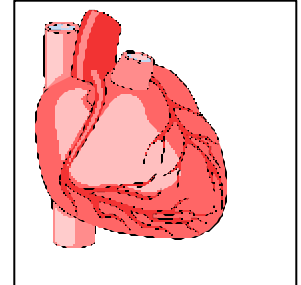




## Angina

“Chest pain” is often a vague and nondescript symptom which can be caused from many conditions, such as: esophageal disease, hiatal hernia, peptic ulcer disease, pleurisy (inflammation of lining of the lung), chest wall muscle or ligament strains, anxiety disorders, pericarditis (inflammation of lining of the heart), and tumors.



Ischemic chest pain (angina) is usually associated with exertion, or it can be brought on by cold, eating, or emotional stress. It is caused by a lack of blood flow to the heart muscle. It can be relieved by rest, oxygen, or nitroglycerin. Angina is often described as a squeezing or crushing substernal pain radiating to the jaw, neck, shoulders or arms. The likelihood that the chest pain is angina is determined by the presence of well recognized cardiac risk factors such as: male sex, age over 40, smoker, family history of heart disease, diabetes, hypertension, and abnormal lipid profile such as an elevated cholesterol level.

There are many ways to evaluate angina:

- Resting EKG
- Thallium Stress Test
- Stress Echo
- Angiogram (cardiac catheterization)
- Stress EKG
- MUGA Scan
- Ultrafast CT of the heart

Please see Rx #5 - Exercise (Stress) Electrocardiograms, Rx #7 - Cardiac Catheterization, and Rx #23 - Evaluation of Coronary Artery Disease, for more information regarding these tests.

### Underwriting Considerations for angina absent other significant impairment:

|   |  |
|---|--|
| Angina diagnosed by positive stress test, or classical symptoms | Table C                                    |
| Angina diagnosed by angiogram                                   | Rated according to the severity of the CAD |

To get an idea of how a client with Angina would be viewed in the underwriting process, please feel free to use this *Ask “Rx” pert underwriter* for an informal quote.

*This material is intended for insurance informational purposes only and is not personal medical advice for clients.*

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## Angina - Ask "Rx" perts (ask our experts)

Producer \_\_\_\_\_ Phone \_\_\_\_\_ FAX \_\_\_\_\_  
Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client has had Chest Pain or Angina, please answer the following:

- ① Please list date when first occurred: \_\_\_\_\_
- ② Is your client on any medications (including aspirin)?  
 yes, please give details \_\_\_\_\_  
 no
- ③ Has your client had any of the following tests? (please check all that apply)  
 Resting EKG                       Stress Echocardiogram  
 Thallium Stress EKG               Ultrafast CT  
 Angiography                       Muga Scan  
 Stress EKG
- ④ Please check if your client has had any of the following:  
 High Blood Pressure               Family History of Heart Disease  
 Diabetes                               Abnormal Lipid Levels  
 Elevated Homocysteine
- ⑤ Has your client had any of the following:  
 Heart Attack(s); please give dates \_\_\_\_\_  
 Bypass Surgery(ies); please give dates \_\_\_\_\_  
# of vessels \_\_\_\_\_  
 Angioplasty(ies); please give dates \_\_\_\_\_  
# of vessels \_\_\_\_\_
- ⑥ Has your client smoked cigarettes in last 12 months?  
 yes  
 no
- ⑦ Does your client have any other major health problems (ex: cancer, etc.)?  
 yes, please give details \_\_\_\_\_  
 no

Please submit the actual tracings and results of all stress electrocardiograms and any further testing if done (thallium, echo, or angiogram).

After reading the *Rx for Success* on Angina, please feel free to use this *Ask "Rx" pert underwriter* for an informal quote.

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