

Aortic Valve Disorders

Aortic Stenosis (AS)

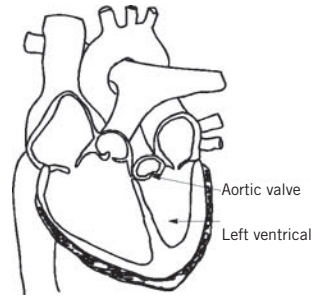
Aortic stenosis is a narrowing of the opening of the aortic valve. It may be acquired or congenital. Acquired AS is usually caused by rheumatic fever or valvular calcification. An individual with congenital aortic valve disease may be born with stenosis already or may be born with a bicuspid aortic (a valve with 2 valve cusps instead of the normal 3) that can become stenotic over time.

Aortic stenosis produces a low-pitched, systolic ejection murmur. The murmur is commonly transmitted to the neck (carotid arteries).

The principle symptoms of AS are shortness of breath, chest pain, exertional syncope, and congestive heart failure. Because this valvular impairment does not cause symptoms until the disease is advanced, unoperated symptomatic individuals are usually uninsurable.

In underwriting, AS is classified as minimal, mild (*valve opening 1.5 - 2.0 cm²*), moderate (*valve opening 0.9 - 1.4 cm²*), or severe (*valve opening 0.6 - 0.8 cm²*).

Under age 15, applicants with AS are generally declined. For ages 15 and over, the following schedule applies.



Ages	Minimal AS	Mild AS	Moderate AS	Severe AS
15-39	Table C	Table D	Table E	Table G to decline
40-59	Table B	Table C	Table D	Table G to decline
60-75	Non-rated	Table B	Table D	Table G to decline
over 75	Non-rated	Table A	Table C	Table G to decline

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Aortic Stenosis

Aortic sclerosis is a thickening or calcification of the aortic valve without stenosis. This disorder occurs almost exclusively in the elderly population. Aortic sclerosis can be distinguished from aortic stenosis by an echocardiogram. A diagnosis of aortic sclerosis with no evidence of aortic stenosis is usually not rated.

Aortic Insufficiency (AI)

Aortic insufficiency is the failure of the aortic valve to close properly, thus allowing the flow of blood backward into the left ventricle. Most cases are due to rheumatic fever, a congenitally bicuspid aortic valve, or endocarditis (*infection of the heart valve*). AI may exist for many years without producing symptoms. Eventually, palpitations, shortness of breath, chest pain, and congestive heart failure develop.

Aortic insufficiency produces a high-pitched, blowing, diastolic murmur which is widely transmitted. Aortic insufficiency is also referred to as aortic regurgitation.

In underwriting, aortic insufficiency is classified as mild, moderate or severe depending upon the amount of backflow of blood across the valve. Under age 15, applicants with AI are generally declined. For ages 15 and over, the following schedule applies.

Ages	Mild AI	Moderate AI	Severe AI
15-39	Table D	Table F	Table G to decline
40-59	Table C	Table D	Table G to decline
60-75	Table A	Table C	Table G to decline
over 75	Non-rated	Table B	Table G to decline

To get an idea of how a client with a history of aortic valve disorders would be viewed in the underwriting process, feel free to use the attached Ask "Rx" pert underwriter for an informal quote.

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Aortic Valve Disorders - Ask "Rx" pert underwriter (ask our experts)

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

If your client has an Aortic Valve Disorder, please answer the following:

1. How long has this abnormality been present? _____ (years)

2. Please check the type(s) of Aortic Valve Disorder present:

- Aortic Stenosis
- Aortic Sclerosis
- Aortic Insufficiency

3. Have any of the following occurred?

- | | | |
|--|------------------------------|-----------------------------|
| <input type="checkbox"/> chest pain | <input type="checkbox"/> yes | <input type="checkbox"/> no |
| <input type="checkbox"/> palpitations | <input type="checkbox"/> yes | <input type="checkbox"/> no |
| <input type="checkbox"/> trouble breathing | <input type="checkbox"/> yes | <input type="checkbox"/> no |
| <input type="checkbox"/> dizziness, fainting | <input type="checkbox"/> yes | <input type="checkbox"/> no |
| <input type="checkbox"/> heart failure | <input type="checkbox"/> yes | <input type="checkbox"/> no |

4. Is there a history of any other heart disease in addition to the aortic valve disorder (problems with other valves, coronary artery disease, etc.)?

- yes, please give details _____
- no

5. Have additional studies been completed? (check all that apply)

- echocardiogram _____ (date)
- cardiac catheterization _____ (date)
- none

6. Is your client on any medications?

- yes, please give details _____
- no

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

- yes
- no

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

- yes, please give details _____
- no

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

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