

Living With HIV

Discussing Life Insurance

Prudential offers life insurance to individuals living with chronic diseases, including HIV. Anyone with a chronic disease will undergo our full underwriting process. Your medical history along with other factors will be reviewed to determine if you are eligible for coverage.

People living with HIV, who are following their physician recommendations, and who are free of complications from HIV with suppressed viral loads and stable CD4 levels, are candidates to be considered for coverage. However, like the general population, not everyone living with HIV will qualify.

An applicant living with HIV must be a permanent U.S. resident to be considered for insurance. Other criteria used to determine eligibility include:

- You are age 30 to 60 years at time of application submission and in generally good health.
- You must reside in the United States. Applications written in Hawaii or Vermont will not be accepted due to state restrictions.
- The virus was not acquired via blood transfusion or intravenous drug use.
- It has been more than 1 year since HIV diagnosis and, if being treated, greater than six months since current Anti-Retroviral Therapy (ART) was initiated.
- Medical regimen has been stable for at least 6 months before application with a minimum of 2 recorded, acceptable CD4 counts and viral load results post medication change.
- Viral load is undetectable (< 200 copies/ml) and stable.
- CD4 count and viral load have been recorded within 6 months from time of application.
- CD4 count falls within these parameters:

UNTREATED

1. No history of CD4 count ever being < 200, including at time of initial diagnosis.
2. CD4 count must be stable and > 500 for at least 1 year and with no physician plan to initiate treatment.

TREATED

1. A history of CD4 count < 200 is permitted if being successfully treated for more than five years.
2. CD4 count must have been > 500 after the initiation of treatment. CD4 must currently be at least 350, and stable.

- You have no history of AIDS-defining condition. For more information, please visit <https://www.cdc.gov/mmwr/preview/mmwrhtml/rr5710a2.htm>.
- You must be consistently compliant with your treating physician's recommendations for follow-up care and routine testing for CD4 counts and viral loads.
- You are free of Hepatitis B / free of Hepatitis C.
- You are free of Tuberculosis (TB) or Non-TB mycobacterial infection.

If you meet the criteria and wish to proceed with a formal application for insurance, please let your financial professional know.

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Life insurance is issued by Pruco Life Insurance Company in all states except New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ.

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