

Application Medical Requirements



Applicants must accurately and completely answer ALL medical questions on the application. Failure to provide accurate, complete responses will invalidate the insurance coverage. **Provide explanations for “yes” answers.** Based on underwriting review, additional information may be requested.

Please submit the following requirements:

Applying for Level Term I:	Applying for \$400,000 or less: Requirement A. Applying for over \$400,000: Requirement B or C.
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Applying for Level Term II or Five-Year Renewable Term and:	
Active Duty or Full-Time Guard/Reserve	Requirement B.
Part Time Guard/Reserve, Retired, Veteran, Spouse or Child (age 18-23)	Requirement C.

Applying for Value-Added Whole Life and:	
Active Duty or Full-Time Guard/Reserve • Under age 40 AND • “No” for medical questions Section 3	Applying for \$400,000 or less: Requirement A. Applying for over \$400,000: Requirement B.
Active Duty or Full-Time Guard/Reserve • Under age 39 AND • “Yes” for medical questions Section 3	Requirement B.
Spouse • Under age 40 AND • “No” for medical questions Section 3	Applying for \$400,000 or less: Requirement A.
Part Time Guard/Reserve, Retired, Veteran or all other Spouses	Requirement C.
Child or Grandchild (Age 6 months - 23 years)	Applying for \$100,000 or less: Requirement A. Applying for over \$100,000: Requirement D.

REQUIREMENTS	
<p>A. No medical records are required to be sent with Application. However, AAFMAA may subsequently request medical information.</p>	<p>B. Full Time Active Duty Most recent copy of your military exam completed in the Last 2 years to include:</p> <ul style="list-style-type: none"> • Medical exam with blood/urine tests* • Medical history • Age 50+ - PSA test (males) / Age 55+ - EKG test <p>If you cannot provide required medical information, please contact AAFMAA to request an exam at our expense.</p>
<p>C. Not Full Time Active Duty - Adults Examinations are provided free by AAFMAA and are scheduled at your convenience. Examinations consist of a medical review with blood and urine, plus EKG for age 55+.</p>	<p>D. Children</p> <ul style="list-style-type: none"> • Age 6 months - 6 yrs: Well baby statement • Age 7-15 yrs: Routine/school physical within 12 months • Age 16-23 yrs: Requirement C

* **REQUIRED LAB: Blood Chemistry:** HIV, Glucose, BUN, Alk Phos, AST (SGOT), ALT (SGPT), GGT, Triglycerides, Cholesterol, HDL, Chol, Cho/HDL Ratio, LDL.

Urinalysis Protein, Glucose.