



Rx FOR SUCCESS

Marijuana

Marijuana use is increasing as recreational use has become legal in many states. While there are over 480 natural components found within the cannabis plant, the two compounds responsible for almost all of its effects include tetrahydrocannabinol (THC), the main hallucinogenic agent, and cannabidiol (CBD), which has very little THC, does not have psychoactive effects, and should not reflect a positive THC test result.

In modest doses, the effects of THC are similar to alcohol, as is the underwriting risk. The main physiological risk from marijuana smoking is damage to the lungs. There may be an increased mortality risk due to the risk of accidents, and the risk is higher if marijuana is mixed with other psychoactive or sedative drugs.

Marijuana can be consumed in many different ways, including smoking or the inhalation of heated vapors without the actual burning of the marijuana; it may ingested orally by eating cannabis infused edibles, it also can be taken in a pill or oil form, taken sublingually (under the tongue such as in drinks, tinctures or lozenges), or brewed into a beverage. All of which are treated as marijuana use.

MEDICINAL USE:

Medical marijuana is cannabis that is prescribed (recommended) by or taken under the direction of a physician for a diagnosed condition. In some states it may be prescribed or it may be obtained over the counter (OTC). Prescribed marijuana is considered “compassionate use” for the relief of pain, nausea, or anorexia due to cancer or AIDS. It may also be prescribed for persistent muscle spasms associated with MS, severe nausea, seizures, glaucoma, or chronic pain (i.e., arthritis, migraine headaches). When prescribed by, or taken under the direction of, a physician, any rating assessed will generally be based on the underlying condition, not the actual use of the medicinal marijuana.

The oils (CBD and Hemp) are often available without a prescription (or recommendation).

RECREATIONAL USE:

Underwriting depends on past and current use of marijuana, frequency of use, misuse or abuse of other substances, the applicant’s age, and a urine test result.

For recreational users, ages 20 and under:	Decline
For recreational users, ages 21 and over with admission, with or without positive THC in urine:	
▶ Up to 3 uses* per week	Nonsmoker Plus
▶ 4 – 7 uses* per week	Table B
▶ 8 or more uses* per week	Decline
For recreational users, ages 21 and over without admission:	
▶ Positive THC in urine	Decline

**Marijuana use does not require Smoker rates; usual Tobacco guidelines apply. Marijuana use also does not allow for the inclusion of the Waiver of Premium or Accidental Death Benefit. Ratable Marijuana use does not allow for the inclusion of the Benefit Access Rider.*

The current or past use of other drugs, including prescription medicines and illegal substances, will be taken into consideration.

This material is intended for insurance informational purposes only and is not personal medical advice for clients. Rates and availability will vary based on the satisfaction of our underwriting criteria. Underwriting rules are subject to change at our discretion. Life insurance is issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates. Life insurance is issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates.

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NOT FOR CONSUMER USE.



Ask “Rx”pert Underwriter (Ask Our Expert)

After reading the *Rx for Success* on Marijuana, use this form to Ask “Rx”pert Underwriter for an informal quote.

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

If the client uses marijuana recreationally, please answer the following:

1. How frequently does the client use marijuana? Please describe.
(Details should include the number of uses on a weekly basis and the last time used.)

2. Please describe the client’s past and current use of illicit drugs and alcohol.

3. Is there any history of drug or alcohol treatment?

4. Does the client use tobacco products? Please describe.

