

<b>Final Expense</b>		
<b>No Coverage</b>	<b>ROP / Standard</b>	<b>Graded</b>
ADLs	Cancer (More than once)	Cancer ( = > 3 years)
AIDs/HIV	Cancer (0-2 years)	COPD ( = > 3 years)
Alzheimer's	Cardiomyopathy	Heart Attack ( = > 3 years)
ALS	Chronic Kidney Disease	Hepatitis C ( = > 3 years)
Current Cancer	COPD (0-2 years)	Liver Disease ( = > 3 years)
CHF	Diabetes (w/ "pathy")	MS
Dementia	Diabetes (insulin shots < 50)	Muscular Dystrophy
Home Health	Diabetes (insulin shock / coma)	Oxygen (2+ years)
Hospice	Heart Attack (0-2 years)	Parkinson's (0-3 years)
Kidney Dialysis	Hepatitis C (0-2 years)	Seizures (0-3 years)
Liver Failure (0-2 years)	Pacemaker (0-2 years)	Stroke ( = > 3 years)
Organ Transplant	Renal Insufficiency	TIA ( = > 3 years)
Oxygen (0-2 years)	Stroke (0-2 years)	Ulcerative Colitis
Respiratory Failure	Systemic Lupus	
Terminal/End-Stage (0-12 Months)	TIA (0-2 years)	
Wheelchair (illness/disease)		

<b>Final Expense 50-85</b>		<b>Final Expense 0-49</b>	
<b>RX</b>	<b>Notes</b>	<b>RX</b>	<b>Notes</b>
Carvedilol	If CHF, No Cov	Carvedilol	If CHF, No Cov
Clopidogrel	0-2 / ROP, < 2-3 / GDB, > 3 IMD	Clopidogrel	No Coverage
Combivent	2 yr ROP, 3 yr GDB, > 3 IMD	Combivent	< 3 ROP
Coumadin	0-2 / ROP, < 2-3 / GDB, > 3 IMD	Coumadin	Blood Clot / < 3 / ROP, others No Cov
Depakote	< 3 GDB	Depakote	< 3 ROP
Exforge	If CHF, No Cov	Exforge	No Coverage
Furosemide	If CHF, No Cov	Furosemide	If CHF, No Cov
Gabapentin	Seizure / 3 yrs / GDB	Gabapentin	Seizure / 3 yrs / ROP
Gabapentin	Diabetic Nephropathy ROP	Gabapentin	Diabetic Nephropathy ROP / No Cov
Gabapentin	RLS IMD	Gabapentin	RLS IMD
Hydroxychloroquine	SLE ROP, Malria IMD, RA IMD	Hydroxychloroquine	SLE No Cov, RA ROP
Lasix	If CHF, No Cov	Lasix	If CHF, No Cov
Levodopa	Graded	Levodopa	ROP
Lipitor	Immediate	Lipitor	Immediate
Lyrica	Seizure / GDB, Diabetic Neuropathy / ROP	Lyrica	Seizure / ROP, Diabetic Neuropathy / No Cov
Naloxone	< 2 yrs ROP	Naloxone	No Coverage
Naltrexone	< 2 yrs ROP	Naltrexone	No Coverage
Narcan	< 2 yrs ROP	Narcan	No Coverage
Namenda	No Coverage	Nitro	No Coverage
Nitro	0-2 / ROP, < 2-3 / GDB, > 3 IMD	Suboxone	No Coverage
Suboxone	< 2 yrs ROP		