



Rx FOR SUCCESS

Electrocardiogram and T-Wave

The heart has a special conducting system made of nerves and cells that allows quick and consistent passage of electrical impulses. The electrocardiogram (ECG) is a graphic representation of the heart's electrical impulses. The ECG may capture problems in the conducting system, or it may raise concern for other underlying heart disease. The major components of the heart's electrical impulse are the **P-wave**, **QRS complex**, and the **T-wave**.

Abnormal T-wave or ST segments are common on an ECG. They can be a normal variant in some healthy individuals, related to age, body configuration, or position. Abnormalities can appear in a host of medical conditions, such as anemia or disturbances in blood chemistry. Any type of cardiovascular disorder, such as coronary artery disease, valve impairments, and hypertensive cardiovascular disease, often affects the appearance of T-waves or ST segments.

A serious underlying cardiac impairment is more likely if the T-waves are deeply inverted rather than simply flattened. Abnormalities are classified by their severity (ranging from minor to major). Abnormalities of the ST segment consist of straightening, depression, or elevation. Ratings will depend upon this classification and the presence or absence of other risk factors.

Unfavorable factors may result in a higher rating for ST segment or T-waves abnormalities. These include new changes in the ECG pattern, recent chest pain, or poor cardiac risk factors. Favorable factors may reduce the rating. These include favorable cardiac risk factors, stable ECG pattern for five years or more, normal treadmill, negative stress scanning with thallium or echocardiogram, or other advanced testing.

The ECG is a simple and inexpensive test. It is used in combination with other cardiovascular risk factors in the underwriting evaluation for significant heart disease.

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ST OR T-WAVE CHANGES WITHOUT CARDIOVASCULAR HISTORY OR FINDINGS		
	Females Ages 0–59 Males Ages 0–39	Females ages 60 up Males Ages 40 up
Major T-wave changes or ST depression	Table B	Table C
Major-minor wave changes	0	Table B
Minor T-wave or borderline changes	0	0

Credits are allowed for favorable testing completed *after* the onset of ST segment or T-wave changes. Credits may be available if T-wave changes are shown to be stable for many (at least 5) years.

To get an idea of how a client with a history of ST or T-wave changes would be viewed in the underwriting process, send the ECG tracing by FAX or email to your “Rx”pert Underwriter for an informal quote.