



Insurance from a name you can trust...[®] **AAFMAA**
 STABILITY • REPUTATION • LOW COST • SINCE 1879

MEDICAL INFORMATION NECESSARY TO BE PROVIDED WITH AN AAFMAA LIFE INSURANCE APPLICATION

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.**

APPLYING FOR LEVEL TERM I AND: <ul style="list-style-type: none"> Answers “no” for medical questions 2-11 and 13 	Then send copies of the following with the application: No medical records are required to be sent with application. However, AAFMAA may subsequently request medical records or other information based on underwriting review.
APPLYING FOR LEVEL TERM II AND: Active Duty or Full Time Guard/Reserve	Then send copies of the following with the application: Most recent (completed in the last 5 years) of each: <ul style="list-style-type: none"> Medical exam [DD2808/SF88] with blood and urine tests Medical history [DD2807-1/SF93] Age 50+ - PSA test (males) Age 55+ - EKG test
Part Time Guard/Reserve, Retired, Veteran, Spouse or Child (age 18-23)	Most recent (completed in the last 12 months) of each below: <ul style="list-style-type: none"> Physical/clinical exam AND blood and urine tests Age 50+ - PSA test (males) Age 55+ - EKG test
APPLYING FOR VALUE ADDED WHOLE LIFE: Active Duty or Full Time Guard/Reserve <ul style="list-style-type: none"> Under age 40 AND “No” for medical questions 2-11 and 13 	Then send copies of the following with the application: No medical records are required to be sent with application. However, AAFMAA may subsequently request medical records or other information based on underwriting review.
Active Duty or Full Time Guard/Reserve <ul style="list-style-type: none"> Over age 40 OR “Yes” for any medical questions 2-11 or 13 	Most recent (completed in the last 5 years) of each: <ul style="list-style-type: none"> Medical exam [DD2808/SF88] with blood and urine tests Medical history [DD2807-1/SF93] Age 50+ - PSA test (males) Age 55+ - EKG test
Part Time Guard/Reserve, Retired, Veteran, or Spouse over age 40	Most recent (completed in the last 12 months) of each below: <ul style="list-style-type: none"> Physical/clinical exam AND blood and urine tests Age 50+ - PSA test (males) Age 55+ - EKG test
Spouse of Active Duty Member <ul style="list-style-type: none"> Under age 40 AND “No” for medical questions 2-11 and 13 AND Applying for a policy of \$300,000 or less 	No medical records are required to be sent with application. However, AAFMAA may subsequently request medical records or other information based on underwriting review.
Child/Grandchild: age 6 months – 23 years <ul style="list-style-type: none"> Applying for a policy of \$100,000 or less 	No medical records are required to be sent with application. However, AAFMAA may subsequently request medical records or other information based on underwriting review
Child/Grandchild: applying for a policy over \$100,000	Age 6 months – 6 years: Well baby statement Age 7 – 14 years: Routine or school physical within 12 months Age 15 – 23 years: Physical exam with blood and urine test within 12 months.

Applicants who are not active duty and cannot provide the required records may contact AAFMAA to arrange an exam at our expense or reimbursement for incurred costs up to \$100. AAFMAA cannot arrange exams for applicants overseas or under age 15.