



Exercise (stress) Electrocardiograms (ECGs)

An exercise ECG (treadmill ECG) is a valuable diagnostic and screening procedure primarily used to detect coronary artery disease. Exercise may induce ischemia (inadequate supply of blood) that is not present at rest. In order to accurately interpret an exercise ECG, it is essential to know why it was completed. An exercise ECG is usually obtained for one of the following reasons:

- ▶ to screen for the presence of undiagnosed coronary heart disease, especially in individuals with one or more unfavorable coronary risk factors (cigarette smoking, hypertension, elevated cholesterol, family history of coronary heart disease at a young age, or diabetes), or in an individual with other known atherosclerotic impairments
- ▶ to evaluate an individual with chest pain
- ▶ to clarify abnormalities found on a resting ECG
- ▶ to assess the severity of known coronary heart disease

The proper interpretation of an exercise test is dependent upon the underlying likelihood of coronary heart disease, a detailed knowledge of any prior medical history, and additional diagnostic studies that have been performed. In the final analysis, the likelihood that a positive (abnormal) exercise test represents ischemia depends on coronary risk factors, the presence of pain (angina), and the results of any additional studies completed after a positive exercise test.

An abnormal exercise ECG is classified as being mildly, moderately, or strongly positive. Depending on the other coronary risk factors, the ratings for an abnormal exercise ECG would be:

Mild	Moderate	Strong
Table B	Table C	Table D

Following an abnormal exercise test it is common practice to do additional studies to confirm the finding. When these tests, such as thallium scan, exercise echocardiogram, or cardiac catheterization are completed, the rating may be modified depending upon the results of these tests. Normal additional tests often allow a reduction in the above ratings.

To get an idea of how a client with an abnormal stress ECG would be viewed in the underwriting process, please feel free to use the *Ask "Rx" pert underwriter* on the reverse side for an informal quote.

This material is intended for insurance informational purposes only and is not personal medical advice for clients.

This marketing material includes an expiration date and use of this material must be discontinued as of the expiration date.

FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.

**INSERT YOUR
LOGO HERE!**



Prudential

©2007 The Prudential Insurance Company of America
751 Broad Street, Newark, NJ 07102-3777
Rx005 IFS-A067141 Ed. 05/07 Exp. 11/08

Exercise (Stress) Electrocardiograms (ECG) - Ask "Rx" perts (ask our experts)

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

If your client has had a stress ECG, please list the date(s) _____

1. Was the stress ECG...

normal abnormal borderline

2. Was any other testing completed ...

thallium stress ECG angiogram

stress echocardiogram other

3. Please check if your client has had any of the following:

history of chest pain diabetes

elevated cholesterol family history of heart disease

overweight high blood pressure

4. Is your client on any medications?

yes, please give details _____

no

5. Has your client smoked cigarettes in the last 12 months?

yes

no

6. Has your client had any of the following:

heart attack(s) _____ (dates)

bypass surgery(ies) _____ (dates) _____ (# of vessels)

angioplasty(ies) _____ (dates) _____ (# of vessels)

7. Does your client have any other major health problems (ex: cancer, etc.)?

yes, please give details _____

no

Please submit the actual tracings and results of all stress electrocardiograms and any further testing if done (thallium, echo, or angiogram).

After reading the Rx for Success on Exercise Electrocardiograms, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

This material is intended for insurance informational purposes only and is not personal medical advice for clients.

This marketing material includes an expiration date and use of this material must be discontinued as of the expiration date.

FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.



Prudential

©2007 The Prudential Insurance Company of America

751 Broad Street, Newark, NJ 07102-3777

Rx005 IFS-A067141 Ed. 05/07 Exp. 11/08