



## Thyroid Cancer

The thyroid gland is located in the neck and is part of the endocrine system. Thyroid cancer is more common in women than men and most cases occur between the ages of 25-65. It most commonly presents as a nodule.

There are several types of thyroid cancer:

- Papillary
- Follicular
- Hurthle cell
- Medullary
- Anaplastic

Papillary thyroid cancer is the most common type and has the most favorable prognosis with >95% 5 year survival for Stage I (localized) disease. Follicular cancer is next in frequency and prognosis. It can metastasize (spread) via the blood stream to bone. 5 year survival in Stage I is 70-90% depending upon the presence of any vascular invasion within the tumor. Mixed papillary and follicular cancer can occur and has a prognosis in between that of pure papillary and follicular cancer. Hurthle cell cancer carries a similar prognosis to follicular cancer. Medullary thyroid cancer may be hereditary or sporadic. Hereditary forms include: MEN (multiple endocrine neoplasia) and FMTC (familial medullary thyroid cancer). Anaplastic thyroid cancer is rare but very aggressive with a median survival of several months.

Underwriting considerations for thyroid cancer assuming successfully treated with no current evidence of disease and adequate routine follow-up care:

### Papillary, Follicular without vascular invasion, and Hurthle cell types only

Stage I (localized)	1 <sup>st</sup> year	\$5x3
	2 <sup>nd</sup> year	\$5x2
	3 <sup>rd</sup> year	\$5x1
	Thereafter	Non-rated
Stage II (lymph node +)	0-2 years	PP
	3 <sup>rd</sup> year	Table B + \$10x3
	4 <sup>th</sup> year	Table B + \$10x2
	5 <sup>th</sup> year	Table B + \$10x1
	6-10 years	Table B
	Thereafter	Non-rated

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Stage III (local cervical invasion)	0-3 years	PP
	4 <sup>th</sup> year	Table B + \$10x5
	5 <sup>th</sup> year	Table B + \$10x4
	6 <sup>th</sup> year	Table B + \$10x3
	7 <sup>th</sup> year	Table B + \$10x2
	8 <sup>th</sup> year	Table B + \$10x1
	Thereafter	Table B

**Medullary type with normal follow-up calcitonin levels**

Stage I only	1 <sup>st</sup> year	PP
	2 <sup>nd</sup> year	\$7.50x5
	3 <sup>rd</sup> year	\$7.50x4
	4 <sup>th</sup> year	\$7.50x3
	5 <sup>th</sup> year	\$7.50x2
	6 <sup>th</sup> year	\$7.50x1
	Thereafter	Non-rated

Follicular thyroid cancer with vascular invasion, Anaplastic thyroid cancer, Medullary thyroid cancer other than Stage I or with abnormal calcitonin levels and any Stage IV (distant metastasis) thyroid cancer would be a decline.

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## Thyroid Cancer - Ask "Rx"perts (ask our experts)

Producer \_\_\_\_\_ Phone \_\_\_\_\_ FAX \_\_\_\_\_  
Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client has a history of Thyroid Cancer, please answer the following:

- ① Please list date of diagnosis: \_\_\_\_\_
- ② Type of Thyroid Cancer?
- |   |                                       |
|---|---------------------------------------|
| <input type="checkbox"/> Papillary                            | <input type="checkbox"/> Hurthle cell |
| <input type="checkbox"/> Follicular without vascular invasion | <input type="checkbox"/> Medullary    |
| <input type="checkbox"/> Follicular with vascular invasion    | <input type="checkbox"/> Anaplastic   |
| <input type="checkbox"/> Mixed Papillary and Follicular       |                                       |
- ③ If medullary thyroid cancer,
- a) has follow-up calcitonin levels been normal?
- yes, please provide lab result \_\_\_\_\_
- no, please provide lab result \_\_\_\_\_
- b) any other endocrine tumors or disease?
- yes, please give details \_\_\_\_\_
- no
- ④ What Stage was the cancer?
- |   |  |
|---|--|
| <input type="checkbox"/> Stage I (localized)            | <input type="checkbox"/> Stage III (local cervical invasion) |
| <input type="checkbox"/> Stage II (lymph node positive) | <input type="checkbox"/> Stage IV (distant metastasis)       |
- ⑤ Is your client on any medications?
- yes, please give details \_\_\_\_\_
- no
- ⑥ Has there been any evidence of recurrence?
- yes, please give details \_\_\_\_\_
- no
- ⑦ Has your client smoked cigarettes in the last 12 months?
- yes, please give details \_\_\_\_\_
- no
- 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 Thyroid Cancer, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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