

ILLNESS / CONDITION	ETHOS Knockout conditions n/a for TruStage® Term FOR EDUCATIONAL PURPOSES ONLY
AIDS/HIV/ARC	Ineligible
Alcohol / Drug Abuse or Treatment	Within 10 yrs routed to Select; within 5 yrs routed to Ethos FE
ALS (Lou Gehrig's)	Ineligible
Alzheimers / Dimensia	Ineligible
Amputation	Okay if fully recovered and due to trauma/injury, otherwise rated for cause
Aneurysm	Ineligible
Angina (Chest Pain)	Within 10 yrs, routed to Select; within 5 yrs, routed to Ethos FE
Angioplasty	Ineligible
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)	Ineligible if within 2 years or if treated surgically (other than ablation)
Assisted Living / Long Term Care Facility	Ineligible
Asthma (Chronic)	Chronic severe ineligible. Chronic moderate routed to Ethos Select.
Autoimmune Disorder	Rate for specific diagnosis. Non-specific autoimmune disorders, ineligible.
Autism	Mild OK. Severe routed to Ethos Select
Bipolar	Ineligible if diagnosed within 2 yrs or requiring inpatient treatment within 5 yrs
Black Lung	Ineligible

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Blood Clots	Chronic clotting disorders ineligible
Blood Disorder Clotting disorder	Chronic clotting disorders ineligible
Bone Disease or Disorder	Ineligible if chronic and requiring assistive devices
Bone Marrow Transplant	Ineligible
Bronchitis	Acute - OK, Chronic ineligible
Cancer	Excluding Basal Cell or Squamous cell skin cancer - ok; Otherwise - INELIGIBLE
Cardiomyopath y	Ineligible
Cellulitis	Okay if treated and fully recovered
Cerebral Palsy	Ineligible
Chronic Pain (narcotic pain prescriptions)	Prescribed >1 narcotic for treatment of chronic condition within the past 3-6 mos, routed to Select or Ineligible
Cirrhosis	Ineligible
Congestive Heart Failure	Ineligible
Coronary Artery Disease	Ineligible
COPD	Ineligible
Crohn's Disease	Ineligible if diagnosed or requiring surgery w/in past 2 yrs
Cystic Fibrosis	Ineligible
Defibrillator Implant / Pacemaker	Ineligible
Dementia	Ineligible
Depression	Ineligible if 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

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Disabled / on Disability	Ethos Select depending on the diagnosis, otherwise ineligible
Dialysis	Ineligible
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. Ineligible if treated with Insulin and diagnosed prior to age 31 and currently controlled.
Diabetic Complications	Ineligible
Down's Syndrome	Ineligible
DUI	Single DUI >5 yrs, OK for Ethos Prime. INELIGIBLE if single DUI within 5 years or >1 DUI
Drug Use or Treatment	Substance abuse w/in 5 yrs, or history of treatment w/multiple relapses - INELIGIBLE. Substance abuse w/in 6-10 years w/o relapse routed to Ethos Select.
Emphysema	Ineligible
Epilepsy/Seizures	W/in 6 mos, routed to Ethos Select or Ineligible, depending on diagnosis date, seizure frequency
Felony	Ineligible if convicted, incarcerated, or on parole/probation w/in 10 yrs
Fibromyalgia	Within 2 yrs, routed to Ethos Select
Gout	Accepted
Heart Attack	Ineligible

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Heartbeat - Irregular / Fibrillation	Ineligible if within 2 years, or if treated surgically (other than ablation)
Heart Disease / Disorder	Rate for or route to different product based on specific diagnosis
Heart Surgery	Ineligible except for ablation
Heart Valve Replacement	Ineligible
Hepatitis A	If fully recovered, ACCEPTED. Ineligible if not recovered
Hepatitis B	Ineligible if recovered <5 yrs or not fully recovered
Hepatitis C	Ineligible if diagnosed in <1 yr. 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	Ineligible if <10 yrs
Hospice	Ineligible
Huntington's Disease	Ineligible
Illegal Drugs	Ineligible if use within 5 years (other than marijuana). Use within 6-10 years routed to Ethos Select.
Jail / Incarcerated	Ineligible if incarcerated, or on parole/probation within the past 10 years
Kidney Disease / Failure	Ineligible: Neurogenic bladder, Kidney Failure, Polycystic Kidney Disease, Chronic Kidney Disease, Dialysis, transplant, or unresolved acute kidney conditions
Liver Disease	Ineligible
Lupus	Routed to Ethos Select

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Marijuana Use	OK for recreational + medicinal. May be ineligible or routed to Ethos Select for high frequency or medicinal reason.
Melanoma	<5 yrs or >1 instance, routed to Ethos Select. Ineligible if metastasises.
Mental Incapacity / Retardation	Ineligible
Military	Ineligible or routed to Ethos Select if deployment or deployment planned, hazmat exposure or participation in high risk activities due to occupation
Multiple Sclerosis (MS)	<5 yrs & requiring assistive devices, routed to Ethos Select. Ineligible if progressive, relapsing or remitting, or treated with IV infusion or bone marrow transplant
Muscular Dystrophy	Ineligible
Muscle Disease or Disorder	Ineligible if chronic or acute w/o current full recovery
Neuropathy	Combined with Diabetes, routed to Ethos Select. Ineligible if chronic
Oxygen	Ineligible
Pacemaker/Defibrillator Implant	Ineligible
Pain Medication	Prescribed more than one narcotic within the past 3-6 months - routed to Select or Ineligible 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 - INELIGIBLE
Paraplegia	Ineligible
Parkinson's Disease	Routed to Ethos Select
Parole/Probation (currently)	Ineligible
PAD/PVD	Ineligible

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Pilot or Student Pilot	Ineligible if student, recreational, or professional pilot not with a major passenger or cargo carrier
Pregnant	Ineligible if currently pregnant with complications
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	Ineligible
Quadriplegia	Ineligible
Renal Disease	Renal failure - INELIGIBLE (see also Kidney Disease)
Restless Leg Syndrome	If not related to Parkinsons, and no further treatment pending - Accepted
Rheumatoid Arthritis	Rheumatoid / Auto Immune Arthritis impacting ability to work >5 days/month, or for those under age 30 - routed to Ethos Term Life Select
Sarcoidosis	Routed to Ethos Select
Schizophrenia	Ineligible
Seizures	If within 6 mos, Ineligible or routed to Ethos Select depending on diagnosis date, seizure frequency
Sickle Cell Anemia	Ineligible
Sleep Apnea	Using CPAP/BiPAP irregularly, or combined with history of overweight or Arrhythmia - Routed to Ethos Select. If non-compliant with recommended treatment, or combined with history of stroke, CAD, uncontrolled Hypertension, or COPD - INELIGIBLE
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. If requiring assistive devices, persistent symptoms or residual complications - INELIGIBLE
Stent	Ineligible
Stroke / TIA Attack	Within 5 years - routed to Ethos Select or Ineligible depending on number of episodes and residual symptoms
Terminal Illness	Ineligible
Transplant	Ineligible
Tuberculosis	If have currently & not fully recovered - INELIGIBLE. Recoverd w/residual symptoms or complications, routed to Ethos Select
Tumor	Any in brain, or any diagnosed <6 mos - INELIGIBLE
Ulcertive Colitis	Diagnosed w/in 6 mos, weight loss >9lbs due to condition, frequent symptoms, routed to Ethos Select or Ineligible depending on severity
Wheelchair/ Electric Scooter	Due to chronic illness or disease - see specific condition guidance