

## Build Chart - Unisex

Height	Minimum	Preferred Maximum	Select Maximum	Class I Maximum
4'8"	80	129	156	178
4'9"	83	134	161	185
4'10"	86	139	167	191
4'11"	89	143	173	198
5'0"	92	148	179	205
5'1"	95	153	185	211
5'2"	98	158	191	218
5'3"	101	164	197	226
5'4"	104	169	204	233
5'5"	107	174	210	240
5'6"	111	180	217	248
5'7"	114	185	223	255
5'8"	118	191	230	263
5'9"	122	196	237	271
5'10"	125	202	244	279
5'11"	129	207	251	287
6'0"	133	214	258	295
6'1"	136	220	265	303
6'2"	140	226	273	311
6'3"	144	232	280	320
6'4"	148	238	287	329
6'5"	152	245	295	337
6'6"	156	251	303	346

- An applicant below the minimum weight is ineligible for coverage
- An applicant who is within the weight requirements but has other health conditions may be ineligible for coverage
- An applicant who exceeds the maximum Select weight and has any condition listed on the impairment guide as a Class I or Class II will be declined
- An applicant above the Class I Maximum weight is ineligible for coverage
- An applicant who has short stature due to a genetic condition or chronic medical condition is ineligible for coverage
- Build as documented in medical records or obtained during a face-to-face interview

## Uninsurable Health Conditions

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Acoustic Neuroma (unoperated)	Blindness (not adapted or with ADL/IADL limitations)
Acromegaly	Bowel Incontinence
ADL Deficit	Buerger's Disease
AIDS/ARC	Bulimia
Adult Day Care within 6 months	Bullous Pemphigoid (active)
Agoraphobia	
Alcohol 4 or more drinks daily	Cardiomyopathy (dilated)
Alcoholism with any current alcohol use	Castleman's
ALS	Cerebral Aneurysm (unoperated)
Alzheimer's Disease	Cerebral Palsy
Amputation due to disease, other than cancer	Cerebrovascular Accident (CVA) (2 or more)
Amputation 2 or more limbs	Charcot Marie Tooth
Amyloidosis	Chronic Pain (requiring narcotics, TENS unit, implantable stimulator, ADL/IADL deficit)
Ankylosing Spondylitis	Cirrhosis
Anorexia	Complex Regional Pain Syndrome
Aplastic Anemia	Confusion
Arnold-Chiari Malformation	Connective Tissue Disease
Arrhythmia (uncontrolled)	Cor Pulmonale
Arteriovenous Malformation (AVM) (unoperated)	CREST Syndrome
Arthritis requiring narcotic pain medication	Crohn's (multiple flares or with complications)
Asperger's Syndrome	Cushing's Syndrome
Assisted Living Facility (resident within 6 months)	Cystic Fibrosis
Ataxia	
Avascular Necrosis (unoperated)	Defibrillator (implanted)
	Dementia
Back Pain (disabling or requiring narcotic pain medication)	Dermatomyositis
Bell's Palsy (present)	Diabetic Complications (neuropathy, nephropathy, retinopathy, gastropathy)
Benign Positional Vertigo (BPV) (with falls)	Dialysis
Bipolar (diagnosed within 3 years, psychiatric hospitalization within 2 years, 2 or more psychiatric hospitalizations)	Dilated Cardiomyopathy
	Disabled, except VA disability
	Down's Syndrome
	Dwarfism
	Dystonia

## Uninsurable Health Conditions (continued)

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Ehlers-Danlos	Marfan's Syndrome
Epilepsy (>2 seizures/year)	Medicaid Recipient
Epstein-Barr Virus (within 2 years)	Memory Loss
Fibromuscular Dysplasia	Mental Retardation
Fibromyalgia (disabling)	Mixed Connective Tissue Disease
Frailty	Multiple Myeloma
Friedrich's Ataxia	Multiple Sclerosis
Gaucher's	Muscular Dystrophy
Glomerulonephritis	Myelodysplasia
Head Injury (residual functional or cognitive impairment)	Myelodysplastic Syndrome
Heart Transplant	Myelofibrosis
Hemiplegia	Myasthenia Gravis (generalized)
Hemophilia	Neurofibromatosis
Hepatitis (chronic, active, alcohol related, residual liver damage)	Neurogenic Bowel or Bladder
HIV Positive	Neuropathy (related to diabetes or alcohol, or with history of falls or skin ulcers), or severe
Hoarding	Nursing Home resident (within 6 months)
Home Health Care (within 6 months)	Occupational Therapy (within 3 months*)
Huntington's Chorea	*contact Underwriting to prequalify if within 3 months
Hydrocephalus	Organ Transplant
IADL Deficit	Organic Brain Syndrome
Immune Deficiency	Osteoporosis (T score -4.0 or worse)
Implantable Stimulator	Oxygen use
Irritable Bowel Syndrome (uncontrolled or with weight loss)	Pancreas Transplant
Kidney Failure	Pancreatitis (alcohol related, or >2 episodes)
Kidney Transplant	Paralysis
Lacunar Infarct (2 or more)	Paraplegia
Liver Transplant	Parkinson's Disease
Lou Gehrig's Disease	Pemphigus Vulgaris
Lupus (systemic)	

Physical Therapy (within 3 months\*)  
\*contact Underwriting to prequalify if  
within 3 months

Pick's Disease

Polycystic Kidney Disease

Polymyositis

Polyneuropathy

Post Herpetic Neuralgia

Post Polio Syndrome (with progressive  
weakness, fatigue, or limitations)

Power of Attorney - Active

Pregnancy (Is pregnant or receiving  
medical treatment to become  
pregnant)

Primary Biliary Cirrhosis

Pseudotumor Cerebri

Psychiatric Hospitalization  
(within 3 years, or 2 or more)

Psychosis

Pulmonary Hypertension

Quad Cane use

Quadriplegia

Reflex Sympathetic Dystrophy

Retinal Vein Occlusion (2 or more)

Schizophrenia

Scleroderma

Sclerosing Cholangitis

Shingles (within 6 months)

Sjogren's Syndrome (systemic)

Social Withdrawal

Speech Therapy (within 3 months\*)  
\*contact Underwriting to prequalify if  
within 3 months

Spina Bifida

Stroke (2 or more)

Surgery (requiring general anesthesia  
scheduled or planned)

Systemic Lupus

Thalassemia Major

Transient Ischemic Attack (TIA)  
(2 or more)

Tuberculosis

Underweight

Ventriculoperitoneal shunt

Von Willebrand's Disease

Walker use

Wegener's Granulomatosis

Weight loss (unintentional or  
unexplained)

Wheelchair use