



Meet Sam

- Sam is 61 years old, a non-smoker and was diagnosed with **Type II Diabetes** within the past **5 years**
- Sam exercises regularly and manages his weight very well.
- He takes medication for his blood pressure which keeps it under control
- Sam maintains excellent blood sugar control and his hemoglobin **A1C** average is **6.5** which is optimal

Factors Which Influence Insurability:

- Height and Weight
- Blood Pressure
- Lipids (cholesterol/triglycerides)
- Vascular disease - coronary (heart), cerebral (stroke), peripheral (circulation)
- Diabetic complications - nerves, kidneys or eyes
- Age at diagnosis - the older the better
- Duration of disease - longer duration can pose higher risk for complications
- Type of treatment - diet, oral medication, insulin
- Blood sugar control - Hemoglobin A1C is the gold standard

Ask the right questions

- Ask Sam how long ago was he diagnosed with diabetes?
- What medications he is on? Has his dosage been increased or decreased in the last year?
- What was his **last hemoglobin A1C reading**?
- Has Sam had any medical issues related to his eyes, kidneys or circulation

Bottom-Line

Based on the factors outlined, Sams history of well managed diabetes gives him a very strong chance of qualifying for **Standard Nonsmoker** rates