



Physical Fitness or Treadmill Credits

The benefits of regular exercise are well known and many individuals participate in an exercise program of some type for the benefit of their health. Regular exercise has been proven to decrease deaths from coronary heart disease as well as mortality from all causes. One way to assess someone's physical fitness is by their performance on a treadmill test (also called an exercise electrocardiogram).



Prudential instituted a "treadmill credit" that may be used to offset part of, or in some cases all of a rating for build, hypertension, elevated lipids (cholesterol or triglycerides), and coronary artery disease. While Prudential does not require a treadmill test as part of its routine age and amount requirements, many of our clients do have treadmill test results available from their attending physician's statement. To apply credits, the treadmill test results need to be normal, of adequate duration, and completed within the past year. Adequate exercise duration (with preference given to METs over minutes) is defined as:

- ▶ 14 minutes or 10 METS if ages 20 – 34
- ▶ 12 minutes or 9.2 METS if ages 35 – 49
- ▶ 10 minutes or 8.4 METS if ages 50 – 59
- ▶ 6.7 minutes or 7.0 METS if ages 60+

The following examples illustrate the benefit of having the physical fitness or treadmill credit.

- ▶ 51 year old male, nonsmoker who is 5'10" tall and weighs 300 pounds. This would typically call for a Table B rating. A normal treadmill test of adequate duration completed within the past year would offset the rating and the case would be considered non-rated (absent any other significant medical impairment).
- ▶ 62 year old female, nonsmoker, with an uncomplicated heart attack 6 months ago and has returned to normal activities. She has a normal ejection fraction, is on aspirin, has no further chest pain, and a follow-up normal treadmill test of at least 6.7 minutes of duration. She would now be rated Table C (as compared to Table D without the treadmill credit).
- ▶ 50 year old male, nonsmoker, with a total cholesterol value of 300 mg/ml would typically be rated a Table B. A normal treadmill test of adequate duration completed within the past year would offset the rating and the case would be considered non-rated (absent any other significant medical impairment).

Because documented good physical fitness levels improve life expectancy, overall we can view these cases more favorably from an underwriting standpoint.

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