

Medical Conditions That May Automatically Decline an Individual -

The following is a list of frequently seen medical conditions that may render an individual medically ineligible. Please note this list is not all-inclusive and some conditions may require you to contact a Medical Mutual medical underwriter.

- 1. AIDS Related Complex / HIV Infection or Positive HIV**
- 2. Addisons Disease**
- 3. Alzheimer's Disease**
- 4. Allergies for which the applicant/dependent is prescribed three or more medications or for which has been hospitalized**
- 5. Amputation: Traumatic which has occurred less than one year ago or Vascular at any time**
- 6. Aneurysm**
- 7. Angina**
- 8. Angioplasty**
- 9. Aplastic Anemia**
- 10. Asthma for which the applicant/dependent is prescribed three or more medications or for which has been hospitalized**
- 11. Arteriosclerosis / Atherosclerosis**
- 12. Ataxia**
- 13. Autism**
- 14. Bariatric Surgery/Weight Loss Surgery**
- 15. Barrett's Esophagus**
- 16. Bipolar Disorder**
- 17. Bypass Grafting (CABG)**
- 18. Bronchitis: chronic or multiple episodes (4 or more per year)**
- 19. Cancer: Mestastatic Cancer**
- 20. Cardiomyopathy**
- 21. Carotid Artery Disease**
- 22. Cataracts: Unoperated with current symptoms**
- 23. Chemical Dependency (Drug/Alcohol) Treatment less than three (3) years ago**
- 24. Chronic Fatigue Syndrome**
- 25. Chronic Obstruction Pulmonary Disease (COPD)**
- 26. Cirrhosis of the Liver**
- 27. Colitis: severe, chronic, underweight/Crohn's Disease**
- 28. Colostomy / Ileostomy (Open)**
- 29. Congestive Heart Failure**
- 30. Coronary Insufficiency/Coronary Artery Disease**
- 31. Cystic Fibrosis**

- 32. Demyelinating Disease of Nerves**
- 33. Depression for which the applicant is prescribed three or more medications or for which has been hospitalized within the past five years**
- 34. Diabetic: single oral medication, insulin dependent, juvenile or adult**
- 35. Diabetic Neuropathy**
- 36. Disc Disorders (Pending surgery)**
- 37. Diverticulitis/Diverticulosis: recurrent episodes**
- 38. DUI less than five (5) years ago**
- 39. Elevated Liver Enzymes**
- 40. Epilepsy: Any seizure less than five (5) years ago**
- 41. Esophageal Varices**
- 42. Gallbladder Disease: unoperated or with current symptoms**
- 43. Glaucoma: surgery required or recommended**
- 44. Gout: moderate/severe**
- 45. Fibromyalgia**
- 46. Hammer Toe: surgery required or recommended**
- 47. Heart Palpitations / Arrhythmia**
- 48. Heart Valve Replacement**
- 49. Hemochromatosis**
- 50. Hemophilia**
- 51. Hepatitis**
- 52. Heart Attack (Myocardial Infraction)**
- 53. Hernia: unoperated or with current symptoms**
- 54. High Blood Pressure (Hypertension): Uncontrolled**
- 55. Hodgkin's Disease**
- 56. Hydrocephalus/Shunt**
- 57. Hyperinsulinemia**
- 58. Hyperparathyroidism**
- 59. Ileostomy (Open)**
- 60. Infertility Treatment within past two (2) years**
- 61. Joint Dislocation – recurrent (excludes finger or toe)**
- 62. Joint Replacement (all cases)**
- 63. Kidney Failure or Dialysis**
- 64. Kidney Stones: present, unoperated or with current symptoms**
- 65. Klippel Trenaungay Weber Syndrome**
- 66. Lou Gehrig's Disease/Amyotrophic Lateral Sclerosis (ALS)**
- 67. Leukemia**
- 68. Lymphadenopathy**

- 69. Lymphoma**
- 70. Melanoma Cancer**
- 71. Meningitis(viral or bacteria): present or with current symptoms**
- 72. Mental Retardation with Cardiac Involvement & Over 40 Years Old**
- 73. Motor or Sensory Aphasia**
- 74. Multiple Sclerosis**
- 75. Muscular Dystrophy**
- 76. Myasthenia Gravis**
- 77. Myocardial Infraction (Heart Attack)**
- 78. Neurogenic Bladder**
- 79. Organ Transplant Recipient/Candidate (includes bone marrow)**
- 80. Osteoporosis: Under the age of 50 or severe**
- 81. Pacemaker Implantation**
- 82. Pancreatic Insufficiency**
- 83. Pancreatitis: recurrent/multiple episodes**
- 84. Peripheral Vascular Disease**
- 85. Parkinson's Disease**
- 86. Phlebitis/Blood Clot: Multiple attacks or severe**
- 87. Pituitary Dwarfism**
- 88. Polycystic Kidney Disease**
- 89. Polycystic Ovarian Syndrome - Unoperated**
- 90. Pregnancy - Current**
- 91. Premature Infant: birth to one (1) year old**
- 92. Prostate Disorder Hyper (BPH): severe**
- 93. Prostatitis Recurrent or chronic**
- 194. Psychotic Disorders: Psychosis / Schizophrenia/ Manic Depression / Bipolar**
- 295. Pulmonary Fibrosis**
- 3**
- 496. Pulmonary Stenosis**
- 597. Quadriplegia (Paralysis)**
- 698. Renal Failure**
- 799. Retinitis Pigmentosa**
- 8100. Scleroderma**
- 9101. Sleep Apnea**
- 10102. Spherocytosis**
- 11103. Spina Bifida Cystica**
- 12104. Squamous Cell (Skin Cancer) – Two (2) or more excisions**
- 13105. Stroke / CVA**

- 14106. Suicide Attempt within past five (5) years / multiple attempts**
- 15107. Systemic Lupus**
- 16108. Temporomandibular Joint Syndrome (TMJ): unoperated or with current symptoms**
- 17109. Thalassemia Major**
- 18110. Thoracic Outlet Syndrome**
- 19111. Tonsillitis: Chronic, requiring surgery**
- 20112. Tourette's Syndrome**
- 21113. Transient Ischemic Attack (TIA) /"Mini Stroke"**
- 22114. Trigeminal Neuralgia: unoperated or with current symptoms**
- 23115. Urinary Reflux (Vesicoureteral Reflux)**
- 24116. Varicose Veins: present, severe**
- 25117. Vasovagal Syncope**
- 26118. Wolff-Parkinson-White Syndrome (WPW) on medication**