

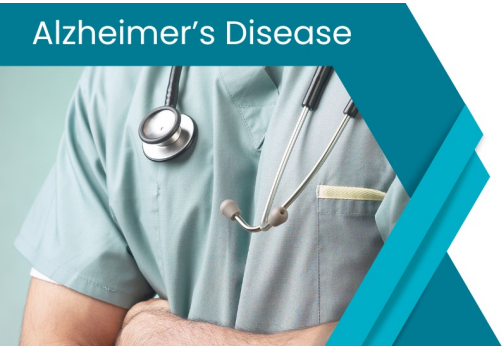
# Mental Health

Last Modified on 12/10/2025 8:48 am CST

## Alzheimer's Disease

**Alzheimer's Disease** is an irreversible, progressive brain disorder that slowly destroys memory and thinking skills and, eventually, the ability to carry out the simplest tasks.

Effective May 2025, any client with an Alzheimer's diagnosis must be referred to a local agent or directly to a carrier for policy options. We can no longer sell to someone with an Alzheimer's diagnosis in a telephonic environment using the eApplication process.



None

None

Decline for all SI

Aetna	Decline
Aflac	Decline
Americo	Decline
Living Promise	Decline
Royal Neighbors	Decline
Corebridge	Decline
TransAmerica	Decline
Prudential	Decline
GTL	Decline

## Anxiety

## Anxiety



**Royal Neighbors** will allow  
**Aetna** and **Aflac** do not specifically ask  
**Americo** may be possible

**Living Promise** if 2 years since any hospitalization for anxiety  
**Corebridge** if 3 years since any hospitalization for mental illness

No outright knockouts

<b>Aetna</b>	Not specifically mentioned
<b>Aflac</b>	Not specifically mentioned
<b>Americo</b>	May be eligible for Select 1 or Select 2
<b>Living Promise</b>	Decline if PI was hospitalized for Anxiety in the last 2 years.
<b>Royal Neighbors</b>	Allowed
<b>Corebridge</b>	Not specifically mentioned, declined if hospitalized for mental illness in last 36 months
<b>TransAmerica</b>	Allowed
<b>Prudential</b>	Not specifically mentioned
<b>GTL</b>	Not specifically mentioned

## Bipolar - Schizophrenia - Psychosis

**Bipolar Disorder**, also known as manic depressive illness, is a brain disorder that causes unusual shifts in mood, energy, activity levels, and the ability to carry out day-to-day tasks.

**Schizophrenia** is a chronic and severe mental disorder that affects how a person thinks, feels, and behaves. People with schizophrenia may seem to have lost touch with reality.

**Psychosis** is characterised as disruptions to a person's thoughts and perceptions that makes it difficult for them to recognize what is real and what isn't.

### Bipolar Disorder - Schizophrenia



**Aetna** and **Aflac** do not specifically ask  
**Americo** may be possible for Bipolar Disorder  
**Royal Neighbors** if 1 year since diagnosis  
**Corebridge** if 2 years since diagnosis or treatment  
**Living Promise** if 4 years since diagnosis or treatment

**Americo** decline for Schizophrenia

<b>Aetna</b>	Not specifically mentioned
<b>Aflac</b>	Not specifically mentioned

<b>Americo</b>	Decline for Schizophrenia May be eligible for Select 1 or Select 2 for Bipolar disorder or psychosis
<b>Living Promise</b>	Decline if Bipolar Depression or Schizophrenia diagnosed, treated or taken medications for in the last 4 years.
<b>Royal Neighbors</b>	Decline if diagnosed less than 1 year ago
<b>Corebridge</b>	Decline if diagnosed or treated within the last 48 months
<b>TransAmerica</b>	Allowed
<b>Prudential</b>	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for bipolar disorder Decline for all if ever diagnosed, treated or advised to receive treatment for schizophrenia or psychosis
<b>GTL</b>	Not specifically mentioned

## Dementia - Memory Loss

**Dementia** describes a group of symptoms affecting memory, thinking and social abilities severe enough to interfere with daily life.



Dementia

None

None

**Decline for all SI**

<b>Aetna</b>	Decline
<b>Aflac</b>	Decline
<b>Americo</b>	Decline
<b>Living Promise</b>	Decline
<b>Royal Neighbors</b>	Decline
<b>Corebridge</b>	Decline

TransAmerica	Decline
Prudential	Decline
GTL	Decline

## Depression



### Depression

Royal Neighbors will approve  
Aetna and Aflac do not specifically ask  
Americo may be possible

Living Promise if 2 years since hospitalization for depression  
Corebridge if 3 years since hospitalization for mental illness

No outright knockouts

Aetna	Not specifically mentioned
Aflac	Not specifically mentioned
Americo	May be eligible for Select 1 or Select 2
Living Promise	Decline if PI was hospitalized for depression in the last 2 years
Royal Neighbors	Allowed
Corebridge	Not specifically mentioned, declined if hospitalized for mental illness in last 36 months
TransAmerica	Allowed
Prudential	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for a major depressive disorder
GTL	Not specifically mentioned

## Mental Incapacity



### Mental Incapacity

None

None

Decline for all SI

Aetna	Decline
Aflac	Decline
Americo	Decline
Living Promise	Decline
Royal Neighbors	Decline
Corebridge	Decline
TransAmerica	Decline
Prudential	Decline
GTL	Decline

## Obsessive Compulsive Disorder (OCD)

**Obsessive Compulsive Disorder** is a personality disorder characterized by excessive concern with orderliness, perfectionism, attention to details, mental and interpersonal control, and a need for control over one's environment.



**Obsessive Compulsive Disorder**

**Americo** may be possible  
**Aetna, Aflac** and **Royal Neighbors** do not specifically ask

**Living Promise** if 2 years since any hospitalization for OCD  
**Corebridge** if 3 years since any hospitalization for mental illness

No outright knockouts

Aetna	Not specifically mentioned
Aflac	Not specifically mentioned
Americo	May be eligible for Select 1 or Select 2
Living Promise	Decline if hospitalized for OCD in the last 2 years
Royal Neighbors	Not specifically mentioned
Corebridge	Not specifically mentioned, declined if hospitalized for mental illness in last 36 months
TransAmerica	Not specifically mentioned
Prudential	Not specifically mentioned
GTL	Not specifically mentioned

# PTSD

**Post Traumatic Stress Disorder (PTST)** is a psychiatric disorder that can occur in people who have experienced or witnessed a traumatic event such as a natural disaster, a serious accident, a terrorist act, war/combat, rape or other violent personal assault.



Aetna, Aflac and Royal Neighbors do not specifically ask  
Americo may be possible

Living Promise if 2 years since hospitalization for PTSD  
Corebridge if 3 years since hospitalization for mental illness

No outright knockouts

Aetna	Not specifically mentioned
Aflac	Not specifically mentioned
Americo	May be eligible for Select 1 or Select 2
Living Promise	Decline if PI hospitalized in last 2 years
Royal Neighbors	Not specifically mentioned
Corebridge	Not specifically mentioned, declined if hospitalized for mental illness in last 36 months
TransAmerica	Allowed
Prudential	Not specifically mentioned
GTL	Not specifically mentioned