

Critical Advantage Underwriting

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Critical Illness (18-64)

Uninsurable Medical Conditions*

Lump Sum Critical Illness

The medical conditions listed below are not insurable with Critical Illness plan:

- Applicants who have been diagnosed with or treated for
 - Human Immunodeficiency Virus (HIV), Acquired
 - Immune Deficiency Syndrome (AIDS), or Aids Related Complex (ARC), or any AIDS related condition
- Applicants who, within the last 10 years, have been diagnosed with, treated or consulted with a medical professional for
 - Internal cancer,
 - Malignant tumors
 - Lymphoma/Leukemia
 - Melanoma
- Applicants who, within the past three years, have been advised by a medical professional to undergo treatment, testing or had tests performed where the results are pending, not been received, abnormal or inconclusive for which a medical professional has not ruled out cancer
- Applicants who, within the past 10 years, have been diagnosed with, treated, been advised to have treatment, prescribed medication, hospitalized or consulted with a medical professional for any disease, disorder or
 - Abnormality of the heart or blood vessels, excluding high blood pressure or cholesterol which is considered controlled by a medical professional
- Applicants who, within the past three years, have been advised by a medical professional to undergo treatment, testing or had tests performed where the results are pending, not been received, abnormal or were inconclusive for which a medical professional has not ruled out a heart or blood vessel condition(s)
- Applicants who have been diagnosed with DIABETES
 - Type 1 or 2 diagnosed under age of 30
 - A1C > 7.0 within the last 12 months

- Diabetes with tobacco use (Except for Gestational Diabetes)

• Applicants who, within the last 10 years, have been diagnosed with or treated, prescribed medication, hospitalized, or consulted with a medical professional for any of the following:

- Kidney Function,
- Alzheimer's Disease/Dementia/Cognitive Impairments
- Chronic Liver Disease (to include Cirrhosis, Hepatitis B & C)
- Eye or Ear Disorder/Disease
- Neurological Condition (such as Multiple Sclerosis, Parkinson's, Seizures, Muscular Dystrophy)
- Organ Transplant
- Pulmonary Fibrosis, or Severe Chronic Lung Disease

• Applicants who, within the past 3 years, been advised by a medical professional to undergo treatment, testing, or had tests performed where the results are still pending or were inconclusive for any medical condition

- Applicants who fall outside height and weight guidelines specified in the [Build Chart](#)*

**Uninsurable medical conditions may not be the same on all policies or approved in all states. Refer to your state specific application.*

INTENSIVE CARE BENEFIT RIDER

The medical conditions listed below are not insurable with the Intensive Care Unit Benefit Rider:

- Applicants who are currently bedridden, hospital confined, in a nursing home or assisted living facility, or confined to a wheelchair
- Applicants who have been diagnosed and/or treated with any disease or disorder of the lung, liver, connective tissue, brain or nervous system
- Applicants who have been advised to have surgery that has not been performed or recently had surgery from which he/she is not fully recovered
- Applicants who are currently pregnant
- Applicants who fall outside height and weight guidelines specified in the [Build Chart](#)*

Heart Attack/Stroke (18-89, 18-64 in CA and MA)

Uninsurable Medical Conditions*

Lump Sum Heart Attack & Stroke

The medical conditions listed below are not insurable with Heart Attack & Stroke plans:

- Applicants who have been diagnosed with or treated for
 - Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or Aids Related Complex (ARC), or AIDS related condition
- Applicants who, within the past 10 years, have been diagnosed with, treated, been advised to have treatment, prescribed medication, hospitalized or consulted with a medical professional for any disease, disorder or abnormality of the
 - Heart or blood vessels, excluding high blood pressure or cholesterol which is considered controlled by a medical professional
- Applicants who, within the past three years, have been advised by a medical professional to undergo treatment, testing or had tests performed where the results are pending, not been received, abnormal or were inconclusive for which a medical professional has not ruled out a heart or blood vessel condition(s)

Applicants who have been diagnosed with DIABETES

- Type 1 or 2 diagnosed under age of 30
- A1C > 7.0 within the last 12 months
- Diabetes with tobacco use (Except for Gestational Diabetes)
- Applicants who fall outside height and weight guidelines specified in the [Build Chart](#)*

**Uninsurable medical conditions may not be the same on all policies or approved in all states. Refer to your state specific application.*

Cancer (18-89, 18-64 in CA and MA)

Uninsurable Medical Conditions*

Lump Sum Cancer

The medical conditions listed below are not insurable with lump sum cancer plans:

- Applicants who have been diagnosed with or treated for
 - Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or Aids Related Complex (ARC), or AIDS related condition.
- Applicants who within the last 10 years, have been diagnosed with, treated or consulted with a medical professional for
 - Internal cancer
 - Malignant tumors
 - Lymphoma/ leukemia
 - Melanoma
- Applicants who, within the past three years, have been advised by a medical professional to undergo treatment, testing or had tests performed where the results are pending, not been received, abnormal or inconclusive for which a medical professional has not ruled out cancer

**Uninsurable medical conditions may not be the same on all policies or approved in all states. Refer to your state specific application.*

Lump Sum Build Chart

Build Chart – Heart Attack & Stroke and Critical Illness benefits and Intensive Care Unit rider

Use this Build Chart for the heart attack & stroke, critical illness benefit and the intensive care unit rider. Finding the applicant's height in the left-handed column and then looking across the row to find the applicant's weight. The column heading above their weight will determine the appropriate risk class.

Height Feet and Inches	Decline Below	Decline Over
4'8	80	174+
4'9	83	181+
4'10	86	187+
4'11	89	194+
5'0	92	200+
5'1	95	207+

5'2	98	214+
5'3	102	221+
5'4	105	228+
5'5	108	235+
5'6	112	242+
5'7	115	250+
5'8	118	257+
5'9	122	266+
5'10	125	272+
5'11	129	280+
6'0	133	288+
6'1	136	296+
6'2	140	304+
6'3	144	313+
6'4	148	321+
6'5	152	329+
6'6	156	338+
6'7	160	347+
6'8	164	356+
6'9	168	364+
6'10	172	374+
6'11	176	383+

NOTE: The proposed primary insured and his or her partner, if applicable, must fall within height and weight guidelines when applying for **heart attack & stroke** and **critical illness** benefits and the **intensive care unit** rider.