



Rx FOR SUCCESS

Coronary Artery Calcium Score (CACS)

Electron Beam CT (EBCT) and Multislice CT (MSCT) are non-invasive scans, done at rest, that measure the degree of calcification in the coronary arteries. The scan only takes minutes to complete, and no contrast dye is needed. Atherosclerosis is present when there is calcification of arterial walls.

Test results are reported as a **calcium score**, which is then compared to the amount of calcium seen in age and sex matched controls in the asymptomatic general population. Angiogram studies have shown a high correlation with the total calcium score. For example, at CACS of 10, a small amount of atherosclerotic plaque is possible; at a CACS of 100, at least mild plaque is very likely; and at CACS of over 400, there is high risk of significant disease. However, early atheromatous plaque and recent thrombosis (clot) usually do not have any calcium in them and therefore will not be detected by this test. It is possible to suffer cardiovascular events from rupture of unstable, non-calcified plaque. Further, a positive test does not indicate the severity of obstruction, i.e., % stenosis in any given vessel.

For life underwriting purposes, acceptable CACS increases by age and is higher in men versus women. For ages > 35 years, a CACS < 90% of predicted for age/gender would not be rated; and CACS ≥ 90% of predicted for age/gender would be rated table B to C, depending on the score. Applicant must be asymptomatic. Credits are possible if further evaluation, such as stress scanning, is completed.

MEASURABLE CALCIUM IN CORONARY ARTERIES			
AGE	Table B	Table C	Table D to Decline
35 – 44 years	≥ 90% of predicted for age and gender (but still under CACS 100)	CACS 101 – 400	CACS > 400 Decline
45 – 54 years	≥ 90% of predicted for age and gender (but still under CACS 400)	CACS 401 – 1000	CACS > 1000 Decline
55 – 64 years	≥ 90% of predicted for age and gender (but still under CACS 400)	CACS 401 – 1000	CACS > 1000 Table D
65+ years	≥ 90% of predicted for age and gender (but still under CACS 1000)	CACS > 1000	
Age < 35 years	CACS 1-10	Not applicable	CACS > 10 Decline

To get an idea of how a client with a Coronary Artery Calcium Score would be viewed in the underwriting process, use the Ask “Rx”pert Underwriter on the next page for an informal quote.

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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. This marketing material is subject to an expiration date, and use of this material must be discontinued as of the expiration date.

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Ask “Rx”pert Underwriter (Ask Our Expert)

After reading the *Rx for Success* on Coronary Artery Calcium Score, please feel free to use this Ask “Rx”pert Underwriter for an informal quote. (If available, please include a copy of the EBCT or MSCT report).

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

If your client has had Calcium Scoring done, please answer the following:

1. Please list date of test.

2. Please provide total calcium artery score.

3. 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"/>

4. 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 |

5. Is your client currently on any medications?

- Yes. Please give details. _____
- No

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

- Yes
- No

7. Does your client have any other major health problems (e.g., cancer, etc.)?

- Yes. Please give details. _____
- No