

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.
-----------------------------------	--

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 4	Applying for \$400,000 or less: Requirement A. Applying for over \$400,000: Requirement B.
Active Duty or Full Time Guard/Reserve • Over age 39 OR • "Yes" for medical questions Section 4	Requirement B.
Spouse • Under age 40 AND • "No" for medical questions Section 4	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	
A. No medical records are required to be sent with application. However, AAFMAA may subsequently request medical information.	B. Full Time Active Duty Most recent copy of your military exam completed in the last 2 years to include: <ul style="list-style-type: none"> Medical exam with blood/urine tests* Medical history Age 50+ - PSA test (males) / Age 55+ - EKG test If you cannot provide required medical information, please contact AAFMAA to request an exam at our expense.
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+.	D. Children <ul style="list-style-type: none"> Age 6 months - 6 yrs: Well baby statement Age 7-14 yrs: Routine/school physical within 12 months Age 15-23 yrs: Requirement C

*** REQUIRED LAB:**

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