

Knockout conditions for Ethos Term products

For educational purposes only | Knockout conditions n/a for TruStage™ Term Life

ILLNESS / CONDITION	ETHOS
AIDS/HIV/ARC	Routed to TruStage™ Guaranteed Acceptance (TGA)
Alcohol/Drug Abuse or Treatment	Within 10 yrs routed to Select; within 5 yrs routed to Ethos FE
ALS (Lou Gehrig's)	Routed to TruStage™ Guaranteed Acceptance (TGA)
Alzheimers/Dementia	Routed to TruStage™ Guaranteed Acceptance
Amputation	Okay if fully recovered and due to trauma/injury, otherwise rated for cause
Aneurysm	Routed to TruStage™ Guaranteed Acceptance
Angina (Chest pain)	Within 10 yrs, routed to Select; within 5 yrs, routed to Ethos FE
Angioplasty	Routed to TruStage™ Guaranteed Acceptance
Anxiety	Mild/controlled OK. Severe within 10 yrs routed to Select; within 2 yrs routed to Ethos FE
Arthritis	Rheumatoid / Auto Immune Arthritis impacting ability to work >5 days/month, or for those under age 30 - routed to Ethos Term Life Select
Arrhythmia (AFIB - Atrial Fibrillation)	Within 2 years, or if treated surgically (other than ablation) routed to TruStage™ Guaranteed Acceptance
Assisted Living/Long Term Care Facility	Routed to TruStage™ Guaranteed Acceptance
Asthma (Chronic)	Chronic severe routed to TruStage™ Guaranteed Acceptance. Chronic moderate routed to Ethos Select.
Autoimmune Disorder	Rate for specific diagnosis. Non-specific autoimmune disorders routed to TruStage™ Guaranteed Acceptance
Autism	Mild OK. Severe routed to Ethos Select
Bipolar	Diagnosed within 2 yrs or requiring inpatient treatment within 5 yrs routed to TruStage™ Guaranteed Acceptance
Black Lung	Routed to TruStage™ Guaranteed Acceptance
Blood Clots	Chronic clotting disorders routed to TruStage™ Guaranteed Acceptance
Bone Disease or Disorder	Chronic and requiring assistive devices routed to TruStage™ Guaranteed Acceptance
Bone Marrow Transplant	Routed to TruStage™ Guaranteed Acceptance
Bronchitis	Acute - OK, Chronic - routed to TruStage™ Guaranteed Acceptance
Cancer	Excluding Basal and Squamous cell, any diagnosed within 10 years routed to TruStage™ Guaranteed Acceptance
Cardiomyopathy	Routed to TruStage™ Guaranteed Acceptance
Cellulitis	Okay if treated and fully recovered
Cerebral Palsy	Routed to TruStage™ Guaranteed Acceptance
Chronic Pain (narcotic pain prescriptions)	Prescribed >1 narcotic for treatment of chronic condition within the past 3-6 mos, routed to Select or TGA

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Cirrhosis	Routed to TruStage™ Guaranteed Acceptance
Congestive Heart Failure	Routed to TruStage™ Guaranteed Acceptance
Coronary Artery Disease	Routed to TruStage™ Guaranteed Acceptance
COPD	Routed to TruStage™ Guaranteed Acceptance
Crohn's Disease	Diagnosed or requiring surgery w/in past 2 yrs routed to TruStage™ Guaranteed Acceptance
Cystic Fibrosis	Routed to TruStage™ Guaranteed Acceptance
Defibrillator Implant/Pacemaker	Routed to TruStage™ Guaranteed Acceptance
Dementia	Routed to TruStage™ Guaranteed Acceptance
Depression	Requiring hospitalization/emergency care w/in 5 yrs, or resulting in disability claim or >10 days of missed work/school w/in the past year, routed to TGA
Disabled/on Disability	Routed to TruStage™ Guaranteed Acceptance or Ethos Select depending on the diagnosis
Dialysis	Routed to TruStage™ Guaranteed Acceptance
Disc Disease	Surgery pending or not fully recovered from, routed to Ethos Select. Otherwise OK
Diabetes	Routed to Ethos Select if on non-Insulin treatment and diagnosed prior to age 31 and currently controlled. Routed to TruStage™ Guaranteed Acceptance if treated with Insulin and diagnosed prior to age 31 and currently controlled.
Diabetic Complications	Routed to TruStage™ Guaranteed Acceptance
Down's Syndrome	Routed to TruStage™ Guaranteed Acceptance
DUI	Single DUI >5 yrs, OK for Ethos Prime. Single DUI within 5 years or >1 DUI routed to TGA
Drug Use or Treatment	Substance abuse w/in 5 yrs, or history of treatment w/multiple relapses routed to TGA. Substance abuse w/in 6-10 years w/o relapse routed to Ethos Select.
Emphysema	Routed to TruStage™ Guaranteed Acceptance
Epilepsy/Seizures	W/in 6 mos, routed to TGA or Ethos Select depending on diagnosis date, seizure frequency
Felony	Convicted, incarcerated, or on parole/probation w/in 10 yrs routed to TruStage™ Guaranteed Acceptance
Fibromyalgia	Within 2 yrs, routed to Ethos Select
Gout	Accepted
Heart Attack	Routed to TruStage™ Guaranteed Acceptance

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Heartbeat - Irregular/Fibrillation	Within 2 years, or if treated surgically (other than ablation) routed to TruStage™ Guaranteed Acceptance
Heart Disease/Disorder	Rate for or route to different product based on specific diagnosis
Heart Surgery	Other than ablation, routed to TruStage™ Guaranteed Acceptance
Heart Valve Replacement	Routed to TruStage™ Guaranteed Acceptance
Hepatitis A	If fully recovered, ACCEPTED. If not recovered, routed to TGA
Hepatitis B	Recovered <5 yrs or not fully recovered, route to TGA
Hepatitis C	Diagnosed in <1 yr, routed to TGA. Fully recovered w/in 5 yrs, routed to Ethos Select. Fully recovered >5 yrs, accepted.
High Blood Pressure	Requiring hospitalization or emergency care within the past 3 years, or requiring treatment with 4 or more medications - Routed to Ethos Select
Hodgkin's Disease	<10 yrs, routed to TGA
Hospice	Routed to TruStage™ Guaranteed Acceptance
Huntington's Disease	Routed to TruStage™ Guaranteed Acceptance
Illegal Drugs	Other than Marijuana: use within 5 years - Routed to TruStage™ Guaranteed Acceptance, use within 6-10 years routed to Ethos Select.
Jail/Incarcerated	Incarcerated, or on parole/probation within the past 10 years routed to TruStage™ Guaranteed Acceptance
Kidney Disease/Failure	Neurogenic bladder, Kidney failure, Polycystic Kidney Disease, Chronic Kidney Disease, Dialysis, transplant, or unresolved acute kidney conditions - routed to TruStage™ Guaranteed Acceptance
Liver Disease	Routed to TruStage™ Guaranteed Acceptance
Lupus	Routed to Ethos Select
Marijuana Use	OK for recreational + medicinal, may be routed to Ethos Select or TruStage™ Guaranteed Acceptance for high frequency or medicinal reason.
Melanoma	<5 yrs or >1 instance, routed to Ethos Select. Metastases routed to TGA
Mental Incapacity/Disability	Routed to TruStage™ Guaranteed Acceptance
Military	On deployment or deployment planned, hazmat exposure or participation in high risk activities due to occupation, routed to TGA or Ethos Select
Multiple Sclerosis (MS)	<5 yrs & requiring assistive devices, routed to Ethos Select. Progressive, relapsing or remitting, or treated with IV infusion or bone marrow transplant, routed to TGA
Muscular Dystrophy	Routed to TruStage™ Guaranteed Acceptance
Muscle Disease or Disorder	Chronic or acute w/o current full recovery, route to TGA
Neuropathy	Combined with Diabetes, routed to Ethos Select. Chronic routed to TGA

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Oxygen	Routed to TruStage™ Guaranteed Acceptance
Pacemaker/Defibrillator Implant	Routed to TruStage™ Guaranteed Acceptance
Pain Medication	Prescribed more than one narcotic within the past 3-6 months - routed to Select or TruStage™ Guaranteed Acceptance depending on the specific narcotic
Pancreatitis	Single episode more than 5 years ago, non-alcohol related, and fully recovered - Accepted. 2 episodes - routed to Ethos Select. Multiple episodes, or any episodes within the past 5 years - routed to TruStage™ Guaranteed Acceptance
Paraplegia	Routed to TruStage™ Guaranteed Acceptance
Parkinson's Disease	Routed to Ethos Select
Parole/Probation (currently)	Routed to TruStage™ Guaranteed Acceptance
PAD/PVD	Routed to TruStage™ Guaranteed Acceptance
Pilot or Student Pilot	Student, recreational, or professional pilot not with a major passenger or cargo carrier - routed to TGA
Pregnant	Currently pregnant with complications - Routed to TruStage™ Guaranteed Acceptance
PTSD	<6 mos, requiring >3 meds, or claiming disability, routed to Ethos Select. Inpatient treatment <2 yrs or history of suicide attempt or ideation <5 yrs, routed to TGA
Pulmonary Fibrosis	Routed to TruStage™ Guaranteed Acceptance
Quadriplegia	Routed to TruStage™ Guaranteed Acceptance
Renal Disease	Renal failure - routed to TruStage™ Guaranteed Acceptance (see also Kidney Disease)
Restless Leg Syndrome	If not related to Parkinsons, and no further treatment pending - Accepted
Sarcoidosis	Routed to Ethos Select
Schizophrenia	Routed to TruStage™ Guaranteed Acceptance
Seizures	W/in 6 mos, routed to TGA or Ethos Select depending on diagnosis date, seizure frequency
Sickle Cell Anemia	Routed to TruStage™ Guaranteed Acceptance
Sleep Apnea	Using CPAP/BiPAP irregularly, or combined with history of overweight or Arrhythmia - Routed to Ethos Select. Non-compliant with recommended treatment, or combined with history of stroke, CAD, uncontrolled Hypertension, or COPD - Routed to TruStage™ Guaranteed Acceptance
Smoker/Nicotine Use	Any form of tobacco/nicotine other than cigars, or use of more than 12 cigars within the past year - Tobacco rates

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Spina Bifida	Treated surgically, fully recovered - OK. Treated surgically w/o full recovery, or surgery or other treatment planned but not completed, routed to Ethos Select. Requiring assistive devices, persistent symptoms or residual complications, routed to TGA
Stent	Routed to TruStage™ Guaranteed Acceptance
Stroke/TIA Attack	Within 5 years - Routed to Ethos Select or TruStage™ Guaranteed Acceptance depending on number of episodes and residual symptoms
Terminal Illness	Routed to TruStage™ Guaranteed Acceptance
Transplant	Routed to TruStage™ Guaranteed Acceptance
Tuberculosis	Have currently & not fully recovered, routed to TGA. Recoverd w/residual symptoms or complications, routed to Ethos Select
Tumor	Any in brain, or any diagnosed <6 mos, routed to TGA
Ulcertive Colitis	Diagnosed w/in 6 mos, weight loss >9lbs due to condition, frequent symptoms, routed to Ethos Select or TGA depending on severity
Wheelchair/Electric Scooter	Due to chronic illness or disease - see specific condition guidance