



Rx FOR SUCCESS

Testicular Cancer

Although overall it is uncommon, testicular cancer is the most common type of cancer in young men age (15-35). The incidence of testicular cancer has been increasing, but mortality rates are improving due to dramatic advances in its treatment. The usual presentation of this cancer is a painless mass.

Risk Factors

- ▶ Cryptorchidism (undescended testicle)
- ▶ Previous testicular cancer in opposite testis
- ▶ Testicular atrophy (shrunken) or dysgenesis (congenitally abnormal)
- ▶ Family history of testicular cancer

Germ cell cancers account for 95% of testicular cancer and can be subdivided into seminomas and nonseminomas. Non-germ cell cancers, such as lymphoma, account for the other 5% and can be from several different cell types.

Tumor markers for testicular cancer are AFP (alpha fetoprotein) and hCG (human chorionic-gonadotropin). The best use of these tumor markers is for the early detection of cancer relapse.

STAGING	
Stage I	Tumor confined to the testis
Stage II	Metastasis to retroperitoneal lymph nodes
Stage III	Metastasis to supradiaphragmatic lymph nodes or other organs

Radical orchiectomy (removal of the testis) is the initial treatment for testicular cancer. Those with early seminomas are treated with radiation, while advanced seminomas and nonseminomas are treated with chemotherapy.

Underwriting considerations for testicular cancer absent other impairments, with no further evidence of cancer and adequate routine follow-up care:

Stage I testicular cancer can be considered as soon as treatment is completed. The first year rating is Tumor Table D at \$5x3; second year \$5x2; third year \$5x1.

Stage II testicular cancers will be postponed for 0-2 years following completion of treatment; and Stage III will be postponed 2-4 years, depending on the severity of the disease. There will be an additional permanent +55 and the temporary extra will be higher than for Stage I disease.

This material is intended for insurance informational purposes only and is not personal medical advice for clients. Rates and availability will vary based on the satisfaction of our underwriting criteria. Underwriting rules are subject to change at our discretion.

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Ask “Rx”pert Underwriter (Ask Our Expert)

After reading the *Rx for Success* on Testicular Cancer, use this form to Ask “Rx”pert Underwriter for an informal quote.

Producer _____ Phone _____ Fax _____
 Client _____ Age/DOB _____ Sex _____

If your client has had testicular cancer, please answer the following:

1. Please list date of first diagnosis.

2. How was the cancer treated (check all that apply)?

- Surgery
 Chemotherapy
 Radiation therapy

3. Please list date treatment completed.

4. Is your client on any medications?

- Yes. Please give details. _____
 No

5. What stage was the cancer?

- Stage I
 Stage II
 Stage III

6. Has there been any evidence of recurrence?

- Yes. Please give details. _____
 No

7. Please give date and result of most recent AFP or hCG test.

8. Has your client smoked cigarettes in the last 12 months?

- Yes
 No

9. Does your client have any other major health problems (e.g., heart disease, etc.)?

- Yes. Please give details. _____
 No