



Rx FOR SUCCESS

Heart Failure

Heart failure (HF) is a clinical syndrome where the heart muscle fails to provide an adequate amount of oxygen-carrying blood flow to meet the body's demand. HF can be caused by left or right ventricular dysfunction. Left-sided heart failure is often characterized by symptoms of shortness of breath and rales (crackles heard at the lung base). Right-sided heart failure is associated with peripheral edema. Most frequently, right and left heart failure occur together.

The most common cause of HF is ischemic cardiomyopathy of coronary artery disease, which enlarges the ventricles. Other common causes of heart failure include poorly controlled hypertension, myocarditis, cardiomyopathy, valve disease, and hyperthyroidism.

Drug therapy is the primary HF treatment. Underlying conditions, such as hypertension, coronary artery disease, and arrhythmia, must be treated. Medications, including diuretics and digoxin, may be needed. Surgical treatment of heart failure may include pacemaker and defibrillator implants, coronary artery bypass or angioplasty, and repair of congenital heart and valvular heart disorders. The signs and symptoms of heart failure can improve and may disappear when HF is controlled and compensated, but this control does not cure the underlying cause of the failure. Some forms of heart failure may be curable, such as right heart failure due to pulmonary embolism, which generally resolves after treatment of the embolism.

UNDERWRITING CONSIDERATIONS

Heart failure, present, right or left	Decline
History of left heart failure (with or without right heart failure), due to cardiac disease, recovered	Postpone 1 year. Thereafter with stable or rising ejection fraction (EF) enter table: EF ≥ 55% Non-ratable EF 50-54% Table C EF 45-49% Table E EF 40-44% Table G EF < 40% Decline
Left heart failure (with or without right heart failure), due to non-cardiac disease, recovered	Rate for cause only

This material is intended for insurance informational purposes only and is not personal medical advice for clients. Rates and availability will vary based on the satisfaction of our underwriting criteria. Underwriting rules are subject to change at our discretion.

Life insurance issued by The Prudential Insurance Company of America and its affiliates, Newark, NJ.

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 0192120-00004-00 Ed. 1/2017 Exp. 1/09/2019 Rx 094



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UNDERWRITING CONSIDERATIONS *(CONTINUED)*

Left and right heart failure, due to congenital heart disease or valve disease, surgically repaired and fully recovered	Rate for cause only
Right heart failure without left heart failure Acute, due to pulmonary embolism, recovered	Rate for the greater of cause, residual impairment or therapy. Current anticoagulant therapy (i.e. Coumadin, Heparin) could be rated Table B. Antiplatelet therapy (e.g. aspirin, Ticlid) is not rated.
Acute, due to myocardial infarction, recovered	Rate for myocardial infarction. See <i>Rx for Success</i> on Myocardial Infarction (Heart Attack).
Chronic or others	Individual consideration

To get an idea of how a client with heart failure would be viewed in the underwriting process, use the Ask "Rx"pert Underwriter on the next page for an informal quote.

Ask "Rx"pert Underwriter (Ask Our Expert)

After reading the *Rx for Success* on Heart Failure, use this form to Ask "Rx"pert Underwriter for an informal quote.

Producer _____ Phone _____ Fax _____
 Client _____ Age/DOB _____ Sex _____

If your client is known to have a history of Heart Failure (HF), please answer the following:

1. What was the cause of HF?

2. When was the diagnosis made?

3. Has your client had surgical heart repair?

- Yes. Type: _____ Date: _____
 No

4. Does your client have a history of any of the following? (Please provide details.)

- Hypertension _____
 Coronary artery disease _____
 Chronic obstructive pulmonary disease _____
 Pacemaker

5. Has an angiogram, echocardiogram, stress test, or heart scan been done?

- Yes. Please provide a copy.
 No

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 (e.g., cancer, diabetes, etc.)?

- Yes. Please give details. _____
 No