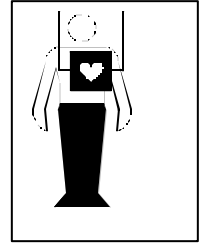




## Ultrafast CT and Coronary Artery Disease

Ultrafast CT scanning is also commonly referred to as Electronic Beam Computed Tomography (EBCT). It is a non-invasive test, done at rest, which measures the degree of calcification in the coronary arteries. The scan only takes minutes to complete, no contrast dye is needed, and the cost is similar to that of a routine treadmill test. Calcification of the coronary arteries is closely associated with atherosclerosis (coronary artery plaque formation). The prevalence and quantity of coronary artery calcification increases with advancing age and affects males at an earlier age than females.



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. Results are also usually given per major artery involved so one knows specifically where the calcified plaques are located. Angiogram studies have shown a high correlation with the 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 normal stress thallium result is available.

Acceptable total calcium score		
Ages	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 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.

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

©2005 The Prudential Insurance Company of America  
751 Broad Street, Newark, NJ 07102-3777  
Rx082 IFS-A044759 Ed. 06/05 Exp. 12/06

## 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:

Please list date of test: \_\_\_\_\_

① Total calcium artery score: \_\_\_\_\_

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: cancer, 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).

*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**

©2005 The Prudential Insurance Company of America  
751 Broad Street, Newark, NJ 07102-3777  
Rx082 IFS-A044759 Ed. 06/05 Exp. 12/06

**Prudential**  **Financial**