



Underwriting Specific Conditions

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Prostate Cancer Info and Questionnaire

The prostate is a walnut sized gland that surrounds the urethra at the base of the bladder. Risk of cancer increases based on family history and advancing age. Most prostate tumors are adenocarcinomas. Another form of tumors seen in the prostate gland is sarcoma, which has a worse prognosis. Prostate cancer is the most common cancer in men. In terms of cancer deaths in men, prostate cancer ranks second (lung cancer being first). About 75% of men in their 80s have cancer at biopsy. Currently available screening tests are prostate specific antigen (PSA) and digital rectal exam (DRE). PSA is a tumor marker specific to the prostate. The “normal” range varies with age. However, these ranges have been questioned and may miss a large proportion of cancers.

< 50	<	2.5 ng/ml
50-59	<	3.5 ng/ml
60-70 yr	<	4.5 ng/ml
> 70 yr	<	6.5 ng/ml

In underwriting, prostate cancer is assessed by stage and grade. Stage refers to the extent of the cancer (tumor size and/or spread). The Gleason system grades the aggressiveness of the tumor from 2 to 10. The higher the Gleason score the more likely a tumor will spread beyond the gland to other sites. Gleason 2-4 is non-aggressive while Gleason 8-10 is aggressive.

Treatment most often consists of prostate resection (called a radical prostatectomy) or radiation. Hormonal treatment is offered to elderly men, for metastatic disease, or to men with poor health.

Localized low grade prostate cancer is sometimes not treated but followed with close observation. This fourth treatment option is often referred to as “watchful waiting.” PSA levels are followed after treatment of cancer. A rising PSA suggests that a tumor is currently present and a persistently low PSA suggests successful control.

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 two years.

Example of Underwriting Guidelines for prostate cancer are:

(Carriers will vary with underwriting decisions; this is only an example of one carrier)

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 Best case since treatment	No rating
Client C Stage T2*	Radical resection of the prostate, Gleason score 7, pretreatment PSA <20, and PSA undetectable at time of application	Postpone one year after surgery, then temporary extras are applied through the 6th year.

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



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Prostate Cancer Questionnaire

Producer _____ Phone _____

Client _____ Age/DOB _____ Sex _____

Height _____ Weight _____

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

1. Please list date when first diagnosed: _____

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 list _____

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.)? _____
