

Pulmonary/Lung

Last Modified on 02/24/2026 3:08 pm 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

Aetna	OK at Std If using oxygen = Decline
Aflac	OK at Std If using oxygen = Decline
Americo	Allowed Decline if using oxygen
Living Promise	Decline if EVER hospitalized for asthma or currently requires the use of oxygen
TruStage	Does not require being marked YES for Chronic Lung condition if Asthma is the only lung condition. However, if the clients answers YES and has only admitted Asthma, the answer should not be challenged
Royal Neighbors	Allowed
Corebridge	Not specifically mentioned
TransAmerica	Allowed
Prudential	Decline if requiring the use of supplemental Oxygen
American Amicable/Occidental	Decline if use of supplemental Oxygen within the past 2 years
GTL	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.



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

Aetna	OK at Std If using oxygen = Decline
Aflac	OK at Std If using oxygen = Decline
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline if PI has chronic Bronchitis.
Royal Neighbors	Allowed unless also a tobacco user/smoker
Corebridge	Decline for Chronic Bronchitis
TransAmerica	Allowed
Prudential	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for any chronic lung condition excluding asthma
American Amicable/Occidental	Decline for Graded if medically diagnosed or treated within the past 2 years Decline for Immediate if medically diagnosed, treated or hospitalized within the past 3 years
GTL	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

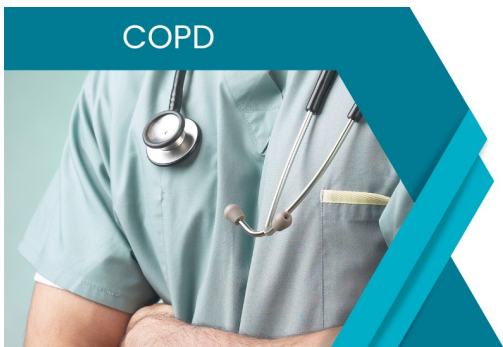
Living Promise if 12 months since last physician consultation

Corebridge decline

Aetna	Not specifically mentioned
Aflac	OK at Std If using oxygen = Decline
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline if PI had a physician consultation in the last 12 months
Royal Neighbors	Not specifically mentioned
Corebridge	Decline
TransAmerica	Allowed
Prudential	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for any chronic lung condition excluding asthma
American Amicable/Occidental	Decline for Graded if medically diagnosed or treated within the past 2 years Decline for Immediate if medically diagnosed, treated or hospitalized within the past 3 years
GTL	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

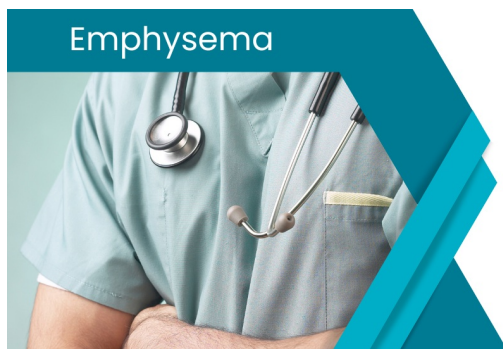
Royal Neighbors will approve for non-tobacco users

Corebridge and **Living Promise** decline

Aetna	OK for Std. If using oxygen = Decline
Aflac	OK at Std If using oxygen = Decline
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline
Royal Neighbors	Allowed unless also a tobacco user/smoker
Corebridge	Decline
TransAmerica	Allowed
Prudential	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for any chronic lung condition excluding asthma
American Amicable/Occidental	Decline for Graded if medically diagnosed or treated within the past 2 years Decline for Immediate if medically diagnosed, treated or hospitalized within the past 3 years
GTL	Not specifically mentioned

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

Aetna	OK at Std If using oxygen = Decline
Aflac	OK at Std If using oxygen = Decline
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline

Royal Neighbors	Allowed unless also a tobacco user/smoker
Corebridge	Decline
TransAmerica	Allowed
Prudential	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for any chronic lung condition excluding asthma
American Amicable/Occidental	Decline for Graded if medically diagnosed or treated within the past 2 years Decline for Immediate if medically diagnosed, treated or hospitalized within the past 3 years
GTL	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

Aetna	See specific lung disease If using oxygen = Decline
Aflac	See specific lung disease If using oxygen = Decline
Americo	See specific lung disease.
Living Promise	Decline, if chronic
Royal Neighbors	See specific lung disease
Corebridge	Decline
TransAmerica	Allowed
Prudential	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for any chronic lung condition excluding asthma
American Amicable/Occidental	Decline for Graded if medically diagnosed or treated within the past 2 years Decline for Immediate if medically diagnosed, treated or hospitalized within the past 3 years
GTL	Not specifically mentioned

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

Aetna	Decline if used or prescribed in the last year other than for sleep apnea
Aflac	Decline if used or prescribed in the last year other than for sleep apnea
Americo	Decline if supplemental oxygen used to assist in breathing in the last 12 months
Living Promise	Decline (except for Sleep Apnea)
TruStage	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
American Amicable/Occidental	Decline if required to use to assist in breathing within the past 2 years
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.

Pulmonary Fibrosis



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
American Amicable/Occidental	Decline for Graded if medically diagnosed or treated within the past 2 years Decline for Immediate if medically diagnosed, treated or hospitalized within the past 3 years
GTL	Not specifically mentioned