



## NewBridge Final Expense Eligibility Criteria

Before starting a NewBridge Final Expense application, confirm with the applicant that they meet the eligibility criteria and conditions outlined below. Applicants who do not satisfy all criteria and conditions are not eligible for coverage.

### Your applicant must meet these three (3) criteria:

- Be a US citizen or permanent resident
- Not replacing an existing Continental General policy
- Applying and signing in their state of residence

### Your applicant must not have any of the following conditions:

- Cardiomyopathy, heart failure, pulmonary hypertension, defibrillator implanted, cirrhosis of the liver, chronic pancreatitis
- Chronic Obstructive Pulmonary Disease (COPD) with nicotine or tobacco use in any form
- Alzheimer's, dementia, cognitive impairment, schizophrenia, ALS, Huntington's Chorea, cystic fibrosis, recurrent history of cancer
- Diabetes with complications of heart or circulatory disorder, amputation, insulin shock, and/or diabetic coma
- Received or pending to receive organ or bone marrow transplant, stem cell treatment, renal dialysis, or paralyzed in two or more limbs
- Diagnosed with AIDS (Acquired Immunodeficiency Syndrome) or tested positive with HIV
- Heart surgery or cancer in the past 12 months
- Felony conviction, incarcerated, alcohol or drug abuse treatment, illegal use of drugs, or suicide attempt in the past 24 months
- Currently admitted to a hospital or long-term rehab facility, residing in a nursing home, assisted living, skilled nursing facility or receiving home health or hospice care
- Requires assistance with bathing, dressing, toileting, eating, transferring, taking medications, or handling financial affairs
- Requires use of wheelchair, electric scooter, walker, oxygen equipment
- Diagnosed with a terminal illness