

Sleep Apnea

The symptoms are heavy snoring, interruption of breathing for seconds, and with excessive sleepiness the next day. This is a result of the low oxygen levels in the blood. Modern technology allows the diagnosis to be done in the sleep labs. The severity of the sleep apnea will determine the recommended treatment. C-PAP is the mechanical device to aid in improving the oxygen during sleep. Surgical intervention may be necessary. The majority of cases have a primary diagnosis of obesity. The biggest risk is the sleep deprivation. People will fall asleep while driving, working, or other daily activities.

The applicant and relevant APS are necessary. Following successful treatment the symptoms resolve and there is usually no extra mortality charge. The applicant's compliance with C-PAP is mixed many times they will not continue this treatment. The statements of the applicant and physician regarding symptoms and resolution will weigh (not a pun) in the final decision.

Height and weight can effect the underwriting decision. Be sure to check the [Build Table](#).