Rx FOR SUCCESS

Substance Abuse — General Terms

Substance abuse is using a drug, alcohol, or other chemical, which causes a clinically significant impairment. Substance abuse causes increased mortality risk due to overdoses, accidents, infections or toxic effect on vital organs.

Substance abuse is defined by the Psychiatric Text "Diagnostic and Statistical Manual of Mental Disorders" (DSM-IV) as: "A maladaptive pattern of substance use leading to clinically significant impairment or distress, as manifested by one (or more) of the following, occurring within a 12-month period:"

- Recurrent use resulting in a failure to fulfill major role obligations at work, school, or home.
- Recurrent use in situations in which it is physically hazardous.
- Recurrent legal problems due to drug use.
- Continued use despite social or interpersonal problems caused or exacerbated by the effects of the substance.

Abusers tend to have a drug of choice, but readily switch to another drug within the same category if their preferred drug is not available. For example, those addicted to alcohol easily become addicted to benzodiazepines. Therefore, when drugs such as Valium are used for detoxification from alcohol, they are given under the guidance of a health professional.

Mortality risks in a population of substance abusers include:

- Deaths from natural causes such as the poisonous effects of substances and from infections (hepatitis/HIV/endocarditis) from injectables.
- Accidental deaths from overdose and trauma (motor vehicle accidents, falls, etc.).
- Violent deaths from suicide and homicide.

Other points that increase the risk associated with substance abuse:

- Multiple or polydrug use/abuse, especially involving illicit street drugs.
- Substance abuse in the presence of a known psychiatric impairment.
- Substance abuse in the presence of known interaction with the legal system, such as adverse driving record or other arrest record.
- Substance abuse in the presence of social (occupational, marital, familial) or behavioral problems.

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It is not possible to list all drugs with abuse potential, but some are listed (divided by classes) in the partial table below. There are many street/jargon names as well.

OPIATE NARCOTICS	PSYCHEDELICS/ HALLUCINOGENS	STIMULANTS	SEDATIVES	INHALANTS	MISC.
• Opium • Heroin • Morphine • Codeine • Others	• Marijuana • PCP • LSD • Mescaline • Ecstasy • Others	• Cocaine • Amphetamine • Metham-phetamine • Others	• Alcohol • Benzodiazepines (Valium, etc.) • Barbiturates • Others	• Glue • Gasoline • Solvents • Amyl nitrate • Others	• Anabolic steroids • Others

Some of the above substances have legitimate uses as well as abuse and addiction potential. Possible legitimate uses in medical treatment are listed below.

Opiate narcotics are often used in pain control.	There is no legitimate use for psychedelics or hallucinogens.	Cocaine may be used as a topical anesthetic in surgery. Amphetamines are used in weight control, narcolepsy, and some psychiatric conditions such as Attention Deficit Disorder (ADD).	Alcohol is a commonly used food substance. Barbiturates are used in seizure disorders. Benzodiazepines are used in anxiety and sleep disorders.	There is no legitimate use for inhalants.	While not illegal, anabolic steroids are often used by athletes for performance enhancement and body building, but this is not medically recommended.

Consult *Rx for Success* — Alcohol (#102) and *Rx for Success* — Drug Abuse (#103) for additional details on how Prudential Underwriting views the risks associated with a history of abusing each substance.