

Short Term Questions

General Information

- Has any applicant been declined for insurance due to health reasons? The person(s) named will not be covered under the policy.
- Has any applicant lived in the 50 states of the USA or the District of Columbia for **less than** the past 12 months? The person(s) named will not be covered under the policy.

Medical History Information

- Are you or is any family member (whether or not named in this application) an expectant mother or father, in the process of adopting a child, or undergoing infertility treatment? **If yes, coverage cannot be issued.**
- Within the last 5 years, has any applicant received medical or surgical consultation, advice, or treatment, including medication, for **any of the following**: blood disorders, liver disorders, kidney disorders, chronic obstructive pulmonary disorder (COPD) or emphysema, diabetes, cancer, multiple sclerosis, heart or circulatory system disorders (excluding high blood pressure), Crohn's disease or ulcerative colitis, or alcohol or drug abuse or immune system disorders? The person(s) named will not be covered under the policy.
- Within the last 10 years, has any applicant had testing performed and has not received results, or been advised by a medical professional to have treatment, testing, or surgery that has not been performed? The person(s) named will not be covered under the policy.
- Within the last 5 years, has any applicant received treatment, advice, medication, or surgical consultation for HIV infection from a doctor or other licensed clinical professional, or had a positive test for HIV infection performed by a doctor or other licensed clinical professional? The person(s) named will not be covered under the policy.

Other Coverage Information

- Does any applicant now have hospital or medical expense insurance that **will not** terminate prior to the requested effective date? The person(s) named will not be covered under the policy.