

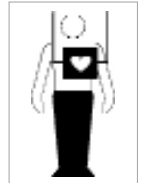


Rx FOR SUCCESS

LATEST UPDATE:
UNDERWRITING
INFORMATION

Ultrafast CT and Coronary Artery Disease

Ultrafast CT (UFCT) and Electronic Beam CT (EBCT) are similar technologies used to measure the degree of calcification in the coronary arteries. It is a non-invasive test, done at rest, which takes only minutes to complete. No contrast dye is needed and the cost is similar to a routine stress test. Coronary artery calcification is closely correlated with atherosclerosis (plaque formation). The prevalence and quantity of calcification increases with advancing age and affects men at earlier ages than women.



The test results are reported as a total calcium score which is then compared to the amount of calcium seen in age & sex matched controls in the asymptomatic general population. Risk of significant coronary artery stenosis increases with higher total calcium score. However, early atheromatous plaque and recent thrombosis (clot) do not usually have calcium in them yet and therefore will not be detected by this test.

For life underwriting purposes, acceptable total calcium scores are noted in the chart below. If the total calcium score is above the age/sex specific value listed in the chart, a Table C rating will be assessed. Reduction to Table A is possible if a subsequent negative nuclear scan is available.

Age When Test Completed	Acceptable total calcium score	
	Male	Female
30-39	10	0
40-49	100	0
50-59	200	15
60+	400	100

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

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Ultrafast CT & Coronary Artery Disease - Ask "Rx" pert underwriter (ask our experts)

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

If your client has had an Ultrafast CT (EBCT), please answer the following:

1. Please list date of test: _____

2. Was any other testing completed (check all that apply)?

	Normal	Abnormal
stress test	<input type="checkbox"/>	<input type="checkbox"/>
thallium stress test	<input type="checkbox"/>	<input type="checkbox"/>
stress echocardiogram	<input type="checkbox"/>	<input type="checkbox"/>
coronary angiogram	<input type="checkbox"/>	<input type="checkbox"/>

3. Please note if your client has had any of the following?

<input type="checkbox"/> history of chest pain	<input type="checkbox"/> diabetes
<input type="checkbox"/> elevated cholesterol	<input type="checkbox"/> family history of heart disease
<input type="checkbox"/> overweight	<input type="checkbox"/> 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. Does your client have any other major health problems? (ex: heart disease, etc.)

yes, please give details _____
 no

After reading the Rx for Success on Ultrafast CT and Coronary Artery Disease, please feel free to use this Ask "Rx" pert underwriter for an informal quote. (If available, please include a copy of the Ultrafast CT report).

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