

Underwriting Overview: Coronary Artery Disease

Coronary artery disease (CAD) is caused by atherosclerosis which is a progressive degenerative disease where plaque is formed in arterial walls, and this narrows the opening of the artery. When this happens in the coronary arteries, it is called CAD, and it can result in blockages which may lead to chest pain (angina) or a heart attack (myocardial infarction).

Factors to determine risk severity

- Current age and age of onset
- Gender & family history
- Severity of disease on test results (percentage of blockage, number of vessels involved, specific vessel(s) occluded, if there was a heart attack, number of episodes, ejection fraction [EF])
- Type of treatment (stent, bypass, observation, medication)
- Comorbidities (Tobacco History, Obesity, diabetes, hypertension, hyperlipidemia, stroke, structural heart valve disease, arrhythmia)
- Current symptoms (chest pain, shortness of breath, fatigue, irregular heartbeat)
- Follow up care / testing

Risk assessment of CAD

MassMutual’s risk assessment of CAD is largely based on the type of treatment received, severity of disease, and risk factors. Treatment options include surgical treatment such as angioplasty, stenting, or Coronary Artery Bypass Graft (CABG). Medical treatment may include observation and the use of medications. Determining the severity of medically treated CAD is complex and will depend largely upon the results of cardiac testing done at time of diagnosis, symptoms, stability, any progression on follow-up testing, location of any occlusion, and presence and control of any comorbid factors.

The following charts provide estimated ratings for these types of CAD treatment. Ratings may improve or worsen based on the presence or absence of risk factors listed above. Each proposed insured is unique and offers may vary. For a more detailed quote, please contact MassMutual Underwriting.

Individual Life Insurance Ratings

Life Potential Requirements to assess CAD risk level:	Life Potential Offer																			
Medical records to include: <ul style="list-style-type: none"> • Cardiac evaluation and treatment at time of initial diagnosis or episode (e.g., cardiac catheterization, coronary artery bypass grafting [CABG], stenting, coronary artery calcium score, stress echocardiogram, nuclear stress test, etc.). • Follow up evaluation(s) and cardiac test results to demonstrate stability and control of risk factors, progression, and compliance with treatment 	Ratings chart																			
Life general rate class information: <ul style="list-style-type: none"> • Low substandard: In the range of Tables B – D • Moderate substandard: In the range of Tables E – H • High substandard: In the range of Tables J - P • Uninsurable: Table U 	<table border="1"> <thead> <tr> <th style="background-color: #00AEEF; color: white;">Current Age</th> <th style="background-color: #00AEEF; color: white;">Mild 1-3 vessel nonobstructive disease and/or based on cardiac testing results</th> <th style="background-color: #00AEEF; color: white;">Moderate 1-2 vessel obstructive disease and/or based on cardiac testing results</th> <th style="background-color: #00AEEF; color: white;">Severe 3 vessel obstructive disease and/or based on cardiac testing results</th> </tr> </thead> <tbody> <tr> <td style="background-color: #00AEEF; color: white;">Up to 49</td> <td>Low to moderate substandard</td> <td>Moderate substandard</td> <td>High substandard up to uninsurable</td> </tr> <tr> <td style="background-color: #00AEEF; color: white;">50-69</td> <td>Standard to low substandard</td> <td>Low to moderate substandard</td> <td>Moderate to high substandard</td> </tr> <tr> <td style="background-color: #00AEEF; color: white;">70 and up</td> <td>Standard to low substandard</td> <td>Low substandard</td> <td>Low to moderate substandard</td> </tr> </tbody> </table>	Current Age	Mild 1-3 vessel nonobstructive disease and/or based on cardiac testing results	Moderate 1-2 vessel obstructive disease and/or based on cardiac testing results	Severe 3 vessel obstructive disease and/or based on cardiac testing results	Up to 49	Low to moderate substandard	Moderate substandard	High substandard up to uninsurable	50-69	Standard to low substandard	Low to moderate substandard	Moderate to high substandard	70 and up	Standard to low substandard	Low substandard	Low to moderate substandard			
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