



Chronic Lymphocytic Leukemia

Leukemia is a malignancy involving the white blood cells (leukocytes). Chronic lymphocytic leukemia (CLL) is one type of leukemia that affects mature lymphocytes (a subtype of leukocyte or white blood cell). It is the most common leukemia in the U.S. and primarily occurs in older individuals. The median age at diagnosis is 55-60 years old with males being affected twice as often as females. The cause of CLL is unknown.

In CLL, a clone of malignant, mature lymphocytes accumulates in the blood, bone marrow, and lymphatic tissues. It is most often diagnosed incidentally during a routine physical exam where the blood count is checked. (The white blood cell count will be abnormally high.) Later findings can include: anemia, low platelet count, recurrent infections, fever, night sweats, weight loss, swollen lymph nodes, or an enlarged spleen and liver.

The major prognostic factor in CLL is the stage. Infection and bleeding are the major causes of death from CLL.

Stage	Median Survival
Stage 0 (elevated lymphocyte count)	12+ years
Stage I (elevated lymphocyte count + enlarged lymph nodes)	8+ years
Stage II (elevated lymphocyte count + enlarged liver or spleen)	6 years
Stage III (elevated lymphocyte count + anemia)	4 years
Stage IV (elevated lymphocyte count + low platelet count)	4 years

Underwriting of this impairment depends upon the stage and age of the client:

Stage	Age	Rating
0	< 50 years old	Decline
	50-59 years old	Table G
	60+ years old	Table D
I	< 60 years old	Decline
	60+ years old with normal CBC and liver/spleen size	Table E
	60+ with abnormal CBC and liver/spleen size	Decline

Stages II, III, IV would be declined on an individual basis but may be considered highly substandard for survivorship if stable.

To get an idea of how a client with Chronic Lymphocytic Leukemia (CLL) would be viewed in the underwriting process, feel free to use the attached Ask "Rx" expert underwriter for an informal quote.

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Hairy Cell Leukemia

Leukemia is a malignancy involving the white blood cells (leukocytes). Its name comes from the “hairy” projections extending from the cell when viewed under the microscope. These malignant cells replace normal cells in the bone marrow, spleen and blood.

The median age of onset for Hairy Cell Leukemia is 50 years old (age range 20 - 90 years old) and it is more common in males. Symptoms include weakness, fatigue and abdominal pain (from an enlarged spleen). Physical findings include enlarged spleen and liver, enlarged lymph nodes and possibly skin lesions. In about half of the cases, all blood cell lines are affected (called pancytopenia) with the CBC (complete blood count) showing a low hemoglobin (anemia), low white blood cell count (leukopenia) and low platelet count (thrombocytopenia). Complications of this illness include infections and bleeding.

Hairy Cell Leukemia is viewed as a chronic disease for which there is no definite cure, but it can be easily controlled and many cases will have a good prognosis. Removal of the spleen has been the mainstay treatment for this disease and half of those with splenectomy will need no further treatment. New chemotherapy drugs have had an impact on survival. The most common drugs used are: interferon, 2-cdA (2-chlorodeoxyadenosine) and pentostatin (deoxycoformycin). These newer drugs will produce a remission in 60 - 90% of cases. Bone marrow transplantation is reserved for refractory cases not successfully treated with the above therapies and who are otherwise young and healthy. A few people with Hairy Cell Leukemia will never require treatment and are followed by close observation and CBC tests alone.

Underwriting guidelines for Hairy Cell Leukemia:

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|---|--------------------------|
| • Stable, no treatment required, normal CBC | Table B |
| • In remission with normal CBC following treatment with splenectomy, interferon, deoxycoformycin or 2-cdA | Table B-E |
| • Abnormal CBC following treatment | Individual consideration |
| • Progressive or not responsive to treatment | Decline |
| • Treated by bone marrow transplant with apparent cure | |
| Within 5 years | Decline |
| 6 - 10 years | Table G |
| Thereafter | Table B |

To get an idea of how a client with Hairy Cell Leukemia would be viewed in the underwriting process, feel free to use the *Ask “Rx” pert underwriter on the reverse side for an informal quote.*

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