b>Americo</b>	Eligible for Select 1 with no complications of diabetes or very low severity Eligible for Select 2 with a single complication related to diagnosis Eligible for Select 2 at best if combined with any of the following: smoking, any kind of heart disease, stroke or TIA
<b>Living Promise</b>	Declined if any of the following are true: <ul style="list-style-type: none"><li>• Diagnosed at age &lt;45 (age 50 in CA)</li><li>• PI is diagnosed with gestational diabetes &lt;45 (age 50 in CA) and not cleared after birth</li><li>• PI is diagnosed with Prediabetes or Glucose Intolerance &amp; taking Oral Meds/Insulin &lt;45 (age 50 in CA)</li><li>• PI has complications : Retinopathy (eye), Nephropathy (kidney), Neuropathy, or Peripheral Vascular Disease (PVD or PAD)</li><li>• PI has had a diabetic coma</li></ul>
<b>Royal Neighbors</b>	Acceptable diagnosed at any age with insulin in any amount Decline if diagnosed or treated for any complications in the last 10 years

<b>Corebridge</b>	<p>Decline if:</p> <ul style="list-style-type: none"> <li>• Hospitalized due to diabetes/diabetic complications in the last 2 years</li> <li>• Also had a Stroke or Coronary Artery Disease (ever)</li> <li>• If taking insulin</li> <li>• If A1C is greater than 9.9</li> </ul> <p>Diabetic complications (other than amputation) are allowed so long as no insulin is required and A1C measures 9.9 or below</p>
<b>TransAmerica</b>	<p>Allowed with or without insulin usage</p> <p>Will accept diabetic complications including:</p> <ul style="list-style-type: none"> <li>• Neuropathy</li> <li>• Nephropathy</li> <li>• Retinopathy</li> <li>• Kidney Disease</li> <li>• Peripheral vascular disease</li> <li>• Diabetic coma</li> </ul>
<b>Prudential</b>	Decline if ever diagnosed, treated or advised to receive treatment for complications of diabetes or in combination with heart or circulatory diseases or disorders
<b>GTL</b>	Decline for amputation due to diabetic disease, advised or completed

## Insulin Shock

**Insulin Shock** is a common term for low blood sugar, or hypoglycemia. It may also be called an insulin reaction. If you don't treat your dropping blood sugar ASAP, your brain will stop getting glucose and your symptoms will get worse.



Insulin Shock

**GTL** does not ask about diabetic complications other than amputation

No borderline approval

Decline for all SI carriers

<b>Aetna</b>	Any complications of diabetes - Modified only
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<b>Aflac</b>	Any complications of diabetes - Modified only
<b>Americo</b>	Decline
<b>Living Promise</b>	Decline
<b>Royal Neighbors</b>	Decline
<b>Corebridge</b>	Decline if hospitalized due to diabetes in the last 24 months
<b>TransAmerica</b>	Allowed
<b>Prudential</b>	Decline
<b>GTL</b>	Not specifically mentioned

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