



WHOLE LIFE CHEAT SHEET

ILLNESS / CONDITION				
AIDS/HIV/ARC	DECLINE	DECLINE	DECLINE	DECLINE
AFIB - ATRIAL FIBRILLATION / IRREGULAR HEARTBEAT	Select 1	LEVEL	Select	LEVEL
ALCOHOL / DRUG ABUSE	Select 2	Treated within 2 years: ROP	Within 2 years: DECLINE	GRADED
ALS (LOU GEHRIG'S)	DECLINE	DECLINE	DECLINE	DECLINE
ALZHEIMER'S / DEMENTIA / MEMORY LOSS / COGNITIVE	Select 2	DECLINE	DECLINE	DECLINE
AMPUTATION	Select 2	Caused by disease: DECLINE	DECLINE	GRADED
ANEURYSM	Select 1	Within 2 years: ROP	Select	LEVEL
ANGINA (CHEST PAIN)	Select 1	Within 2 yrs: ROP	Select	LEVEL without Tobacco
ANGIOPLASTY	Select 2	LEVEL	Select	LEVEL
ARTHRITIS	Select 1	LEVEL	Select	LEVEL
ASSISTED LIVING / LONG TERM CARE FACILITY	Select 1	DECLINE	Current: DECLINE	DECLINE



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ASTHMA (CHRONIC)	Select 1	LEVEL	Select	GRADED
AUTISM	Select 1	LEVEL	Select	LEVEL
BIPOLAR	Select 1	LEVEL	Select	GRADED
BLOOD CLOTS	SEE STENT	SEE STENT	SEE STENT	SEE STENT
BLOOD DISORDER - POLYCYTHEMIA, THROMBOCYTOPENIA, HEMOPHILIA COAGULATION DISORDERS	Select 1	See Blood Clotting	Select	DECLINE
BONE MARROW TRANSPLANT	Select 1	LEVEL	DECLINE	DECLINE
BRONCHITIS (CHRONIC)	Select 2	Treated within 2 yrs: ROP ; Within 3 years: GRADED	Select	LEVEL
CANCER (OTHER THAN BASAL CELL)	Metastatic / Recurrent: DECLINE ; w/in 2 yrs: Guaranteed Issue; > 2 years - allowed	Current: DECLINE ; Reoccurring / w/in 2 yrs: ROP ; Within 3 years: GRADED	Never treated: DECLINE ; Last treatment within 2 years: DECLINE ; Last treatment 2-4 years ago: GRADED	Bladder, Breast, Prostate, and Skin: Level Any Serious Cancer Must Be Cancer Free 2 Years For: Level
CORONARY ARTERY DISEASE	Select 2	ROP	Select	GRADED



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CEREBRAL PALSY	Select 1	Diagnosed or Treated within 3 yrs: GRADED	DECLINE	LEVEL
CHRONIC PAIN (6 OR MORE FILLS OF NARCOTIC PAIN PRESCRIPTIONS)	CHECK MED LIST	CHECK MED LIST	CHECK MED LIST	CHECK MED LIST
CIRRHOSIS	DECLINE	Treated within 2 yrs: ROP ; Within 3 years: GRADED	GRADED	DECLINE
CONGESTIVE HEART FAILURE / HEART FAILURE DIASTOLIC HEART FAILURE	Select 2	DECLINE	Select	DECLINE
COPD (CHECK FOR INHALER OR OXYGEN)	Select 2	Treated within 2 yrs: ROP ; Within 3 years: GRADED ; > 3 yrs: IMMEDIATE	Select	Inhaler- Level Oxygen- GRADED
CROHN'S DISEASE	Select 1	LEVEL	Select	LEVEL
CYSTIC FIBROSIS	Select 2	LEVEL	DECLINE	LEVEL
DEMENTIA	Select 2	DECLINE	DECLINE	DECLINE



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DEPRESSION	Select 1	LEVEL	Select	LEVEL
DIABETES	Select 1 Diabetes: 8.6 or less, and No for Insulin Use. List estimated date of diagnosis. Leave rest blank for question #2.	Insulin prior to age 50: ROP ; otherwise: IMMEDIATE (see Diabetic Complications)	Select	LEVEL
DIABETIC COMPLICATIONS (INSULIN SHOCK, COMA, RETINOPATHY, NEPHROPATHY, NEUROPATHY)	Select 2	Diagnosed/treated for complications : ROP	Select	LEVEL
DIALYSIS	DECLINE	DECLINE	within 12 months: GRADED	DECLINE
DOWN'S SYNDROME	Select 1	See Mental Incapacity	DECLINE	LEVEL
DUI	Select 1	LEVEL	Select	Last 24 months: DECLINE
EMPHYSEMA (CHRONIC)	Select 2	Treated within 2 yrs: ROP ; Within 3 years: GRADED	Select	Hospitalized more than once in the past 24 months: DECLINE
EPILEPSY/SEIZURES	Select 1	Within 3 years: GRADED	Select	LEVEL



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FELONY	Within 6 months: DECLINE	LEVEL	Within 2 years: DECLINE	Within last 24 months: DECLINE
HEART ATTACK	within 2 yr - Select 2	Within 2 yrs: ROP ; Within 3 yrs: GRADED	Select	Within last 24 months: DECLINE
HEART SURGERY	within 1 yr - Select 2	Within 2 yrs: ROP ; Within 3 yrs: GRADED	Select	Within last 24 months: DECLINE
HEART VALVE REPLACEMENT	within 1 yr - Select 2	Within 2 yrs: ROP ; Within 3 yrs: GRADED	Select	GRADED
HEPATITIS A	Select 1	Chronic or treated within 2 yrs: ROP	Select	LEVEL
HEPATITIS B	Select 2	Chronic or treated within 2 yrs: ROP	Select	GRADED
HEPATITIS C	DECLINE	Chronic or treated within 2 yrs: ROP ; within 3 yrs: GRADED	Select	GRADED
HUNTINGTON'S DISEASE	Select 1	LEVEL	DECLINE	DECLINE
IRREGULAR HEARTBEAT	Select 1	LEVEL	Select	LEVEL



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ILLEGAL DRUGS	Within 2 yrs: DECLINE	Used within 2 years: ROP	GRADED	GRADED
JAIL / INCARCERATED	DECLINE	DECLINE	Current: DECLINE	DECLINE
KIDNEY DISEASE / DISORDER / FAILURE (ALSO SEE DIALYSIS) C	DECLINE	Dialysis: DECLINE ; Failure or Disease: ROP	DECLINE	GRADED
LIVER DISEASE	DECLINE	Liver failure: DECLINE ; Live disease within 3 yrs: GRADED	DECLINE	GRADED
LUPUS (SYSTEMIC LUPUS ERYTHEMATOSUS)	Select 1	Treated / Diagnosed within 2 yrs: ROP	Select	Within Last 48 Months: GRADED
MELANOMA	Select 2	See Cancer	Select	LEVEL
MENTAL INCAPACITY / RETARDATION	Select 2	DECLINE	DECLINE	DECLINE
MULTIPLE SCLEROSIS (MS)	Select 1	Diagnosed / treated within 3 yrs: GRADED	Select	GRADED
NEUROPATHY	Select 2	Due to diabetes prior to age 50: ROP ; Not due to diabetes: IMMEDIATE	Select	LEVEL
OXYGEN	DECLINE	DECLINE	Within 12 months: GRADED	GRADED



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PACEMAKER / DEFIBRILLATOR IMPLANT	within 1 yr - Select 2	Received within 2 years: ROP ; Received within 3 years: GRADED	Select	LEVEL
PANCREATITIS	Select 1	Chronic / treated within 2 yrs: ROP	GRADED	LEVEL
PARKINSON'S DISEASE	Select 2	Treated / diagnosed within 3 yrs: GRADED	Select	GRADED
PAROLE / PROBATION (CURRENTLY)	Select 2	LEVEL	DECLINE	LEVEL
PTSD	Select 1	LEVEL	Select	LEVEL
PULMONARY FIBROSIS	Ask about oxygen	Ask about oxygen	DECLINE	Ask about oxygen
RHEUMATOID ARTHRITIS	Select 1	LEVEL	Select	LEVEL
SARCOIDOSIS	Select 1	LEVEL	Select	LEVEL
SCHIZOPHRENIA	Select 1	LEVEL	Select	GRADED



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SEIZURES	Select 1	Within 3 years: GRADED	Select	LEVEL
SICKLE CELL ANEMIA	Select 1	LEVEL	DECLINE	DECLINE
SLEEP APNEA	Select 1	See Oxygen Use	Select	LEVEL
STENT	within 1 yr - Select 2	Within 2 yrs: ROP ; Within 3 yrs: Graded	Select	Within Last 24 Months: GRADED
STROKE / TIA ATTACK	Select 2	Stroke or TIA within 2 yrs: ROP ; Stroke within 3 years: GRADED	Select	Within Last 12 Months: DECLINE
TERMINAL ILLNESS	Death in the next 12 months: DECLINE	Death in the next 12 months: DECLINE	Death in the next 12 months: DECLINE	DECLINE
ORGAN TRANSPLANT	DECLINE	DECLINE	DECLINE	DECLINE
TUBERCULOSIS	Select 1	LEVEL	Select	LEVEL
ULCERATIVE COLITIS	Select 1	within 3 years: GRADED	Select	LEVEL
WALKER	LEVEL	LEVEL	Select	LEVEL
WHEELCHAIR / ELECTRIC SCOOTER / ELECTRIC CART	DECLINE	Due to Illness or Disease: DECLINE	Within 12 months: GRADED	GRADED