

LifeLines

Competitive Underwriting Alert

Breast Cancer Improved Underwriting Guidelines

Over the last several years, the medical community has developed a greater understanding of breast cancer. Previously, anatomic features of the cancer such as tumor size and the presence and extent of metastasis received primary attention, however, doctors have shifted recently to prognosis-based staging.

This new system considers anatomic features along with hormonal and HER-2 receptor status, tumor grade, and genetic features of the tumor. This approach results in hundreds of possible combinations that are grouped into prognostic stages. Adoption of prognosis-based staging in underwriting guidelines has enabled MassMutual® to make major revisions in the Breast Cancer section of the Life Underwriting Medical Manual.

Key Changes

More clients will qualify for a policy immediately after completing their treatment because their cancer will now be considered to have a favorable prognosis. Many other clients with breast cancer will now be reclassified into lower risk classes, and fewer cases will be declined. In addition, guidelines for non-invasive breast cancer (ductal carcinoma in situ, or "DCIS") were also revised to address a wider range of scenarios and to provide more favorable ratings.

All underwriting offers are subject to usual requirements and guidelines, complete medical history and underwriter discretion.

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Case Study #1

Christine is a 51-year-old bank executive who was diagnosed with breast cancer eight months ago. She underwent a lumpectomy followed by radiation therapy. The tumor was 12 millimeters, Grade 2, and had not spread to lymph nodes or elsewhere. Her estrogen and progesterone receptors were positive, and HER-2 status was negative. Gene panel testing was favorable.

Prior Rating	Revised Rating
Declined	Extra \$5 flat rate for four years

Christine's breast cancer was localized and had features that indicated a favorable prognosis. She may qualify for a rated policy without a postponement period!

Case Study #2

Angela is a 64-year-old nurse who underwent a mastectomy for breast cancer about three and a half years ago. The tumor was 1.9 centimeters, Grade 2 and had spread to one lymph node. Her estrogen and progesterone receptors were positive, and HER2 status was negative. Gene panel testing was unfavorable. After surgery, she received radiation treatment and chemotherapy. She then started on a course of endocrine therapy. Follow-up examinations have been negative for tumor recurrence.

Prior Rating	Revised Rating
Declined	Extra \$10 flat rate for five years

Angela's breast cancer had spread to a lymph node and gene panel testing was unfavorable; however other features of her tumor were favorable, and there has been no recurrence. She may now qualify for a rated policy rather than remain within a longer postponement period!

For additional information, please contact
Life Underwriting at 1-800-767-1000, option 2.

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