

Underwriting Terminology & Definitions	
Underwriting Term	Definition
Activities Of Daily Living	Assistance to feed, bathe, dress or take your own medication - includes assistance by family member or medical professional. (Does NOT include assistance with household chores.)
Circulatory Disorder	Includes anemia, peripheral vascular disease, amputations due to disease, aneurysm, blood clots, emboli, carotid artery disease and blood disorders.
Heart Surgery	Includes angioplasty, stent, coronary artery bypass, valve replacement (bifurcated/pacemaker insert is NOT considered heart surgery).
Heart Disorder	Includes congestive heart failure, heart murmur, cardiomyopathy, heart valve disorders, arrhythmia (including atrial fibrillation (AFIB)).
Home Health Care	Includes medically trained professional to check blood pressure, administer medication, etc.
Hospitalized 2 Or More Times	Includes an overnight stay for each event. (Does NOT include an Emergency Room visit and release, or out-patient services or treatment.)
Kidney Disease	Renal failure, diabetic nephropathy, dialysis, chronic kidney disease.
Liver Disease	Cirrhosis, hepatitis.
Lung Disease	Chronic Obstructive Pulmonary Disease (COPD), emphysema, pulmonary fibrosis.
Neurological Disorder	Includes Multiple Sclerosis (MS), neuropathy including diabetic neuropathy, Parkinson's, Transient Ischemic Attack (TIA).
Organ Transplant	Includes bone marrow transplant and stem cell transplant.
Oxygen Use Required	Prescribed by a physician and includes use on any basis, whether use is continuous or on occasion when clients choose, or client elects not to use.
Preventative, Maintenance, Or Risk-Lowering Medication	Includes blood pressure and cholesterol-lowering medication, and blood thinners prescribed after heart surgery or stroke.
Stroke	Does not include Transient Ischemic Attack (TIA). (See Neurological Disorder.)

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*This is a partial list of conditions that fall under these categories. It is not a complete list. Please have your agent contact the Home Office if clarification is needed for your specific history.

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