



## Diabetes Mellitus Type 2

Diabetes Mellitus (DM) is characterized by abnormal sugar metabolism, causing hyperglycemia (*high blood sugar*). (See Rx for Success #12.) Chronic hyperglycemia adversely affects the body. In the vascular system, there can be events such as strokes and heart attacks caused by atherosclerosis. There can also be renal disease, peripheral neuropathy, and blindness. In the United States, DM is a leading cause of end stage kidney disease, leg amputations, and blindness.

**Type 2 diabetes** was formerly called adult-onset or non-insulin dependent (*NIDDM*). Type 2 DM is characterized by 1) variable degrees of resistance to the action of insulin, 2) impaired insulin secretion by the beta cells, or 3) excess glucose production. It usually develops over the age of 30, but its incidence is increasing in obese children and adolescents. Most of Type 2 patients are obese. Many have excessive thirst or urination, but most have no symptoms.

Type 2 is initially treated with diet and exercise. If less calorie intake and more exercise does not result in blood glucose control, oral medication is added. Some oral medications include sulfonylureas, alpha-glucosidase inhibitors, thiazolidinedione, metformin, and repaglinide. Type 2 may also require insulin in the later stages.

Risk factors for the development of NIDDM are older age, obesity, positive family history, and history of gestational diabetes.

Rating for Type 2 Diabetes Mellitus over 18 years old*				
Age at Issue	Duration 0-7 years	Duration 8-14 years	Duration 15-20 years	Duration 20+ years
18-34	D	D	E	E
35-49	B	C	D	D
50-65	B	B	C	C
66+	Non smoker Plus	A	B	B

\*Age based credits (50-100%) are given for excellent control (HbA<sub>1c</sub> <7%). Debits are added for major complications such as proteinuria, retinopathy, or neuropathy.

*To get an idea of how a client with a history of diabetes Mellitus Type 2 would be viewed in the underwriting process, please feel free to use the attached "Rx"pert underwriter for an informal quote.*

This material is designed to provide general information in regard to the subject matter covered. It should be used with the understanding that we are not rendering legal, accounting or tax advice. Such services should be provided by the client's own advisor. Accordingly, any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code.

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## Diabetes Mellitus Type 2 - Ask "Rx" pert underwriter (ask our experts)

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

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

If your client has diabetes mellitus Type 2, please answer the following:

1. Please list date when first diagnosed: \_\_\_\_\_

2. How often does your client visit their physician? (also note date of last visit) \_\_\_\_\_

3. The client's diabetes is controlled by

diet alone

oral medication \_\_\_\_\_ (medication & doses)

insulin \_\_\_\_\_ (amount of units/day)

4. Is your client on any other medications?

yes, please give details \_\_\_\_\_

no

5. Please give the most recent blood sugar reading \_\_\_\_\_

6. Does your client monitor their own blood sugar? \_\_\_\_\_

7. If available, please give the most recent glycohemoglobin (HbA1c) or fructosamine level  
\_\_\_\_\_

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

chest pain or coronary artery disease

overweight

elevated lipids

protein in the urine

kidney disease

neuropathy

black out spells

retinopathy

hypertension

abnormal ECG

9. Has your client smoked cigarettes in the last 12 months?

yes

no

10. Does your client have any other major health problems (ex: cancer, etc.)?

yes, please give details \_\_\_\_\_

no

*After reading the Rx for Success on Diabetes Mellitus Type 2 Classification, please feel free to use this Ask "Rx" pert underwriter for an informal quote.*

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751 Broad Street, Newark, NJ 07102-3777

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