Understanding IFG and IGT

Causes and Symptoms

• With IFG and IGT, sometimes referred to as prediabetes, glucose metabolism is abnormal, but not as abnormal as with type 2 (adult onset) diabetes.

• About 35% of the US adult population, 50% of those aged 65 or older, have IFG or IGT.1

• The risk of developing diabetes is about 5-10% each year — about 5-10-times greater than that of persons with normal glucose metabolism.2

• About 70% of those with IFG or IGT will eventually develop diabetes.3

• Obese individuals with IFG or IGT are more likely to develop diabetes.3

• Persons with IFG or IGT usually do not develop certain complications of diabetes such as renal, retinal or neurologic disease.3

• Although the risk of developing or dying from cardiovascular disease is much greater with diabetes than with IFG or IGT, that risk is much greater for individuals with IFG or especially those with IGT than for those with normal glucose metabolism.2, 3

Treatment

Primary treatment is to attempt to prevent progression of diabetes using diet and exercise to achieve weight loss and increased activity levels.3 If not successful, other measures may be used to attempt to prevent the development of diabetes including various medications, such as metformin, or surgery designed to gradually result in weight loss (bariatric surgery).2, 3

Recent Revisions to Medical Underwriting Guidelines for Impaired Fasting Glucose (IFG) or Impaired Glucose Tolerance (IGT) Could Result in More Favorable Offers

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<th>THEN</th>
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<td>• All applicants with only mildly abnormal glucose-related tests were rated as having IFG or IGT.</td>
<td>• Applicants of all ages with certain mildly abnormal glucose-related tests may be considered for Preferred without having to satisfy any IFG/IGT-related criteria.</td>
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<td>• Many applicants with moderately abnormal glucose-related tests were rated as diabetic.</td>
<td>• Applicants of all ages with moderately abnormal glucose-related tests are no longer rated as diabetic.</td>
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<td>• Applicants age 50-54 with IFG were not eligible for Preferred. Those ages 55-59 with IFG and those age 60 or above with IFG or IGT had to meet stringent criteria to qualify for Preferred rates.</td>
<td>• Applicants age 50-54 with IFG who meet certain criteria are eligible for Preferred. Applicants ages 55-59 remain eligible as before. At older ages IFG/IGT-related Preferred criteria have been relaxed (ages 60-69) or eliminated (ages 70 or above).</td>
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CASE STUDIES

Jack, 39, computer programmer

• No history of IFG or IGT in his APS
• Paramedical Fasting Blood Glucose 103
• Paramedical HbA1c 5.6%

Old guidelines: Rated as IFG, would not qualify for Preferred.
New guidelines: Not rated as IFG or IGT, may be considered for Preferred.

Alice, 62, pharmacist

• Diagnosed with IGT three years ago during a routine medical evaluation.
• Treated by diet for weight loss and with an exercise program.
• HbA1c was 6.3% 2-3 years ago, 6.2% 1-2 years ago, and 6% at the time of the paramedical exam 1 month ago.

Old guidelines: Rated as Standard, would not qualify for Preferred.
New guidelines: May be considered for Preferred.

These examples are hypothetical. Underwriting ratings will vary based on specific case details.
For more information about these conditions or MetLife’s revised underwriting guidelines, contact a member of your underwriting team.

1 http://www.cdc.gov/diabetes/pubs/estimates11.htm#7
3 http://care.diabetesjournals.org/content/30/3/753.full.pdf+html

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