

# Pulmonary/Lung

Last Modified on 12/10/2025 8:53 am CST

## Asthma

**Asthma** is a respiratory condition marked by spasms in the bronchi of the lungs, causing difficulty in breathing. It usually results from an allergic reaction or other form of hypersensitivity.



Accepted by **all** if no hospitalizations or required oxygen  
**Americo** Select 2 at best if a smoker

Only a decline if ever hospitalized or currently requiring supplemental oxygen

<b>Aetna</b>	OK at Std If using oxygen = Decline
<b>Aflac</b>	OK at Std If using oxygen = Decline
<b>Americo</b>	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker Decline if using oxygen
<b>Living Promise</b>	Decline if EVER hospitalized for asthma or currently requires the use of oxygen
<b>TruStage</b>	Does not require being marked YES for Chronic Lung condition if Asthma is the <b>only</b> lung condition. However, if the clients answers YES and has only admitted Asthma, the answer should not be challenged
<b>Royal Neighbors</b>	Allowed
<b>Corebridge</b>	Not specifically mentioned
<b>TransAmerica</b>	Allowed
<b>Prudential</b>	Decline if requiring the use of supplemental Oxygen
<b>GTL</b>	Not specifically mentioned

## Bronchitis

**Chronic Bronchitis** is one type of COPD (chronic obstructive pulmonary disease). The inflamed bronchial tubes

produce a lot of mucus. This leads to coughing and difficulty breathing. Ongoing symptoms are controlled with treatment including medications. Symptoms include constant cough, wheezing, shortness of breath, etc. and may have ups and downs in severity, but the chronic lung condition never goes away. "**Asthmatic Bronchitis**" is also chronic bronchitis.



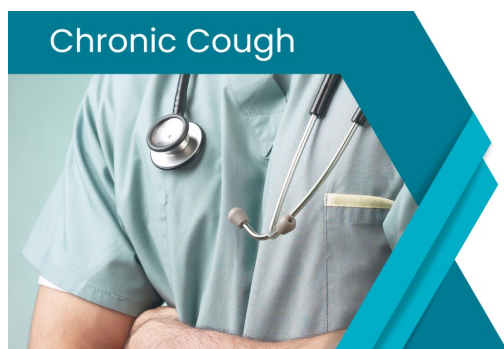
## Bronchitis

**Aetna** and **Aflac** will approve  
**Royal Neighbors** will approve unless also a tobacco user  
**Americo** may be possible. If a smoker, Select 2 at best  
**Corebridge** and **Living Promise** will decline if chronic

No outright knockouts

<b>Aetna</b>	OK at Std If using oxygen = Decline
<b>Aflac</b>	OK at Std If using oxygen = Decline
<b>Americo</b>	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
<b>Living Promise</b>	Decline if PI has chronic Bronchitis.
<b>Royal Neighbors</b>	Allowed unless also a tobacco user/smoker
<b>Corebridge</b>	Decline for Chronic Bronchitis
<b>TransAmerica</b>	Allowed
<b>Prudential</b>	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for any chronic lung condition excluding asthma
<b>GTL</b>	Not specifically mentioned

## Chronic Cough



## Chronic Cough

**Aetna**, **Aflac** and **Royal Neighbors** will approve or do not specifically ask  
**Americo** may be possible. If a smoker, Select 2 at best

**Living Promise** if 12 months since last physician consultation

**Corebridge** decline

<b>Aetna</b>	Not specifically mentioned
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<b>Aflac</b>	OK at Std If using oxygen = Decline
<b>Americo</b>	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
<b>Living Promise</b>	Decline if PI had a physician consultation in the last 12 months
<b>Royal Neighbors</b>	Not specifically mentioned
<b>Corebridge</b>	Decline
<b>TransAmerica</b>	Allowed
<b>Prudential</b>	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for any chronic lung condition excluding asthma
<b>GTL</b>	Not specifically mentioned

## COPD

**Chronic Obstructive Pulmonary Disease (COPD)** is a lung disease characterized by chronic obstruction of lung airflow that interferes with normal breathing and is not fully reversible. The more familiar terms "chronic bronchitis" and "emphysema" are no longer used, but are now included with the COPD diagnosis.



### COPD

**Aetna** and **Aflac** will approve  
**Americo** may be possible. If a smoker, Select 2 at best

**Royal Neighbors** will approve for non-tobacco users

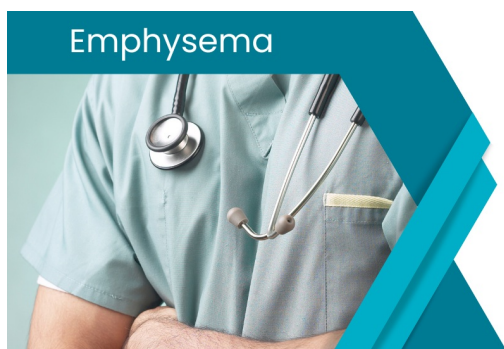
**Corebridge** and **Living Promise** decline

<b>Aetna</b>	OK for Std. If using oxygen = Decline
<b>Aflac</b>	OK at Std If using oxygen = Decline
<b>Americo</b>	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
<b>Living Promise</b>	Decline
<b>Royal Neighbors</b>	Allowed unless also a tobacco user/smoker
<b>Corebridge</b>	Decline
<b>TransAmerica</b>	Allowed
<b>Prudential</b>	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for any chronic lung condition excluding asthma

GTL	Not specifically mentioned
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## Emphysema

**Emphysema** is a type of COPD involving damage to the air sacs in the lungs. As a result, your body does not get the oxygen it needs making it hard to catch your breath. You may also have a chronic cough and have trouble breathing during exercise.



### Emphysema

**Aetna** and **Aflac** will approve  
**Americo** may be possible. If a smoker, Select 2 at best

**Royal Neighbors** will approve for non-tobacco users

**Corebridge** and **Living Promise** decline

<b>Aetna</b>	OK at Std If using oxygen = Decline
<b>Aflac</b>	OK at Std If using oxygen = Decline
<b>Americo</b>	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
<b>Living Promise</b>	Decline
<b>Royal Neighbors</b>	Allowed unless also a tobacco user/smoker
<b>Corebridge</b>	Decline
<b>TransAmerica</b>	Allowed
<b>Prudential</b>	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for any chronic lung condition excluding asthma
<b>GTL</b>	Not specifically mentioned

## Lung Disease

## Lung Disease



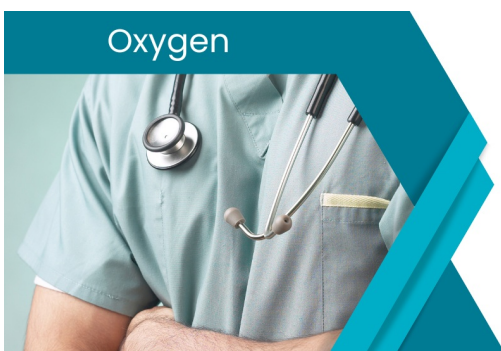
See specific disease/condition

See specific disease/condition for **Aetna**, **Aflac**, **Americo** and **Royal Neighbors**

**Corebridge** decline for any lung disease  
**Living Promise** decline for any chronic lung disease

<b>Aetna</b>	See specific lung disease If using oxygen = Decline
<b>Aflac</b>	See specific lung disease If using oxygen = Decline
<b>Americo</b>	See specific lung disease.
<b>Living Promise</b>	Decline, if chronic
<b>Royal Neighbors</b>	See specific lung disease
<b>Corebridge</b>	Decline
<b>TransAmerica</b>	Allowed
<b>Prudential</b>	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for any chronic lung condition excluding asthma
<b>GTL</b>	Not specifically mentioned

## Oxygen



### Oxygen

Allowed by certain carriers for sleep apnea only

Ask about specific reason for supplemental Oxygen and time since usage

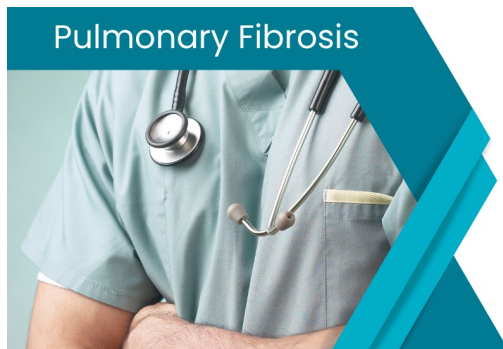
Decline for all carriers for current use of supplemental Oxygen  
**Americo** decline for use of supplemental Oxygen in the last 12 months

<b>Aetna</b>	Decline if used or prescribed in the last year other than for sleep apnea
<b>Aflac</b>	Decline if used or prescribed in the last year other than for sleep apnea
<b>Americo</b>	Decline if supplemental oxygen used to assist in breathing in the last 12 months
<b>Living Promise</b>	Decline (except for Sleep Apnea)
<b>TruStage</b>	Any Oxygen use for any reason should be notated as YES to Oxygen on the application (including for Sleep Apnea or a nebulizer)

Royal Neighbors	Decline for any use
Corebridge	Decline (Except for Sleep Apnea)
TransAmerica	Decline if used or prescribed supplemental oxygen in the last year
Prudential	Decline if currently using supplemental oxygen to assist in breathing
GTL	Decline for DAILY use except for CPAP, post-exercise or seasonal allergies

## Pulmonary Fibrosis

**Pulmonary Fibrosis** is a lung disease that occurs when lung tissue becomes damaged and scarred. This thickened, stiff tissue makes it more difficult for your lungs to work properly. As it worsens, you become progressively more short of breath.



None

None

**Decline for all SI**

Aetna	Decline
Aflac	Decline
Americo	Decline
Living Promise	Decline
Royal Neighbors	Decline
Corebridge	Decline
TransAmerica	Decline
Prudential	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for any chronic lung condition excluding asthma
GTL	Not specifically mentioned