

# Are Your Clients Getting The Credits They Deserve?

## American National Offers Underwriting Credits For Positive Lifestyle And Health Maintenance.

Check the list below to see if your clients could qualify for these possible credits.

### Coronary Artery Disease:

Possible credits available for:

- Good exercise capacity on stress test within last year
- Use of Statins
- Use of Aspirin or other anti-platelet drugs
- Regular exercise
- Regular cardiology follow-up
- Favorable NTproBNP

### Diabetes:

Possible credits available for:

- Optimal control based on Hgb A1c of <7.0
- Good compliance
- Excellent and sustained favorable blood pressure readings
- Excellent and sustained favorable lipids (with LDL's <100)
- Favorable Treadmill Stress Testing within past year
- Favorable EBCT results within the past year

### Hypertension:

Possible credits available for:

- Normal EKG with no evidence of LVH
- Favorable echocardiogram in the past year.
- Favorable treadmill stress testing in the past year.
- Favorable NTproBNP results.

### Obesity:

Possible credits available for:

- Optimal blood pressure control
- Favorable lipids
- Favorable treadmill stress test with good exercise capacity completed in the past year.
- Favorable EBCT or CTA



## **Breast Cancer:** (Zero nodal involvement & no metastasis)

Possible credits available for:

- Adjuvant chemotherapy treatment
- Adjuvant endocrine therapy

## **Elevated Liver Enzymes:**

Possible credits available for:

- Negative alcohol markers (CDT/HAA).
- Negative Hepatitis B/C screens.

## **Ulcerative Colitis:**

Possible credits available for:

- Regular colonoscopic surveillance.

## **TIA/CVA/Carotid Stenosis:**

Possible credits available for:

- Recent favorable treadmill stress testing.

## **Left Bundle Branch Block on EKG:**

Possible credits available for:

- Negative Stress Testing
- Favorable Echocardiogram
- Stable for 3+ years

Independent Marketing Group (IMG) is a division of American National Insurance Company.

