

Clients with prostatic adenocarcinoma are considered after they have completed treatment, show no current evidence of disease, and have adequate follow-up care. In most cases, men who underwent radical prostatectomy will be considered after one year. If radiation treatment (*external radiation or seed implants*) was given, underwriting is usually delayed for 2 years.

For example:

Client A Stage T2* Best case	More than one year after radical resection of the prostate with pretreatment PSA < 20, Gleason score < 6, and current PSA undetectable	No rating
Client B Stage T2* Best case	More than 2 years after radiation treatment with pretreatment PSA < 10, Gleason score < 6, and current PSA < 0.5 with no rise in PSA since treatment	No rating
Client C Stage T2*	Radical resection of the prostate, Gleason 7, pretreatment PSA <20, and PSA undetectable at time of application	Postpone the first then temporary extras year after surgery, are applied through the 6th year

*Stage 2 is disease that is confined within the prostate.

For others, longer postponement and ratings may be required. This will depend on stage, Gleason score, and PSA levels before and after treatment.

To get an idea of how a client with a history of prostate cancer would be viewed in the underwriting process, feel free to use the Ask "Rx" pert underwriter on the attached page 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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Underwriting Prostate Cancer - Ask "Rx" pert underwriter (ask our experts)

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

If your client has Prostate Cancer, please answer the following:

1. Please list date of diagnosis: _____

2. How was the cancer treated?

observation only

TURP (transurethral prostatectomy)

radical prostatectomy

radiation therapy (seed implant or external beam radiation)

hormone therapy

other, please specify _____

3. Is your client on any medications?

yes, please give details _____

no

4. What stage was the cancer?

5. What was the Gleason score?

6. Please give the date and result of the most recent PSA test:

7. What was the PSA prior to treatment?

8. Does your client have any other major health problems (ex: heart disease, etc.)?

yes, please give details _____

no

After reading the Rx for Success on Prostate Cancer, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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