

Drugs/Alcohol

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Alcohol Abuse - Drug Abuse



Alcohol Abuse

Aetna, Aflac, Living Promise or Corebridge if 2 years since diagnosis or treatment
Americo may be possible

Royal Neighbors if 3 years since diagnosis or treatment

No outright knockouts

Aetna	Diagnosis or treatment within the past 2 years - Modified
Aflac	Diagnosis or treatment within the past 2 years - Modified
Americo	May be eligible for Select 1 or Select 2
Living Promise	Decline if alcohol or drug treatment in the last two years. Decline if misuse of prescription drugs in the last 2 years. AA or NA is not considered "treatment." Treatment would include various rehabilitation facilities and centers.
Royal Neighbors	Decline if diagnosed or treated in the last 3 years
Corebridge	Decline if diagnosed or treated in the last 2 years
TransAmerica	Decline if treated or recommended to have treatment in the last 2 years
Prudential	Decline if received treatment or counseling, been advised to receive treatment or counseling or been advised by a doctor to discontinue use of alcohol or drugs in the last 12 months
GTL	Not specifically mentioned

DUI

DUI



Living Promise and **Royal Neighbors** do not specifically ask, but may underwrite solely through electronic records
Americo may be possible

Aetna, Aflac or **Corebridge** if 2 years since being convicted, pleading guilty no No Contest to DUI/DWI

No outright knockouts

Aetna	If convicted of or plead guilty within the past 2 years - Modified
Aflac	If convicted of or plead guilty within the past 2 years - Modified
Americo	May be eligible for Select 1 or Select 2
Living Promise	Not specifically mentioned
Royal Neighbors	Not specifically mentioned
Corebridge	Decline if convicted of, pled guilty or no contest to DUI/DWI in the last 24 months
TransAmerica	Decline if convicted of, pled guilty or no contest to DUI/DWI in the last 2 years
Prudential	Decline for Preferred if convicted of, pled guilty or no contests to more than 1 DUI/DWI/OWI in the last 24 months
GTL	Not specifically mentioned

Illegal Drugs

Illegal Drugs



Corebridge or **Living Promise** if 2 years since use, diagnosis or treatment for drug abuse
Americo may be possible

Royal Neighbors if 3 years since use, diagnosis or treatment for drug abuse

Aetna and **Aflac** Decline

Aetna	Modified only
Aflac	Modified only
Americo	May be eligible for Select 1 or Select 2
Living Promise	Decline if illegal drug use in the last two years.
Royal Neighbors	Declined if diagnosed or treated for drug abuse in the last 3 years
Corebridge	Decline if diagnosed or treated in the last 2 years

TransAmerica	Decline if treated or recommended to have treatment in the last 2 years
Prudential	Decline if received treatment or counseling, been advised to receive treatment or counseling or been advised by a doctor to discontinue use of alcohol or drugs in the last 12 months
GTL	Not specifically mentioned

Marijuana Use



Marijuana

Not specifically asked by any SI carrier

If marijuana is smoked, it does count for the smoker's rate with **Americo**

No outright knockouts

Aetna	Not specifically mentioned
Aflac	Not specifically mentioned
Americo	PI will get smoker rates if currently smokes marijuana
Living Promise	Not specifically mentioned
Royal Neighbors	Not specifically mentioned
Corebridge	Not a concern
TransAmerica	Allowed
Prudential	Not specifically mentioned
GTL	Not specifically mentioned