



## Headaches

Headaches are common and there are 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.

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 with a runny nose. 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 acute migraines and to prevent them.

### Headaches, Not Described As Migraine Or Cluster

Cause known	Rate For Cause
Cause unknown	
Mild to moderate, occasional, few hours duration, not incapacitating	Non-rated
More severe	Rate as migraine

### Headaches, Not 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

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

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

This marketing material includes an expiration date and use of this material must be discontinued as of the expiration date.

**FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.**

**INSERT YOUR  
LOGO HERE!**



**Prudential**

©2008 The Prudential Insurance Company of America  
751 Broad Street, Newark, NJ 07102-3777  
Rx098 IFS-A060194 Ed. 10/08 Exp. 10/10

**Headaches - Ask "Rx" pert underwriter  
(ask our experts)**

Producer \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client has headaches, please answer the following:

1. Please list 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
- no

If yes, when and for how long? \_\_\_\_\_

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? (ex: heart disease, etc.)

- yes, please give details \_\_\_\_\_
- no

*After reading the Rx for Success on Headaches, 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.  
This marketing material includes an expiration date and use of this material must be discontinued as of the expiration date.

**FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.**



**Prudential**

©2008 The Prudential Insurance Company of America  
751 Broad Street, Newark, NJ 07102-3777  
Rx098 IFS-A060194 Ed. 10/08 Exp. 10/10