



Rx FOR SUCCESS

Marijuana

Marijuana is the most commonly used illegal drug in the United States, and its use will increase, as its recreational use has become legal in some 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 does not have psychoactive effects.

Only a small portion of the consumed THC reaches the brain, where its effects are maximal in 15 – 30 minutes. After 2 – 4 hours, the THC level in the brain falls below that necessary for psychoactivity. In modest doses, the temporary effects 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 also be taken in a pill or oil form, included as an ingredient in some foods, or brewed into a beverage. All of which are treated as marijuana use.

MEDICINAL USE:

Medical marijuana is cannabis that is generally taken under the direction of a physician. 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.

RECREATIONAL USE:

Underwriting depends on past and current use of marijuana, frequency of use, 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 – 6 uses* per week	Table B
▶ 7 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.

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1002244-00001-00 Ed. 06/2018



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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.**
