

LIPID LEVELS - THE RISK OF ARTERIOSCLEROSIS

Cholesterol and triglycerides are fatty substances (lipids) found normally in the blood. A high level of lipids in the bloodstream is called hyperlipidemia, which is a major risk factor for coronary heart disease.

Hyperlipidemia can affect the heart in this way:

Cholesterol and other lipids build up in the inner lining of blood vessels like rust in water pipes and, over time, close these vessels. The narrowing of blood vessels, called arteriosclerosis, keeps oxygen-carrying blood from getting to the heart muscle. The result can be severe chest pain and eventually heart attack.

To determine the risk of arteriosclerosis from hyperlipidemia, we measure total blood cholesterol, triglycerides, and lipoproteins. Lipoproteins transport cholesterol and other fats in the bloodstream. The two lipoproteins most frequently measured are low-density lipoproteins (LDLs) and high-density lipoproteins (HDLs). LDL seems to promote the deposit of cholesterol on artery walls. HDL, on the other hand, is thought to carry cholesterol away from the tissues.

The definition of a “high” cholesterol level varies from person to person, depending on specific lipoprotein levels. If LDL is present in the bloodstream in large quantities, the cholesterol it carries may be responsible for increasing the risk of heart disease. However, if the cholesterol in HDL accounts for a significant part of your cholesterol count, it may help protect you from heart disease.

Generally, an applicant with normal build and blood pressure, good family history, and a normal electrocardiogram be accepted with no rating for total cholesterol up to 299, if the HDL cholesterol exceeds 20. With cholesterol exceeding 299 or HDL levels less than 20, in the absence of other coronary risk factors, a minimum of Table B would be assessed. This Table B assessment for lipids may be removed if a current normal treadmill is available. Triglycerides, the other blood lipid, will generally be rated Table B when its level exceeds 500.

Non-fasting blood tests may affect lipid levels. Whenever possible, a fasting blood sample is preferred.

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

Prudential Select Brokerage...Meeting Your Client’s Life Insurance Needs!

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

Lipid Levels - Ask "R x" perts
(ask our experts)

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

If your client has had an elevated lipid level, please answer the following:

- ① Please give the date and result of the most recent
total cholesterol value _____
HDL (good cholesterol) value _____
triglyceride value _____
- ② Please check if your client has had any of the following:
- | | | |
|---|------------------------------|-----------------------------|
| a) chest pain or angina | <input type="checkbox"/> yes | <input type="checkbox"/> no |
| b) TIA or stroke | <input type="checkbox"/> yes | <input type="checkbox"/> no |
| c) claudication or peripheral
vascular disease | <input type="checkbox"/> yes | <input type="checkbox"/> no |
| d) diabetes | <input type="checkbox"/> yes | <input type="checkbox"/> no |
- ③ Is your client on any medications?
 yes, please give details _____
 no
- ④ Has your client smoked cigarettes in the last 12 months?
 yes
 no
- ⑤ Does your client have high blood pressure?
 yes, please list most recent blood pressure _____
 no
- ⑥ Has a stress electrocardiogram (treadmill test) been completed within the past year?
 yes; normal _____ (date)
 yes; abnormal _____ (date)
 no
- ⑦ Does your client have any other major health problems (example: cancer, etc.)?
 yes, please give details _____
 no

After reading the *Rx for Success* on Lipid Levels, please feel free to use this Ask "Rx" perts for an informal quote.

