

HR/CI Application “Knock Out” Questions

Questions may vary by state. See state-specific applications in the PDF Library of your Agent portal for details.

Note for AZ: LifeSecure cannot disclose Personal Health Information (PHI) to agents.

Hospital Recovery

If a “Yes” response is provided to any question in the medical information section of the Hospital Recovery application, coverage will be declined for that person.

1. Has any person applying for coverage been advised in the past 2 years by a Licensed Health Care Practitioner to:
 - have surgery or therapy which would require an inpatient hospital stay which has not yet been completed, or
 - have diagnostic tests (except for HIV) which have not yet been completed or for which results have not yet been received?
2. Is any person applying for coverage currently pregnant, bedridden, confined to a wheelchair, receiving home healthcare services, staying in a nursing home, or receiving medical assistance at an assisted living facility?
3. Has any person applying for coverage been hospitalized 3 or more times in the past 2 years?
4. In the past 2 years, has any person applying for coverage been diagnosed with, treated for, or received medical advice from a Licensed Health Care Practitioner for:
 - a. Diabetes requiring Insulin, Kidney Failure, Kidney Dialysis, Cirrhosis of the Liver, or Hepatitis C?
 - b. Cancer (other than Basal Cell or Melanoma), Leukemia, Hodgkin’s Disease, or Lymphoma?
 - c. Congestive Heart Failure, Heart Surgery of any type, Stroke (CVA), or Transient Ischemic Attack (TIA)?
 - d. Emphysema, Chronic Obstructive Pulmonary Disease or the use of oxygen to assist in breathing?
 - e. Alzheimer’s Disease, Senile Dementia, Amyotrophic Lateral Sclerosis (ALS), Parkinson’s Disease, Systemic Lupus Erythematosus, Hemophilia, or Neurological Disorders?
 - f. Having or testing positive for Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC)?
 - g. Multiple Sclerosis, Muscular Dystrophy, Cerebral Palsy, or Cystic Fibrosis?

Critical Illness

If a “Yes” response is provided to any question in the initial insurability section of the Critical Illness application, coverage will be declined for that person.

1. Within the past 10 years, have you ever been... for any of the following conditions: heart disease; chronic lung disease; major organ transplant; coronary artery disease; heart attack; angina; angioplasty; stent replacement or bypass surgery; atrial fibrillation; valvular heart disease; carotid artery disease; cerebral vascular disease; brain aneurysm; stroke (CVA) or transient ischemic attack (TIA); peripheral vascular disease; cancer (including carcinoma, sarcoma, Hodgkin’s Disease tumor, leukemia, lymphoma, in situ, malignant

tumor, melanoma and basal cell or squamous cell carcinoma); liver disease; impaired kidney function; diabetes; AIDS, HIV; ARC; or chronic obstructive pulmonary disease (COPD)?

2. For any condition listed above, within the past 2 years, have you had any abnormal diagnostic tests for which you are awaiting results, or have you been advised by a healthcare professional to seek consultation with a medical professional or undergo diagnostic testing (including self-administered), but have not done so?

3. Within the past 5 years, have you been diagnosed with, treated for or received medical advice from a healthcare professional for alcohol or drug abuse?

4. Are you currently receiving, or within the past 2 years, have you received or applied for Social Security Disability Income Benefits?