Proclamation By The
Kentucky Retired Teachers Association

To All To Whom These Presents Shall Come.

WHEREAS, Kentucky’s retired teachers have devoted their careers to the education and training of literally thousands upon thousands of Kentucky’s youth; and

WHEREAS, Kentucky’s retired teachers have retrained and/or provided primary educational opportunities to hundreds of adults in the state who for one reason or other, had fallen behind in the formal education needed for job and social skills, and

WHEREAS, Kentucky’s retired teachers rendered valuable services in diverse leadership roles in their communities and institutions throughout their careers and continue to render such services as retirees; and

WHEREAS, Kentucky’s retired teachers represent the profession, which is given the basic responsibility for launching the careers of state and national leaders and for laying the foundation for the welfare of all members of our society; and

WHEREAS, Kentucky’s retired teachers have toiled ceaselessly to improve the quality of life in the state and nation, too often in less than adequate circumstances and for less than adequate pay; and

WHEREAS, Kentucky’s retired teachers represent a tremendous pool of experience and training which remains dedicated to the betterment of society everywhere; and

WHEREAS, Kentucky’s retired teachers represent a loyal, patriotic, and concerned citizenry, which provided a dedicated and dependable support to the leaders in our communities, state, and nation

WHEREAS, Kentucky’s 2014 General Assembly has honored Kentucky Retired Teachers retired teachers by recognizing the third week of October as Kentucky Retired Teachers’ Appreciation Week

NOW, THEREFORE, I, Harold Wilson, President of the Kentucky Retired Teachers Association, do hereby proclaim October 19-23, 2020, as RETIRED TEACHERS’ APPRECIATION WEEK

Done in the city of Louisville, Kentucky the twenty-fourth day of August, in the year of our Lord two thousand and twenty.

Sue Ellen Caldwell, President
Kentucky Retired Teachers Association
PERSONALLY SPEAKING . . .

The 2020 Virtual Fall Workshops are complete. This format offered members an opportunity to receive updates from TRS staff, TRS vendors (Coriell Life Sciences, Know Your RX Coalition, United Health Care, and Anthem), information from KRTA Business partners Brown and Brown Insurance (Delta Dental and Avesis), AARP-KY and hear from KRTA Co-Chairs on Health and Insurance, Legislation, and Membership. Many thanks to Gary Harbin and his staff for taking time to contribute to this conference as well the KRTA State Co-Chairs. While we will all be happy to meet in person when the pandemic has passed, this virtual format gave us an opportunity to engage our membership on topics that are important to them. The entire workshop is available on the KRTA website for those that missed this important information. Just click here or go to www.KRTA.org. First click on News followed by Fall Workshops.

Until we meet again, stay safe!

A Tribute to Billy Triplett
Former KRTA President

Billy Triplett passed away in August 2020. Billy served as president during the 2008-2009 year.

Since his time as president, he continued to serve his local and district associations in many capacities. That included serving as the Upper Kentucky River RTA representative on the Executive Council.

Billy was a Frankfort prognosticator. During our meetings, he would often tell us what the legislature and governor were going to do even before the legislative session began. During our district meetings his reports often began and/or ended with a story or a joke.

We will miss his wit and wisdom. We will miss Billy Triplett. KRTA has lost a treasure. —Karen Griffith

**Total Attendance**

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<tr>
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<th>2019</th>
<th>2020</th>
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<tr>
<td>Jefferson District</td>
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<td>Central KY East District</td>
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<td>Central KY West District</td>
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<td>Northern District</td>
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<td>Fifth District</td>
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Total Week 1: 304 374

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<td>Second District</td>
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<td>Third District</td>
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<td>Fourth District</td>
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Total Week 2: 231 385

<table>
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<td>Upper Cumberland District</td>
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<td>Upper KY River District</td>
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<td>Big Sandy District</td>
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<td>Eastern District</td>
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</table>

Total Week 3: 219 241

Total Fall Workshop Attendance: 859 1,148

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859.356.6168

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(Continued on Page 8)
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AVESIS KRTA VISION PLAN
Enrollment 800.466.5182 ~ Provider Questions 800.828.9341
www.avesis.com

BAY ALARM MEDICAL
877.522.9633 www.bayalarmmedical.com/krta

FIRST CHOICE PROTECTION
Home Protection 502.709.5645 www.1stchoiceprotection.com

AUTOMOBILE & HOMEOWNERS INSURANCE
Liberty Mutual Insurance Company
888.504.0156 ext. 51690 or 502.710.5533

HEARING INSTRUMENT PLANS
Hear in America
800.286.6149 or www.hearinamerica.com
Heuser Hearing Institute
800.912.9981 or https://thehearinginstitute.org

TEACHERS’ RETIREMENT SYSTEM OF KY
800.618.1687 or www.trs.ky.gov

COMMONWEALTH CREDIT UNION
800.228.6420 / 502-564-4775 or www.ccuky.org

COMFORT KEEPERS
866.676.9888 or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE
866.886.6831 or www.homeinstead.com

HOME HELPERS HOME CARE
800.216.4196 or www.homehelpershomecare.com

NORTH AMERICAN LIFE PLANS including LifeLock
888.362.1214 or 502-553-7630
www.krtabenefits.com

TRAVEL
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HEALTH INSURANCE

65+ (MEHP) United Healthcare 844-518-5877
Express Scripts 877-866-5834
Kyrx Coalition 855-218-5979 Edumedics 855-210-8514
Silver Sneakers for MEHP 888-423-4632

Under 65 (KEHP) Anthem BCBS 844-402-KEHP
CVS Caremark 866-601-6934 KEHP 888.581.8834
### DISTRICT AND LOCAL MEMBERSHIP PERCENTAGE REPORT

**September 22, 2020**

<table>
<thead>
<tr>
<th>DISTRICT Local</th>
<th>%</th>
<th>DISTRICT Local</th>
<th>%</th>
<th>DISTRICT Local</th>
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<td>FLOYD</td>
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<td>OLDHAM</td>
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<td>GALLATIN</td>
<td>81.4%</td>
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<tr>
<td>JOHNSON</td>
<td>66.5%</td>
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<td>GRANT</td>
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<tr>
<td>LAWRENCE</td>
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<td>SHELBY</td>
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<td>KENTON</td>
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<tr>
<td>MAGOFFIN</td>
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<td>SPENCER</td>
<td>68.2%</td>
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<tr>
<td>MARTIN</td>
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<tr>
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<tr>
<td>PIKE</td>
<td>65.9%</td>
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<tr>
<td><strong>CENTRAL KY EAST</strong></td>
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<tr>
<td>EKURA</td>
<td>60.3%</td>
<td>CALDWELL</td>
<td>85.8%</td>
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<tr>
<td>ESTILL</td>
<td>67.5%</td>
<td>CALLOWAY</td>
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<td>HENDERSON</td>
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</tr>
<tr>
<td>GARRARD</td>
<td>92.1%</td>
<td>CARLISLE</td>
<td>96.7%</td>
<td>HOPKINS</td>
<td>82.1%</td>
</tr>
<tr>
<td>JACKSON</td>
<td>71.9%</td>
<td>CRITTENDEN</td>
<td>95.5%</td>
<td>UNION</td>
<td>82.3%</td>
</tr>
<tr>
<td>LEE</td>
<td>100%</td>
<td>FULTON</td>
<td>100%</td>
<td>WEBSTER</td>
<td>91.4%</td>
</tr>
<tr>
<td>LINCOLN</td>
<td>85.3%</td>
<td>GRAVES</td>
<td>78.4%</td>
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</tr>
<tr>
<td>MADISON</td>
<td>61.9%</td>
<td>HICKMAN</td>
<td>96.9%</td>
<td>ALLEN</td>
<td>75.6%</td>
</tr>
<tr>
<td>MONTGOMERY</td>
<td>91.6%</td>
<td>LIVINGSTON</td>
<td>80.8%</td>
<td>BARREN</td>
<td>65.4%</td>
</tr>
<tr>
<td>POWELL</td>
<td>94.6%</td>
<td>LYON</td>
<td>86.8%</td>
<td>BUTLER</td>
<td>85.1%</td>
</tr>
<tr>
<td>ROCKCASTLE</td>
<td>75.5%</td>
<td>MARSHALL</td>
<td>71.5%</td>
<td>CUMBERLAND</td>
<td>91.0%</td>
</tr>
<tr>
<td><strong>SECOND</strong></td>
<td></td>
<td><strong>THIRD</strong></td>
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<td><strong>UPPER CUMBERLAND</strong></td>
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<tr>
<td><strong>CENTRAL KY WEST</strong></td>
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<td><strong>UPPER KY RIVER</strong></td>
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</tr>
<tr>
<td>ANDERSON</td>
<td>57.9%</td>
<td>TRIGG</td>
<td>83.9%</td>
<td>LOGAN</td>
<td>72.9%</td>
</tr>
<tr>
<td>BLUEGRASS</td>
<td>63.4%</td>
<td>MEADE</td>
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<td>METCALFE</td>
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</tr>
<tr>
<td>BOYLE</td>
<td>60.8%</td>
<td>NELSON</td>
<td>90.0%</td>
<td>MONROE</td>
<td>100.0%</td>
</tr>
<tr>
<td>CLARK</td>
<td>69.9%</td>
<td>E’TOWN/HARDIN/</td>
<td>56.4%</td>
<td></td>
<td></td>
</tr>
<tr>
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<td>MUEHLENBERG</td>
<td>58.8%</td>
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</table>
## KRTA MEMBERSHIP
### STATEWIDE BY DISTRICT
#### SEPTEMBER 22, 2020

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<thead>
<tr>
<th>DISTRICT</th>
<th>POTENTIAL MEMBERS</th>
<th>MEMBER</th>
<th>%-AGE</th>
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<tr>
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<tr>
<td>Central KY West</td>
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<td>First</td>
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<td>2,203</td>
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<tr>
<td>Fourth</td>
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<td>Jefferson</td>
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<table>
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<tr>
<th>MEMBERSHIP TYPE</th>
<th>SEPT 9, 2019</th>
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<td>Cash</td>
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<td><strong>157</strong></td>
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<tr>
<td><strong>PERCENTAGE</strong></td>
<td><strong>65.2%</strong></td>
<td><strong>64.8%</strong></td>
<td><strong>0.4%</strong></td>
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MEMBERS ARE THE KEY TO OUR SUCCESS:
What Should We Do to Recruit/Retain Members?
- Encourage Involvement
- Emphasize Value
- Communicate Appropriately
- Survey Former Members
The pandemic has many of us trying to limit our time in stores. This has led to a surge in the already growing online shopping industry. However, while shopping online is more convenient these days, the recent increase has also presented an increased opportunity for scammers. And their goals are always the same: to get a hold of your money or take your sensitive personal information in order to commit identity theft.

**How It Works**

- Scammers create bogus websites or apps to lure in unsuspecting shoppers with too-good-to-be-true deals. They may even use a web address that closely mirrors a well-known retail site in the hope that shoppers won't notice.
- Scammers are pros at mocking up emails that look like they are from Amazon; one of the more sophisticated versions of this scam has evolved into the “tech support scam,” in which the criminal convinces the target to grant remote access to his device.
- Scammers are also able to post fake customer-support phone numbers online. So when a person does a search for “Amazon customer service,” there's a chance it might not be the real contact number and the call goes directly to the scammers.

**What You Should Know**

- Online shopping scams are a huge industry unto themselves; chances are high that you have or will come across a scam site as you surf the internet.
- Some copycat sites will deliver merchandise, but they’ll be shoddy versions of what you were expecting. More often, however, they’ll take your money and run, never sending anything at all.
- Scammers have sophisticated tools they use to make fake email messages appear legitimate.

**What You Should Do**

- Shop online with stores you trust rather than finding unfamiliar or unverified companies through a search engine.
- Don't rely on a web search to look up customer service numbers. Go directly to the store's website. Or when contacting your credit card issuer, refer to the number on the back of your card.
- Rather than clicking on a link to a store from an email message, go to your browser and type in the web address in order to avoid landing on a fake site.
- Listen to your inner skeptic as you scroll through your inbox, knowing that some messages might not be what they appear to be.

When it comes to fraud, vigilance is our number one weapon. You have the power to protect yourself and your loved ones from scams. Please share this alert with friends and family and visit the Fraud Watch Network.

**Kathy Stokes**
AARP Fraud Watch Network

P.S. Are you active on social media? Do you enjoy sharing information that can help prevent friends and family from falling victim to scams? Become a volunteer AARP Fraud Watch Network (FWN) Digital Fraud Fighter! In exchange for simply sharing the same type of content with your friends and family that you already do, Digital Fraud Fighters will receive access to exclusive scam briefings plus a Welcome Packet that includes a T-shirt, a special lapel pin, a copy of the FWN Con Artist's Playbook, the FWN Watchdog Alert Handbook, and more. Interested? Send us a note at FWN@aarp.org for more information!

**Get Help.** To report a scam or for help if you or a loved one has fallen victim, contact the AARP Fraud Watch Network Helpline. CALL 877-908-3360. Receive AARP Watchdog Mobile Alerts* Text “FWN” to 50757 to sign up.
Nearly 95% of women with early-stage, HR+ breast cancer do not benefit from anti-estrogen therapy after five years.¹⁻⁷

100% deserve to know what is right for them.
Breast Cancer Index is Changing the Game

If you’ve been diagnosed with early-stage, hormone receptor–positive (HR+) breast cancer, Breast Cancer Index will provide you and your doctor with critical information to aid in the decision on whether you can stop your anti-estrogen therapy at five years, or whether an additional five years of treatment is likely to benefit you.

What is anti-estrogen therapy?

HR+ breast cancer grows in response to estrogen and progesterone. Anti-estrogen therapy is used to prevent these hormones from fueling cancer growth in the body.

There are two main types of anti-estrogen therapy:

- Those that block the action of estrogen on cancer cells in the breast. Tamoxifen is a commonly-used anti-estrogen therapy, and is an example of this type of treatment.
- Those that focus on stopping the body from producing estrogen altogether. Examples of this type of treatment, also called aromatase inhibitors (AIs) include anastrozole (Arimidex), letrozole (Femara) and exemestane (Aromasin). Aromatase inhibitors are commonly used in treating post-menopausal women.

The standard course of anti-estrogen medication is five years. But because more than half of recurrences happen after year five from diagnosis, your doctor may also recommend your treatment for an additional five years to try to reduce your risk of the cancer returning. Extending your medication may also help prevent the development of new cancers in the other breast.

The challenge:

Nearly 95% of women do not benefit from anti-estrogen therapy after five years.

When I learned about Breast Cancer Index,
I thought, oh my gosh, I have got to have this test. I need this information – am I going to benefit from another five years of this medicine? And if I am, maybe I’ll soldier through. But if there is some objective test that will give me that information, I want it.”

— Breast Cancer Index Patient
What are my options if the therapy isn't likely to help when considering tolerating an additional five years of therapy and its potential side effects and health risks?

The side effects of anti-estrogen therapy can have a significant impact on daily life and can range from frustrating and uncomfortable to more serious health risks.\(^{12-16}\)

**Possible side effects of aromatase inhibitors:**\(^{13-15}\)

- Hot flashes
- Joint pain and stiffness
- Vaginal dryness
- Hair thinning
- High cholesterol
- High blood pressure
- Osteoporosis
- Bone fractures

**Possible side effects of tamoxifen:**\(^{16}\)

- Mood swings
- Hot flashes
- Vaginal dryness
- Weight gain
- Early-onset menopause
- Cataracts
- Blood clots
- Endometrial cancer
- Stroke

If you are experiencing side effects like these, talk to your doctor about Breast Cancer Index.

Breast Cancer Index is the only test that answers both of the critical questions below to help you and your doctor decide whether continuing or stopping your anti-estrogen therapy after year five is right for you.

1. Am I likely to benefit from extended anti-estrogen therapy?
2. What is my risk of late distant recurrence?

I thought, I can’t do this anymore. I’m miserable. The thought starts to go through your head, is breast cancer worse than having the side effects that I’m having from this drug? When I got my results, I could have danced on the ceiling. I was so happy to know that I wasn’t going to have to take this medicine that had really changed my life in ways that I didn’t like.”

— Breast Cancer Index Patient
Starting the Conversation

Regardless of where you are within the first five years of your anti-estrogen treatment, the following questions and information will help you have a more informed conversation with your physician and others caring for you.

Is Breast Cancer Index right for me?

Breast Cancer Index may be right for you if you are looking for more information to help you and your doctor determine your treatment plan beyond year five, and if you:

- Were diagnosed with early-stage, HR+ breast cancer.
- Are pre- or post-menopausal and are lymph node-negative (LN-) or lymph node-positive (LN+) with one to three positive nodes.
- Want to know whether an additional five years of anti-estrogen treatment will help you reduce your risk of your cancer returning and you are currently disease-free.

When should I ask for the test?

The decision to request Breast Cancer Index may be made at different time points, depending on when you were diagnosed.

- **Year five:** You’re approaching the five-year mark and deciding with your doctor if you should continue or end anti-estrogen therapy.
- **Beyond year five:** You’re wondering if continuing or re-starting anti-estrogen therapy is likely to benefit you.
- **Recently diagnosed:** Talk to your doctor about when Breast Cancer Index might be right for you.
Questions to ask yourself:

- Do I want to know if longer anti-estrogen treatment is likely to help keep my cancer from returning?
- Am I taking my anti-estrogen medication as it has been prescribed?
- Do the side effects I am experiencing affect my life?
- Should I discuss tolerating an additional five years with my physician if it isn’t likely to benefit me?
- Do I have risk factors for any other conditions or complications to consider before making this decision?
- How do I weigh the side effects of treatment with the potential benefit of another five years?

Questions to ask your oncologist:

- What is my individual risk of breast cancer coming back after five years?
- Can I lower my risk of the cancer coming back? How?
- Are you recommending I continue or stop my treatment after five years? Why is this your recommendation? Are there other ways to reduce my risk in conjunction with taking anti-estrogen therapy?
- Will the medication work for me? Which one? How long will I need to take it?
- Is there new data that may affect our decisions about my treatment?
- What are the potential side effects of my medication?
- Will my side effects be worse than before?
- Are there any long-term health concerns related to taking this medication for an extended period of time?
- Which test is best suited to help answer these questions and assist with decision-making?
So, What Happens Next?

Getting the test is a simple, three-step process:

1. Ask your oncologist about ordering Breast Cancer Index. Only a licensed physician or an authorized healthcare provider may order the test.

2. Your doctor sends your original biopsy tissue to the lab at Biotheranostics, the only lab that offers Breast Cancer Index. You don't need to have another biopsy for this test.

3. Once Biotheranostics has received your biopsy tissue and all required information necessary for processing your test, your provider will receive your personalized report in approximately seven days.

We've made the billing process easy.

Once you and your doctor determine Breast Cancer Index is right for you, one of our Patient Service Associates will contact you to walk you through what to expect during the billing process.

Through our Access First program, financial assistance is available for those who qualify. Breast Cancer Index is covered by Medicare with no co-pay or deductible for patients who meet the coverage criteria.

As with all health-related visits, tests, or procedures, you should be aware of your deductibles and co-insurance responsibilities.

Our team of dedicated Patient Services Associates is available to assist you with any questions throughout the process.

Learn more about our billing process and Medicare local coverage criteria on our website:

breastcancerindex.com/contact

Contact Our Patient Services Team
Phone: 844.319.8111
Email: patientservices@biotheranostics.com

For full anti-estrogen prescribing information including, side effects, go to: Tamoxifen | Femara® | Arimidex® | Aromasin®

References

Breast Cancer Index Intended Uses and Limitations
The Breast Cancer Index (BCI) Risk of Recurrence & Extended Endocrine Benefit Test is indicated for use in women diagnosed with hormone receptor-positive (HR+), lymph node-negative (LN-) or lymph node-positive (LN+; with 1-3 positive nodes) early-stage, invasive breast cancer who are distant recurrence-free. The BCI test provides: 1) a quantitative estimate of the risk for both late (post-5 years from diagnosis) distant recurrence and of the cumulative distant recurrence risk over 10 years (0-10y) in patients treated with adjuvant endocrine therapy (LN- patients) or adjuvant chemoendocrine therapy (LN+ patients), and 2) prediction of the likelihood of benefit from extended (>5 year) endocrine therapy. BCI results are adjunctive to the ordering physician’s workup; treatment decisions require correlation with all other clinical findings. This test was developed and its performance characteristics determined by Biotheranostics, Inc. It has not been cleared or approved by the U.S. Food and Drug Administration. This test is used for clinical purposes. It should not be regarded as investigational or for research. How this information is used to guide patient care is the responsibility of the physician. Biotheranostics is certified under the Clinical Laboratory Improvement Amendments of 1988 to perform high-complexity clinical laboratory testing.

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