

Depression

Mood disorders are divided into depressive disorders (unipolar disease) and bipolar disorders (manic depressive).

There are several types of depression:

- Dysthymia is a chronic low grade depression which is present for at least two years.
- Major depression may be unipolar when present alone, or bipolar when associated with at least one episode of mania (a period of elevated, expansive, or irritable mood).
- Seasonal affective disorder (SAD) is a type of major depression which occurs at specific seasons of the year. Some people residing in the northern latitudes experience SAD during winter. This remits with the arrival of spring.

Unipolar depression usually responds to antidepressant medications. If medications fail, electroconvulsive therapy (ECT or "Shock Treatment") is usually required. SAD responds to intense white light. Treatment for a bipolar disorder is generally Lithium.

50% of people with major depression recover within the first 6 months. Thereafter, the rate of recovery declines markedly. Recurrences are common.

Depressed clients experience increased mortality from natural as well as accidental causes. Most of the excess mortality from natural causes is due to common conditions such as heart disease, lung infections and influenza. The higher incidence of accidental deaths is probably related to greater risk taking behavior. Persons with psychiatric illnesses are more likely to be either victims or perpetrators of violence. They are more prone to abuse alcohol and drugs. The risk of death from accidental causes is greatest for those aged 35-44 and least for those over 75 years of age.

The most serious complication of major depression is suicide. It has been estimated that half of all patients who commit suicide suffer from major depression. A quarter of patients with a diagnosis of major depression attempt suicide in a life-time and 15% of patients with major depression ultimately die by suicide.

For Internal Use Only. Not For Use With The Public.

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

Rx FOR SUCCESS

Features associated with a poor risk include: three or more episodes; prolonged disability; lack of full maintenance dose medication; multiple drug therapy; poor compliance; need for hospitalization and co-morbidity such as substance abuse (alcohol or drugs), psychotic episodes, personality disorder and suicidal attempt.

For Internal Use Only. Not For Use With The Public.

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

Prudential  Financial

Prudential Financial is a service mark of The Prudential Insurance Company of America, Newark, NJ and its affiliates
The Prudential Insurance Company of America
751 Broad Street, Newark, NJ 07102-3777
RX26.DOC IFS 00-5041 (CN 198), Ed. 11/00



Underwriting considerations for Mood Disorders (Depression and Bipolar Disorder), absent other significant impairment:

Mild	No disability; able to carry on normal activities; no suicidal ideation or history of psychiatric hospitalization; medical treatment (1 drug) and/or psychotherapy	Non-Rated
Moderate	Disability of not more than 3 months; no psychiatric hospitalization; medical treatment (more than 1 drug); suicidal ideation but no definite plan, gestures, or attempts	Present or within 1 year of recovery Table B* After 1 year, non-rated
Severe	Disability of more than 3 months with or without history of psychiatric hospitalization, any history of delusions or hallucinations; treatment by electroconvulsive therapy (ECT); suicidal ideation or gesture but no attempts	Within 1 year of recovery - Decline* 2 nd -3 rd years - Table D-F* 4 th -5 th years - Table C-D* 6 th -9 th years - Table A-C* After 10 years - Non-rated to Table B*

* If more than 1 episode, add 1 year to decline and use highest rating in table range for other durations.

To get an idea of how a client with a history of Depression would be viewed in the underwriting process, please feel free to use this Ask “Rx” *per underwriter* for an informal quote.

For Internal Use Only. Not For Use With The Public.

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



Prudential Financial is a service mark of The Prudential Insurance Company of America, Newark, NJ and its affiliates
 The Prudential Insurance Company of America
 751 Broad Street, Newark, NJ 07102-3777
 RX26.DOC IFS-A005041 Ed. 07/02 Exp. 01/04

Depression - Ask "Rx" pert underwriter
(ask our experts)

Producer _____ Phone _____ FAX _____
Client _____ Age/DOB _____ Sex _____

If your client has a history of depression or bipolar disorder, please answer the following:

- ① Please list the 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 Has your client been hospitalized for psychiatric treatment?
 yes, please give dates _____
 no
- ⑤ Has your client received ECT ("Shock Treatment")?
 yes, please give dates _____
 no
- ⑥ Does your client have a history of any of the following associated conditions?
(check all that apply)
- | | Yes, please give details | No |
|------------------------------------|--------------------------------|--------------------------|
| Substance abuse (alcohol or drugs) | <input type="checkbox"/> _____ | <input type="checkbox"/> |
| Personality disorder | <input type="checkbox"/> _____ | <input type="checkbox"/> |
| Psychotic disorder | <input type="checkbox"/> _____ | <input type="checkbox"/> |
| Suicidal thought/attempt | <input type="checkbox"/> _____ | <input type="checkbox"/> |
- ⑦ Has your client smoked cigarettes in the last 12 months?
 yes
 no
- ⑧ Does your client have any other major health problems (ex: stroke, etc.)?
 yes, please give details _____
 no

After reading the *RX for Success* on Depression, please feel free to use this *Ask "Rx" pert underwriter* for an informal quote.

For Internal Use Only. Not For Use With The Public.

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



Rx FOR SUCCESS

For Internal Use Only. Not For Use With The Public.

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

Prudential  Financial

Prudential Financial is a service mark of The Prudential Insurance Company of America, Newark, NJ and its affiliates
The Prudential Insurance Company of America
751 Broad Street, Newark, NJ 07102-3777
RX26.DOC IFS-A005041 Ed. 07/02 Exp. 01/04