Rx FOR SUCCESS — 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

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UNDERWRITING OF THIS IMPAIRMENT DEPENDS UPON THE STAGE AND AGE OF THE CLIENT

STAGE	AGE	RATING
0	younger than 50 years old	Decline
	50 – 59 years old	Table G
	60+ years old	Table D
I	younger than 60 years old 60+ years old with normal CBC and liver/spleen size	Decline 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, use the Ask "Rx"pert Underwriter on the next page for an informal quote.

Ask "Rx"pert Underwriter (Ask Our Expert)

After reading the *Rx for Success* on Chronic Lymphocytic Leukemia, use this form to Ask "Rx"pert Underwriter for an informal quote.

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

If your client has a history of Chronic Lymphocytic Leukemia, please answer the following:

1. Please list date of first diagnosis.

_____

2. Please note current stage of the leukemia:

☐ Stage 0   ☐ Stage II   ☐ Stage IV

☐ Stage I   ☐ Stage III

3. Is your client on any medications?

☐ Yes. Please give details. _____

☐ No

4. Have any of the following tests been done? If so, please give date and results.

Date _____

Hemoglobin _____

White blood cell count _____

Platelet count _____

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

☐ Yes

☐ No

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

☐ Yes. Please give details. _____

☐ No