Eligibility & Underwriting

Guidelines for eligibility, knockouts and pre-existing conditions.

Eligibility Requirements

Must have SSN or ITIN
Applicants must have a valid Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN).

Use tobacco 4 or less times per month
Applicants who use tobacco products more than four (4) times per month are *not eligible*.

Age 64 and under
Applicants who are 65 years old at the time of the effective date are *not eligible*.

Child applicants
Applicants who are under 18 at the time of application, must apply with a parent or legal guardian.

Not currently pregnant
Applicants who are pregnant at the time of application are *not eligible*. If medical records indicate an applicant sought medical treatment for the pregnancy prior to the application date, the policy will be subject to termination.

Knockout Conditions

Any applicant who has ever sought , been recommended, or received medical advice, diagnosis, care or treatment for any of the following conditions is not eligible.

- Addison disease
- Cancer
- Crohn's disease
- Cirrhosis
- Congestive heart failure
- Dementia
- Dermatomyositis
- Diabetes
- Epilepsy
- Fibromyalgia
- Graves' disease
- Hashimoto thyroiditis
- Heart attack
- Hemophilia
- Hepatitis
- HIV, AIDS, or ARC
- Kidney / renal failure
- Lou Gehrig's (ALS)
- Lupus
- Lyme disease
- Mitral valve prolapse
- Multiple sclerosis
- Muscular dystrophy
- Myasthenia gravis
- Paralysis
- Parkinson's disease
- Pernicious anemia
- Psoriasis
- Reactive Arthritis
- Rheumatoid arthritis
- Scleroderma
- Sjogren syndrome
- Stroke
- Ulcerative colitis

Pre-existing Conditions

Conditions for which medical advice, diagnosis, care or treatment was sought, recommended or received during the 12 months preceding the effective date are not covered during the first 12 months of coverage. *"Pre-existing condition" means a condition, whether physical or mental, and regardless of the cause or a Bodily Injury for which medical advice, diagnosis, care or treatment was sought, recommended or received during the twelve (12) month period immediately preceding the effective date of coverage under this Policy for the Insured incurring the expense; or (solely with respect to accident coverage) resulting from an Accident that occurred less than twelve (12) months prior to the Issue Date for the Insured incurring the expense.*

Underwriting (Prescription Review)

Presidio may use the services of a third-party to query prescription and medical record databases to confirm the veracity of the application information. Presidio products are not currently subject to health status rating.