

## Explanation of InstaTerm or InstaTerm Deferred terms

Term	Definition or meaning
Alzheimer's disease	A neurological disease characterized by the loss of mental ability.
Amputation	The loss of one or more limbs.
Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)	A progressive neurodegenerative disease that affects nerve cells in the brain and the spinal cord.
Aneurysm	Blood-filled balloon - like in the wall of a blood vessel located in areas such as the brain, aorta, heart, leg, kidney.
Angina	A condition marked by pain in the chest, often spreading to the shoulders, arms, jaw or neck, caused by an inadequate blood supply to the heart.
Arrhythmia	Irregular heart beat.
Basal cell carcinoma	Type of skin cancer (not the same as a melanoma or other type of skin cancer).
Bedridden or confined to a chair	Totally confined to a bed or chair, having become functionally dependent, and incapable of self-care.
Bone marrow transplant or an organ transplant (other than a corneal transplant)	Transplant of an organ such as the heart, kidney, liver, lung, pancreas, intestine, thymus, bone marrow.
Cardiomyopathy	Chronic disease of the heart muscle, in which the muscle is abnormally enlarged, thickened and/or stiffened. The weakened heart muscle loses the ability to pump blood effectively.
Cerebrovascular accident (stroke)	Sudden loss of blood circulation to an area of the brain, resulting in a corresponding loss of neurological function.

Chronic kidney disease	Also known as chronic renal disease, it is a progressive loss in renal function over the period of months or years. Example: diabetic nephropathy.
Chronic obstructive pulmonary disease (COPD)	A disease of the airways that is characterized by a gradual loss of lung function. Acute pneumonia and acute bronchitis are not considered chronic obstructive pulmonary diseases.
Cirrhosis of the liver	Progressive disease of the liver characterized by the destruction of liver cells.
Congestive heart failure	Condition in which the heart has lost the ability to pump enough blood to the body's tissues. Also known as heart failure.
Coronary angioplasty	Repair of a blood vessel of the heart by inserting a balloon-tipped catheter to unclog the vessel.
Coronary artery bypass surgery	The surgical revascularization of an artery of the heart using healthy blood vessels.
Dementia	Describes a group of symptoms affecting thinking, memory and social abilities severely enough to interfere with daily functioning.
Diabetic coma	An unconscious state caused by a life-threatening diabetes complication.
Dialysis	A medical procedure to remove metabolic waste products from the bloodstream in cases of renal failure.
Emphysema	A chronic and irreversible disease of the lungs characterized by the abnormal enlargement of air spaces in the lungs.
Hazardous activities	Activities such as: power boat, snowmobile, motorcycle or automobile racing.
Hazardous sports	Sports such as: mountaineering, parachuting/sky diving, ballooning/hang gliding/ultralight.
Heart disease	Range of diseases that affect the heart. Heart diseases that are not mentioned elsewhere in the application. Example: congenital heart defects.

Heart trouble (question 26)	Range of diseases or disorders that affect the heart, such as: coronary artery disease (angina, heart attack), congenital heart defects.
Height and weight table	Anyone under 4'10" or over 6'9" does not qualify for InstaTerm or InstaTerm Deferred.
Hepatitis B	A liver disorder caused by the hepatitis B virus.
Hepatitis C	A liver disorder caused by the hepatitis C virus.
Hereditary disease	Disease that tends to run in families. Example: muscular dystrophy.
Hospitalized	Admitted or admission to a hospital. Visits to the emergency room, tests at a hospital or day surgery are not considered hospitalizations.
Huntington's disease	An inherited disease that causes the progressive breakdown of nerve cells in the brain. It usually impacts on a person's functional abilities and usually results in movement, thinking and psychiatric disorders.
Incurable terminal illness	Any illness for which the client has been advised that he/she has less than 12 months to live.
Individual life insurance	Does not consist of group insurance or group mortgage insurance.
Insulin shock	Hypoglycemia (low blood sugar) produced by excessive insulin in the system causing coma.
Intention	Something that someone expects or plans to do in the next 12 months.
Leukemia	A type of cancer. Cancer of the bone marrow or blood.
Long-term care facility	A facility for anyone requiring the care of skilled staff.
Medication	Treatment with any prescription drugs (oral, cream, ointment, inhaler, patch, injection, intravenous, etc.)
Mini-stroke (TIA or transient ischemic attack)	A brief period of lack of blood flow to an area of the brain causing an acute episode of temporary neurologic dysfunction.

New medication for high blood pressure A renewal of medication for high blood pressure without the change in dosage is not considered a new medication.

North America Canada and United States.

Nursing home A home for people who require nursing care.

Polycystic kidney disease An inherited disease that is characterized by the formation of fluid-filled cysts in the kidneys.

Prescribed a new medication or required a change in dosage of your medication Any increase or decrease in dosage of medication is considered a change in dosage of medication. The discontinuation of a medication is not considered a change in dosage of medication. A renewal of medication without a change in dosage is not considered being prescribed a new medication. A change from a brand name medication to a generic medication is not considered as having been prescribed a new medication, provided that the dosage has not been changed.

Question 14 Means: In the past 12 months, have you been hospitalized for depression or any emotional, behavioral, psychological or nervous disorder? In the past 12 months, did you require more than 6 months off work for depression or any emotional, behavioral, psychological or nervous disorder? Are you currently off work for depression or any emotional, behavioral, psychological or nervous disorder?

Received treatment (question 10) Examples: radiation treatment, surgery, therapy or any medication as defined above under medication. A routine follow-up is not considered a treatment.

Treatment or advice for alcohol abuse Includes medication, rehabilitation, therapy. Participation in Alcoholics Anonymous meetings is not considered a treatment for alcohol abuse if the individual has been alcohol free (sober) for 5 years or more.

Treatments (including medication), treated (including medication), or treatment (questions 7, 8 and 17) Any medication as defined above under medication. Other examples of treatment can be radiation treatment, surgery, etc. A routine follow-up is not considered a treatment.

Weight changed more than 40 lbs in the past year?

Change is defined as any gain or loss of more than 40 lbs in the past year for any reason other than pregnancy related.

Western Europe

Andorra, Austria, Belgium, Denmark, Finland, France, Germany, Gibraltar, Greece, Iceland, Italy, Ireland, Liechtenstein, Luxembourg, Malta, Monaco, Norway, Netherlands, Portugal, San Marino, Spain, Sweden, Switzerland, United Kingdom.