

# Cancer

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## Cancer



**CANCER**

For early detection (Stage 0 or Stage 1) - **Corebridge SimpliNow** is your **BEST** option, even if still being treated (certain cancers only)

For other cancers, a minimum **2 years clear** of diagnosis and treatment is the rule of thumb (longer for some)

**Any** metastatic cancer, multiple cancers, or recurrent cancers will be a **knockout** for all Traditional SI

Aetna	(Excluding basal cell/squamous cell) Within last 2 years - Decline More than one occurrence - Decline
Aflac	(Excluding basal cell/squamous cell) Within last 2 years - Decline More than one occurrence - Decline
Americo	Decline if ever diagnosed or treated for metastatic cancer, recurrence of a previous cancer or more than one type of internal cancer or malignant melanoma Decline if currently diagnosed with cancer or <b>ever</b> diagnosed with Ovarian, Pancreatic, Brain or Bone cancer, Multiple Myeloma or Mesothelioma Could be eligible for Select 1 or Select 2 If client was diagnosed with basal or squamous cell skin cancer, those can be ignored for the Cancer question(s) in the application.
Living Promise	Decline for any cancer in the last 4 years (except basal or squamous cell) OR ANY metastatic cancer OR recurrent cancer of the same type ever (except basal or squamous cell)
Royal Neighbors	Decline if diagnosed or treated for in the past 5 years More than one occurrence - Decline

Corebridge	<p>Decline for any cancers Stage 3 or beyond, or multiple occurrences of cancer <b>EVER</b></p> <p>Decline for any Stage 2 cancers within the past 4 years</p> <p><b>Eligible</b> for Level coverage with the following Stage 0 or Stage 1 cancers:</p> <ul style="list-style-type: none"> <li>• Breast</li> <li>• Cervical</li> <li>• Colon Rectum Anus</li> <li>• Endometrial (Uterine)</li> <li>• Kidney or Ureter</li> <li>• Melanoma (skin/mole)</li> <li>• Prostate</li> <li>• Testicular</li> <li>• Thyroid</li> </ul>
TransAmerica	<p>Decline if diagnosed or treated within the last 4 years</p> <p>Basal cell carcinoma (skin cancer) and true Squamous cell carcinoma are an exception and do not require a YES response in the application</p>
Prudential	<p>Decline if diagnosed, treated or advised to receive treatment within the last 24 months. Decline for recurrence of any cancer, more than 1 occurrence of cancer or metastatic cancer</p>
GTL	<p>Decline if diagnosed or treated in the past 24 months excluding Stage 1 prostate cancer, Carcinoma In-Situ or squamous/basal cell skin cancers</p>

## Hodgkin's Disease - Hodgkin's Lymphoma

**Hodgkin's Disease** is a type of lymphoma which is a blood cancer that starts in the lymphatic system. The lymphatic system helps the immune system get rid of waste and fight infections.

## Hodgkin's Disease



**Aflac, Aetna or GTL** if 2 years since diagnosis or treatment

**Americo** if currently in remission

**Royal Neighbors** if 5 years since diagnosis or treatment

Outright knockout for all other SI carriers

<b>Aetna</b>	Within last 2 years - Decline More than one occurrence - Decline
<b>Aflac</b>	Within last 2 years - Decline More than one occurrence - Decline
<b>Americo</b>	Decline if not in remission
<b>Living Promise</b>	Decline
<b>Royal Neighbors</b>	Decline if diagnosed or treated for in the last 5 years More than one occurrence - Decline
<b>Corebridge</b>	Decline
<b>TransAmerica</b>	Decline if diagnosed or treated within the last 4 years
<b>Prudential</b>	Decline if diagnosed, treated or advised to receive treatment within the last 24 months
<b>GTL</b>	Decline if diagnosed or treated in the past 24 months excluding Stage 1 prostate cancer, Carcinoma In-Situ or squamous/basal cell skin cancers

## Leukemia

**Leukemia** is cancer of the body's blood-forming tissues, including the bone marrow and the lymphatic system.



**Aflac, Aetna, Living Promise or GTL** if 2 years since diagnosis or treatment

**Americo** if in remission

**Royal Neighbors** if 5 years since diagnosis or treatment

**Corebridge** decline

<b>Aetna</b>	Within the last 2 years - Decline More than one occurrence - Decline
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Aflac	Within the last 2 years - Decline More than one occurrence - Decline
Americo	Decline if ever diagnosed or treated for metastatic cancer, recurrence of a previous cancer or more than one type of internal cancer or malignant melanoma Decline if currently diagnosed with cancer Could be eligible for Select 1 or Select 2
Living Promise	Decline if PI was diagnosed with, treated for, or taken medications for in last 2 years
Royal Neighbors	Decline if diagnosed or treated for in the last 5 years More than one occurrence - Decline
Corebridge	Decline
TransAmerica	Decline if diagnosed or treated within the last 4 years
Prudential	Decline if diagnosed, treated or advised to receive treatment within the last 24 months
GTL	Decline if diagnosed or treated in the past 24 months excluding Stage 1 prostate cancer, Carcinoma In-Situ or squamous/basal cell skin cancers

## Lymphoma

**Lymphoma** is cancer that begins in infection-fighting cells of the immune system, called lymphocytes. These cells are in the lymph nodes, spleen, thymus, bone marrow, and other parts of the body. When you have lymphoma, lymphocytes change and grow out of control



**Lymphoma**

**Aetna, Aflac** or **GTL** if 2 years since diagnosis or treatment  
**Americo** if in remission

**Living Promise** if 4 years, **Royal Neighbors** if 5 years since diagnosis or treatment

**Corebridge** decline

Aetna	Within the last 2 years - Decline More than one occurrence - Decline
Aflac	Within the last 2 years - Decline More than one occurrence - Decline
Americo	Decline if not in remission
Living Promise	Decline if in last 4 years
Royal Neighbors	Decline if diagnosed or treated for in the last 5 years More than once occurrence - Decline

Corebridge	Decline
TransAmerica	Decline if diagnosed or treated within the last 4 years
Prudential	Decline if diagnosed, treated or advised to receive treatment within the last 24 months
GTL	Decline if diagnosed or treated in the past 24 months excluding Stage 1 prostate cancer, Carcinoma In-Situ or squamous/basal cell skin cancers

## Melanoma

**Melanoma**, also known as **Malignant Melanoma**, is a type of cancer that develops from the pigment-containing cells known as melanocytes. Melanomas typically occur in the skin, but may rarely occur in the mouth, intestines or eye.



**Melanoma**

**Corebridge** for early detection of Stage 0/1 melanoma  
**Aetna, Aflac or GTL** if 2 years since diagnosis or treatment  
**Americo** if not currently diagnosed and no multiple cancers

Living Promise if 4 years, Royal Neighbors if 5 years since diagnosis or treatment

Decline for all SI if currently diagnosed

Aetna	Within the last 2 years - Decline More than one occurrence - Decline
Aflac	Within the last 2 years - Decline More than one occurrence - Decline
Americo	Decline if ever diagnosed or treated for metastatic cancer, recurrence of a previous cancer or more than one type of internal cancer or malignant melanoma Decline if currently diagnosed with cancer Could be eligible for Select 1 or Select 2
Living Promise	Decline if diagnosed with, treated for, or taking medications for in the last 4 years
Royal Neighbors	Decline if diagnosed or treated for in the last 5 years More than one occurrence - Decline
Corebridge	Decline if Stage 2 or above or for recurrent Melanomas
TransAmerica	Decline if diagnosed or treated within the last 4 years
Prudential	Decline if diagnosed, treated or advised to receive treatment within the last 24 months

GTL	Decline if diagnosed or treated in the past 24 months excluding Stage 1 prostate cancer, Carcinoma In-Situ or squamous/basal cell skin cancers
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## Non-Hodgkin's Lymphoma

**Non-Hodgkin's lymphoma is cancer that originates in your lymphatic system, the disease-fighting network spread throughout your body.**

**Non-Hodgkin's Lymphoma**



**Aetna, Aflac or GTL** if 2 years since diagnosis or treatment  
**Americo** if in remission

**Royal Neighbors** if 5 years since diagnosis or treatment

**Corebridge** decline

<b>Aetna</b>	Within 2 years - Decline  More than one occurrence - Decline
<b>Aflac</b>	Within the last 2 years - Decline  More than one occurrence - Decline
<b>Americo</b>	Decline if ever diagnosed or treated for metastatic cancer, recurrence of a previous cancer or more than one type of internal cancer or malignant melanoma  Decline if currently diagnosed with cancer  Could be eligible for Select 1 or Select 2
<b>Living Promise</b>	Not specifically mentioned
<b>Royal Neighbors</b>	Decline if diagnosed or treated for in the last 5 years  More than one occurrence - Decline
<b>Corebridge</b>	Decline
<b>TransAmerica</b>	Decline if diagnosed or treated within the last 4 years
<b>Prudential</b>	Decline if diagnosed, treated or advised to receive treatment within the last 24 months
<b>GTL</b>	Decline if diagnosed or treated in the past 24 months excluding Stage 1 prostate cancer, Carcinoma In-Situ or squamous/basal cell skin cancers