



Multiple Sclerosis

Multiple Sclerosis (*MS*) is a chronic or recurrent progressive disease of the central nervous system. Typical onset is between the ages of 20 – 50 years.

The cause of MS is unknown but it may result from a combination of genetic, environmental and immunologic factors.

- First degree relatives of someone with MS face a small risk of developing MS themselves.
- MS is more frequent in areas that are distant from the equator.
- It has been speculated that a viral infection initiates the MS process, followed by an autoimmune response in a genetically predisposed host, but this is not clear.

The pathological condition in MS is nerve demyelination (*loss of the protective covering around a nerve*). Symptoms develop as nerve conduction slows and then fails completely. The typical attack is relatively sudden in onset, persists for 3 to 12 weeks then clears.

Type of Involvement	Symptoms Reported by Patient
Motor	Weakness
Sensory	Numbness
Visual	Blurring, double Vision
Vestibular	Light-headedness
Genitourinary	Incontinence

Psychiatric and cognitive disturbances are common in MS. Up to 20% of patients experience a major depression, which typically responds to traditional drug therapy. Memory and attention deficits also occur.

The following clinical presentations are very suggestive of MS:

- **Optic neuritis (inflammation of the optic nerve):** frequently the first manifestation of MS which can be diagnosed years later.
- **Internuclear Ophthalmoplegia:** weakness of the eye muscles.
- **Lhermitte’s sign:** an electric or shock-like sensation going down the arms, back, or lower trunk when the neck is flexed.

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.

Securities and Insurance Products:
 Not Insured by FDIC or any Federal Government Agency
 May Lose Value
 Not a Deposit of or Guaranteed by the Bank or any Bank Affiliate

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

Common tests done in evaluation of MS include: brain MRI, spinal tap to study the spinal fluid proteins and immunoglobins, and measurement of sensory nerve conduction (*called evoked response*).

Classically, MS has a relapsing-remitting pattern. There are periods of remissions and exacerbations that occur at unpredictable intervals over a period of several years with initial episodes tending to resolve completely. It is the accumulated burden of multiple attacks that causes persistent symptoms.

There is no cure for MS. Treatment is directed against the underlying disease process and toward alleviating symptoms. Common medications are steroids, interferon, and glatiramer acetate. Drugs to control bladder function, spasticity, and depression may be necessary.

The course of the disease is remarkably variable, but overall, MS is a progressive disorder. The median time frame from onset to difficulty with ambulation is about 15 years. 15% have primary progressive disease from the onset; 30-50% start with relapsing-remitting pattern and then enter a secondarily progressive phase. The remaining 15% have "**benign multiple sclerosis**" which is slowly progressive with no disability 20 years after onset.

Our underwriting guidelines absent other impairments are as follows:

Postpone while under treatment for an acute exacerbation or while under treatment with immune suppression.

Suspected MS but with no test results to support the diagnosis (*no current evidence of disease and no treatment recommended*)

- Table C if within 2 years of the attack
- Table B if 3-4 years from the attack
- Non-rated after 4 years

Definite MS, at least 2 clinical events and/or with test results to support the diagnosis, OR anyone for which treatment has been recommended AND has minimal impairment, ambulatory, independent, and stable.

- Table G if within 2 years of the last attack
- Table E if 3-5 years from last attack
- Table C if 6-10 years from last attack
- Non-rated after 10 years last attack

If the degree of severity is more than minimal the rating will increase and decline is likely on the most severe cases. Progressive neurological decline in less than a decade would be declined.

To get an idea of how client with a history of multiple sclerosis 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 is subject to 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.

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

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

1. Please list date of first diagnosis _____
2. Please indicate the number of episodes and date of last episode: _____
3. Is your client on any medications?
 yes, please give details _____
 no
4. Please note current neurologic status and/or symptoms.
 normal
 minimal residual impairment (please specify) _____
 moderate residual impairment (please specify) _____
 severe residual impairment (please specify) _____
5. Please provide all MRI brain scan reports: _____
6. Has your client smoked cigarettes in the last 12 months?
 yes
 no
7. 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 Bundle Branch Block (BBB), 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.

