



Rx FOR SUCCESS

Headaches

CAUSES AND TYPES

Headaches are common and have many causes. The most common type of headache is pain from tense muscles in the head, neck, or shoulders (muscle tension headaches). These are usually of little consequence to the Life underwriter. Severe headaches of recent onset may be due to serious medical conditions such as brain tumor, hypertension, arthritis, aneurysms, bleeding inside the skull, and stroke.

CLUSTER AND MIGRAINE HEADACHES

The most common types of severe headaches encountered by the underwriter are migraine and cluster. A cluster headache is excruciating pain near one eye. The eye may become red and watery, and the nose might run. The cause is unknown. They are more common in men than women. They tend to come in cyclical near-daily clusters (often at night) with each headache lasting 30 minutes to 3 hours. After a cluster stops, the sufferer may be symptom-free for long periods of time. Treatment includes oxygen inhalation and Sumatripan.

Migraine headaches, like cluster headaches, tend to be unilateral (one-sided) though not always. They are due to altered levels of a chemical called serotonin. They can be associated with nausea and vomiting, irritability, stuffy nose, tender scalp, intolerance of light, sound or smell, confusion, sweats, etc. They can also be associated with neurological symptoms such as visual disturbances, temporary paralysis, and loss of speech, making them difficult at times to distinguish from transient ischemia attacks or small strokes. Migraines are more common in women than men. They can be triggered by menses, birth control pills, activity including sexual activity, changes in weather, stress, fasting, etc. Many foods can trigger migraines as well, such as red wine and aged cheese. Many drugs are available to both treat and prevent acute migraines.

Continued.

This material is designed to provide general information about the subject matter covered. It should be used with the understanding that we are not rendering legal, accounting, or tax advice. Such services should be provided by the client's own advisors. Accordingly, any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code.

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.

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

NOT FOR CONSUMER USE.

© 2012 Prudential Financial, Inc. and its related entities.
0192116-00002-00 Ed. 10/2012 Exp. 10/11/2014 Rx98

Securities and Insurance Products:

Not Insured by FDIC or Any Federal Government Agency.
May Lose Value.

Not a Deposit of or Guaranteed by Any Bank or Bank Affiliate.



Prudential
Bring Your Challenges[®]

HEADACHES DESCRIBED AS MIGRAINE OR CLUSTER	
Cause known	Rate for cause
Cause unknown	
▶ Mild to moderate, occasional, few hours duration	Non-rated
▶ Not incapacitating	Non-rated
▶ More severe	Rate as migraine

HEADACHES DESCRIBED AS MIGRAINE OR CLUSTER	
Onset within 6 months, consider possibility of brain disorder or tumor	Postpone
After 6 months and stable pattern	
▶ No more than once a month, incapacitating not more than 2 days, on medications but not narcotics	Non-rated
▶ More severe attacks such as more than once a month, incapacitating more than 2 days, multiple medications or narcotic use, temporary neurological signs or hospitalizations for migraine	Table B
If disabled from full-time employment or with co-morbid psychological impairment or narcotic abuse	Decline

If rated, Waiver of Premium or Accidental Death Benefit is not available.

Ask "Rx"pert Underwriter (Ask Our Expert)

After reading the *Rx for Success* on Headaches, use this for an informal quote.

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

If your client has headaches, please answer the following:

1. Date when first diagnosed.

2. What type of headache was diagnosed?

Migraine

Cluster

Tension

Other _____

3. Was your client incapacitated from work due to the headache?

Yes. If yes, when and for how long? _____

No

4. Please describe frequency of attacks.

5. Please give date of most recent attack.

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., heart disease, etc.)?

Yes. (Please give details.) _____

No