

Exercise (stress) Electrocardiograms (ECGs)

An exercise ECG (treadmill ECG) is a valuable diagnostic and screening procedure primarily used to detect coronary artery disease. Exercise may induce ischemia (inadequate supply of blood) that is not present at rest. In order to accurately interpret an exercise ECG, it is essential to know why it was completed. An exercise ECG is usually obtained for one of the following reasons:

- * to screen for the presence of undiagnosed coronary heart disease, especially in individuals with one or more unfavorable coronary risk factors (cigarette smoking, hypertension, elevated cholesterol, family history of coronary heart disease at a young age, or diabetes), or in an individual with other known atherosclerotic impairments
- * to evaluate an individual with chest pain
- * to clarify abnormalities found on a resting ECG
- * to assess the severity of known coronary heart disease

The proper interpretation of an exercise test is dependent upon the underlying likelihood of coronary heart disease, a detailed knowledge of any prior medical history, and additional diagnostic studies that have been performed. In the final analysis, the likelihood that a positive (abnormal) exercise test represents ischemia depends on coronary risk factors, the presence of pain (angina), and the results of any additional studies completed after a positive exercise test.

An abnormal exercise ECG is classified as being mildly, moderately, or strongly positive. Depending on the other coronary risk factors, the ratings for an abnormal exercise ECG would be:

Mild
Table B

Moderate
Table C

Strong
Table D

Following an abnormal exercise test it is common practice to do additional studies to confirm the finding. When these tests, such as thallium scan, exercise echocardiogram, or cardiac catheterization are completed, the rating may be modified depending upon the results of these tests. Normal additional tests often allow a reduction in the above ratings.

To get an idea of how a client with an abnormal stress ECG history would be viewed in the underwriting process, feel free to use the Ask "Rx" *perts* on the reverse side for an informal quote.

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Exercise Electrocardiograms (Stress ECG) - Ask "Rx" perts
(ask our experts)

Broker _____ Phone _____ FAX _____
Client _____ Age/DOB _____ Sex _____

If your client has had a stress ECG, please list the date(s) _____

① Was the stress ECG...

- normal abnormal borderline

② Was any other testing completed ...

- thallium stress ECG angiogram
 stress *echocardiogram* other

③ Please check if your client has had any of the following:

- history of chest pain diabetes
 elevated cholesterol family history of heart disease
 overweight high blood pressure

④ Is your client on any medications?

- yes, please give details _____
 no

⑤ Has your client smoked cigarettes in the last 12 months?

- yes
 no

⑥ Has your client had any of the following:

- heart attack(s) _____ (dates)
 bypass surgery(ies) _____ (dates) _____ (# of vessels)
 angioplasty(ies) _____ (dates) _____ (# of vessels)

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 Exercise Electrocardiograms, please feel free to use this *Ask "Rx" perts* for an informal quote.

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