

Chronic Illness Accelerated Death Benefit (CIADB) & ExtendCare Rider Medical Disqualifiers

The following medical disqualifiers are impairments which would disallow the Chronic Illness Accelerated Death Benefit or ExtendCare Rider based on the applicant's medical history. While this list will assist in determining eligibility for those riders, other medical conditions may also preclude issuance of this coverage.

- Abuse: alcohol or drugs, within 10 years or if alcohol usage is ratable
- Acquired Immune Deficiency Syndrome (AIDS)/ AIDS Related Complex (ARC)
- Activities of Daily Living (ADL) Limitations: current, receiving assistance, or within 6 months
- Alzheimer's Disease
- Amputation: related to diabetes or atherosclerosis, or of more than one limb
- Amyotrophic Lateral Sclerosis (ALS)
- Anemia: any with cause unknown, aplastic
- Aneurysm (Abdominal, Cerebral, Thoracic): progressive enlargement, un-operated, recurrent or multiple aneurysms, or if diameter of aneurysm is ratable
- Angina: unstable, symptoms at rest or with minimal activity, under investigation
- Angioplasty: within six months, continued symptoms
- Aortic Valve Stenosis or Regurgitation — see Heart Valve Disease
- Arteritis, temporal — see Polymyalgia rheumatica
- Arthritis: severe; treated with oral steroids > 5mg/ day, immunosuppressants or opioid analgesics; with three or more joint replacements, surgery pending, ongoing multi-prong cane, walker, or wheelchair use
- Ascites, current
- Asthma: severe, current abnormal pulmonary function tests, oral steroids or home oxygen, chronic nebulizer use, hospitalization within past six months
- Ataxia, cerebellar
- Atrophy, cerebral
- Balance Disorder, ratable
- Bipolar Disorder, ratable
- Blindness: due to disease or with limitations in activities of daily living
- Cancer: with metastases or recurrence, or cancer in two or more organs (consideration if no evidence of disease for more than 10 years)
- Cane, multi-prong use or use of walker
- Cardiomyopathy: symptomatic, with limitations or associated with diabetes
- Carotid Artery Disease: symptomatic or un-operated, severe
- Cerebrovascular Accident
- Chorea
- Chronic Obstructive Pulmonary Disease (COPD): moderate to severe disease, chronic nebulizer use, oral steroids, home oxygen or hospitalization within past six months
- Cirrhosis, liver
- Cognitive Impairment

- Colitis (Includes Crohn's, diverticular disease, ulcerative colitis): with chronic oral steroid use > 5mg/day, more than three surgeries or those requiring ostomy assistance.
- Congestive Heart Failure: current or within last year
- Coronary Artery Disease: unstable, associated with diabetes or symptoms at rest
- Crohn's Disease—see Colitis
- Cystic Fibrosis
- Degenerative Disc Disease: severe, three or more surgeries, surgery pending, chronic oral steroid <5mg/day, or narcotic use
- Dementia
- Dependence: alcohol or drug, within 10 years
- Depression: severe or hospitalized within 5 years, also see bipolar
- Diabetes Mellitus: poorly controlled with associated ischemic heart disease, cardiomyopathy, neuropathy, retinopathy, nephropathy or skin ulcers
- Dialysis, renal
- Dizziness: chronic, cause unknown or ratable
- Drug Abuse or Dependence, within 10 years—see Abuse)
- Emphysema—see COPD
- Epilepsy: seizures within last year, new onset with unknown cause
- Equipment, medical: Hoyer lift, stair lift, motorized cart, hospital bed, multi-prong cane, walker, wheelchair
- Falls: due to gait impairment or dizziness/vertigo
- Functional Impairment: unable to perform Activities of Daily Living (ADL) or more than one Instrumental Activity of Daily Living (IADL)
- Heart Attack: within six months or without regular follow-up
- Heart Valve Disease: un-operated, un-stable, or valve replacement within six months or ratable
- Hepatitis, chronic
- Herniated Intervertebral Disc—see Degenerative Disc Disease
- Huntington's Chorea
- Hydrocephalus
- Incontinence (bladder or bowel) requiring assistance or interfering with an active lifestyle.
- Instrumental Activities of Daily Living (IADL) with more than one deficit
- Joint replacements: three or more, use of multi-prong cane, walker or wheelchair use or other limitations
- Kidney Failure (Chronic Kidney Disease), ratable
- Long-term Care Services: current use or use within the past 24 months
- Leukemia: treated in last two years, ratable
- Lymphoma: treated in last two years, ratable
- Medications: chronic use of narcotic analgesics, oral steroids > 5 mg/day, nitroglycerin when associated with functional (ADL, IADL) loss, or needing multi-prong cane or higher ambulatory assistance
- Memory Loss: mild or severe cognitive impairment
- Mental Retardation, moderate or severe
- Mixed Connective Tissue Disease
- Multiple Myeloma, unless considered cured with no evidence of disease for five years
- Multiple Sclerosis
- Muscular Dystrophy
- Myasthenia Gravis
- Myocardial Infarction, within six months
- Nebulizer Use, chronic
- Neurogenic Bladder
- Neuropathy: moderate or severe, or associated with diabetes
- Obesity: clinically severe, defined as BMI 40 or above
- Organic Brain Syndrome
- Osteoporosis: severe, two or more related fractures, or narcotic use
- Oxygen Use
- Pancreatitis, chronic

- Paraplegia
- Paralysis
- Parkinson's Disease
- Pericarditis, two or more episodes
- Peripheral Vascular Disease: symptomatic, associated diabetes or stroke
- Polyarteritis Nodosa
- Polycystic Kidney Disease
- Polymyalgia Rheumatica: under treatment with steroids, or symptomatic within last 12 months
- Post-polio Syndrome
- Professional Sports Players involved in any sport where repeated head injuries or other disabling injuries are part and parcel
- Pulmonary Hypertension
- Quadriplegia
- Sarcoidosis: active pulmonic or with extrapulmonary organ involvement that is ratable
- Schizophrenia
- Scleroderma, systemic
- Senility
- Sleep Apnea: severe or symptomatic
- Social Security disability benefits recipient
- Spinal Cord Injury with ADL/IADL limitations
- Spinal Stenosis: severe, symptomatic, or narcotic use
- Spinal Fusion, laminectomy within the past year
- Stroke
- Systemic Lupus Erythematosus (SLE)
- Systemic Sclerosis
- Surgery, pending
- Thrombocythemia, elevated platelets
- Thrombocytopenia, low platelets, if ratable
- Tobacco Use: with asthma, carotid disease, peripheral arterial disease, diabetes mellitus, COPD, or emphysema
- Transient Ischemic Attack: within six months, multiple attacks or associated diabetes
- Transplants, organ (cornea transplant is acceptable)
- Tremors treated with anti-Parkinson medication(s)
- Ulcerative Colitis—see Colitis
- Ulcers, skin: active, recurrent or chronic
- Underweight, BMI < 16.5
- Vasculitis—see Arteritis
- Vertigo: chronic, cause unknown or ratable
- Walker Use
- Wegener's Granulomatosis
- Weight Loss: unexplained or greater than 10% of body weight
- Wernicke-Korsakoff Syndrome
- Wheelchair use

Insurance products issued by Protective Life Insurance Company, Brentwood, TN.

Chronic Illness Accelerated Death Benefit Rider (Form L624), a rider that provides an accelerated death benefit to those individuals who meet the definition of chronically ill; and ExtendCare Rider (L630 and ICC12-L630), are available only at issue and at additional cost. The ExtendCare Rider is intended as a non-medical supplement to traditional long-term care policies and riders. Each rider assumes medical and financial underwriting qualifications at time of initial application. Not available in all states or on all products. State variations may apply.



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