



## Carbohydrate-Deficient Transferrin (CDT)

CDT (carbohydrate-deficient transferrin) is a glycoprotein that transports iron through the bloodstream. Studies have shown CDT is sometimes elevated in individuals who chronically drink at least 4-5 drinks per day over a period of at least two weeks, and CDT will not normalize until after 2-4 weeks of abstinence. It therefore becomes useful as a marker to help identify either alcohol abuse or overuse in the insurance population. A positive test along with other history of alcohol abuse increases the predictability of the marker.

The risk factors below are significant in relation to a positive CDT:

- Any prior history of alcohol or drug abuse
- Prior history of DWI or DUI
- Any criticisms of alcohol use or abuse
- History of prior positive CDT

Additionally, the following factors are other clues to overuse or abuse of alcohol and may be present when CDT is positive.

- Elevated liver enzymes, especially AST and GGTP
- AST/ALT ratio > 1.0
- Elevated mean corpuscular volume (MCV) on a CBC
- HDL > 70 in males and > 85 in females
- Low triglycerides
- Low BUN
- HDL/BUN ratio  $\geq$  89.0
- Triglyceride/HDL ratio  $\leq$  1.0
- Prior to current history of liver disease

**Underwriting Requirements:** A positive CDT requires careful investigation that includes a thorough review of the MVR, the APS, and blood profile results in order to uncover the presence of risk factors for alcohol abuse.

After review of all the factors, the underwriter will generally rate a current positive CDT, low to moderate substandard, depending on the number of factors present. However, a positive CDT in combination with prior history of drug and/or alcohol abuse; or any history of DWI or DUI; or ratable current liver enzymes; or criticisms of alcohol use or abuse will be declined.

To get an idea of how a client with a history of positive Carbohydrate-Deficient Transferrin (CDT) would be viewed in the underwriting process, please feel free to use the attached *Ask "Rx" pert underwriter* for an informal quote.

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

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**Carbohydrate-Deficient Transferrin (CDT) Ask “Rx” pert underwriter**  
***(ask our experts)***

Producer \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client has a positive CDT, please answer the following:

1. What is the date(s) of positive CDT(s)?

\_\_\_\_\_

2. Is your client on medications?

yes, please give details, including vitamins and iron \_\_\_\_\_

no \_\_\_\_\_

3. Please describe your client's alcohol consumption.

\_\_\_\_\_

4. Please check if your client has had any of the following:

Any prior history of alcohol or drug abuse

Prior history of DWI or DUI

Any criticisms of alcohol use or abuse

History of prior positive CDT

5. Does your client have any other major health problems (ex: cancer, etc.)?

yes, please give details \_\_\_\_\_

no

6. Has your client smoke cigarettes in the last 12 months?

yes

no

After reading the *Rx for Success* on Carbohydrate-Deficient Transferrin (CDT), please feel free to use this Ask “Rx” pert underwriter for an informal quote.

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