



Urinalysis

Urinalysis (UA) may provide information regarding genitourinary disease and other disorders. Most frequently UA for insurance purposes is divided into two parts: a chemical analysis and a microanalysis. The chemical analysis typically focuses on substances such as cotinine (nicotine), cocaine, and protein. A microscopic review is needed to describe cells and casts.

Glycosuria – indicates the presence of sugar in the urine. While some non-diabetic individuals show sugar in their urine, Glycosuria suggests that the individual may be diabetic. This probability increases with the quantity of sugar found.

Casts – are molds of the inside of kidney tubules. There are two types of casts. Hyaline casts represent protein which has precipitated in the tubule. They are of little significance unless there is known kidney disease or ratable albuminuria. Granular casts may represent casts containing epithelial cells, white blood cells (WBC) or red blood cells (RBC) in various stages of degeneration.

Red Blood Cells – may appear in the urine due to some blood disorders or due to impairments in the kidneys, ureters, bladder, prostate, or urethra. Causes include trauma, infections, nephritis, stones, or tumors.

White Blood Cells – usually indicate infection at some point in the urinary tract. Most commonly this would be conditions such as urethritis, prostatitis, cystitis, and infection in the kidney.

Proteinuria – see RX #69

Urine Creatinine – it is used to calculate the protein/creatinine ratio and is typically not used in the underwriting process as a standalone value.

Underwriting Considerations:

| | |
|-------------------|---|
| Glycosuria | Review bloodwork if available and rate per diabetes or Impaired Glucose Tolerance schedules |
| Hyaline Casts | Disregard |
| Granular Casts | Cause known -- RFC |
| | Otherwise: 0-15 no rating |
| | 16 - 40 Table A |
| | 41 - 60 Table C |
| | Over 60 Table E |
| Red Blood Cells | Cause known – RFC |
| | Otherwise: 0 - 30 no rating |
| | Over 30 Table B |
| White Blood Cells | Cause known – RFC |
| | Otherwise: 0 - 150 no rating |
| | Over 150 Table B |

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.

Your Success Matters.

{Name
Phone Number
E-mail Address
Website Address}



Prudential

©2007 The Prudential Insurance Company of America
751 Broad Street, Newark, NJ 07102-3777
Rx106 IFS-A065321 Ed. 06/07 Exp. 12/08

