

Alzheimer's Disease and Dementia

Lapses of memory are something we all occasionally have. When they become routine there is a problem. Alzheimer's has received a great deal of publicity and most people know the name. This is a degenerative process of the brain. In the early stages dates and day to day events are forgotten, in the end stages bladder, bowel control and auto functions like breathing are forgotten. The disease is progressive and terminal. The rate of deterioration is not exact. In some cases offers can be made in the very early stages only. The APS and the applicant's family are the best sources of info. The later in life the disease begins does not necessarily effect the progress of the disease.

Dementia is similar in manifestation but the process of the disease is usually not fatal. The ability to care for oneself, and the degree of assistance needed will determine insurability. In many cases Alzheimer's will appear as a dementia. The best sources remain the APS and family members. Dementia is insurable in most instances, but the criteria are the same as Alzheimer's.

Call the home office underwriter to discuss.