



## Attention Deficit Disorder (ADD) or Hyperactivity Disorder (HD)

ADD/HD is a neurobiological disorder characterized by persistent problems in three areas: inattention, hyperactivity, and impulsivity. It is estimated to affect 6-9% of school age children. Although it seems more frequent in boys, girls are affected, too. Boys are recognized as having ADHD more often because they tend to be overtly overactive and impulsive while girls tend towards the less obvious inattentive sub-type.

Although there is often improvement as the child matures, many persons with ADD/HD continue to have symptoms into adulthood. Some persons with ADD/HD also have other (*co-morbid*) psychiatric disorders such as mood (*depression*) and anxiety disorders, conduct disorder, oppositional defiant disorder, Tourette's syndrome, and learning difficulties. Low self-esteem is common and early intervention is important to minimize its impact on the child's life.

Treatment of ADD/HD is usually with a stimulant, such as Ritalin, which is effective in most cases. Often, behavioral intervention is added to boost therapeutic success.

### Underwriting considerations:

#### < 18 years old

- |   |                  |
|---|------------------|
| • In regular school/class with no co-morbid psychiatric disorder, treated only with Ritalin (or similar drug) | Non-rated        |
| • Other cases such as aggressive behavior, drug experimentation, multiple medications needed, etc.            | Usually declined |

#### ≥ 18 years old

- |   |  |
|---|--|
| • Adult ADD, no disability, treated only with Ritalin (or similar drug) | Non-rated                                  |
| • Adult ADD plus history of depression                                  | Rating per depression history (see Rx# 26) |
| • Adult ADD plus any other psychiatric disorder                         | Individual consideration                   |

To get an idea of how a client with Attention Deficit Disorder (ADD) or Hyperactivity Disorder (*HD*) would be viewed in the underwriting process, feel free to use the *Ask "Rx" pert underwriter* on the next page 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.

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## Prudential

**Attention Deficit Disorder/Hyperactivity Disorder (ADD/HD) -  
Ask "Rx" pert underwriter (*ask our experts*)**

Producer \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client has a history of (ADD/HD), please answer the following:

1. Please list date of diagnosis: \_\_\_\_\_
2. Is your client on any medications?  
 yes, please give details \_\_\_\_\_  
 no
3. Does your client have a history of any of the following psychiatric disorders?  
(check all that apply)  
 mood or anxiety disorder  
 personality disorder  
 conduct disorder or oppositional defiant disorder  
 suicidal thought/attempt  
 substance abuse (alcohol or drugs)  
 other (specify) \_\_\_\_\_
4. Has your client ever been hospitalized or on disability for psychiatric treatment?  
 yes, please give dates \_\_\_\_\_  
 no
5. If school-age, is your client in regular class for age?  
 yes, please give details \_\_\_\_\_  
 no
6. Has your client smoked cigarettes in the last 12 months?  
 yes, please give details \_\_\_\_\_  
 no
7. Does your client have any other major health problems (ex: cancer, etc.)?  
 yes, please give details \_\_\_\_\_  
 no

*After reading the Rx for Success on Attention Deficit Disorder/Hyperactivity Disorder (ADD/HD), please feel free to use this Ask "Rx" pert underwriter for an informal quote.*

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