


## Sanlam Severe Illness benefits

Sanlam's  
Severe Illness  
benefits are  
comprehensive,  
marketable  
and flexible,  
but without  
compromising  
on our  
philosophy to  
always provide  
proper cover  
for our clients.

## October is Breast Cancer Awareness month

### Sanlam 2017 Severe Illness statistics

- ③ 77% of the severe illness claims paid out to women were for cancer
- ③ Of the claims paid for cancer, 31% were for breast cancer
- ③ Most of the severe illness claims paid out to women were for women older than 46 years.

### Statistics of breast cancer incidence in South Africa

According to the **National Cancer Registry** the following numbers of breast cancer cases in women were histologically diagnosed during **2014**:

| Group 2014       | Number of cases | Lifetime risk | % of all cancers |
|------------------|-----------------|---------------|------------------|
| All females      | 8230            | 1:27          | 22%              |
| Asian females    | 456             | 1:15          | 40%              |
| Black females    | 3226            | 1:53          | 20%              |
| Coloured females | 1169            | 1:19          | 29%              |
| White females    | 3370            | 1:11          | 21%              |





## The three main risk factors for breast cancer



**Being a woman -**  
over 99% of new cases of breast cancer are in women.



**Getting older -**  
more than 80% of breast cancers occur in women over the age of 50. Most men who get breast cancer are over 60.



**Significant family history -**  
this is not common, however, as only around 5% of people diagnosed with breast cancer have inherited a faulty BRCA1 or BRCA2 gene.

Source: <http://www.mybreast.org.za/breasthealth-breast-cancer/>

## Breast cancer diagnosis

Most patients experience emotional problems following the diagnosis of breast cancer and the most difficult period is between diagnosis and surgery or treatment. Breast cancer patients will experience the following emotions:

- ⤵ Anger
- ⤵ Depression
- ⤵ Anxiety
- ⤵ Helplessness
- ⤵ Powerlessness
- ⤵ Vulnerability
- ⤵ Feeling life is unfair.



Breast cancer patients will also experience certain fears around their treatment, such as fear of nausea and vomiting; fear of being in pain; fear of the side effects of treatment; and fear of disfigurement.

Breast cancer affects not only the patient but also the patient's family and friends. Family may need time to understand and support their loved one undergoing such a difficult time. They may also have feelings of helplessness, shock and confusion. They may find it difficult to cope with these emotions and to determine how best to support their loved one.

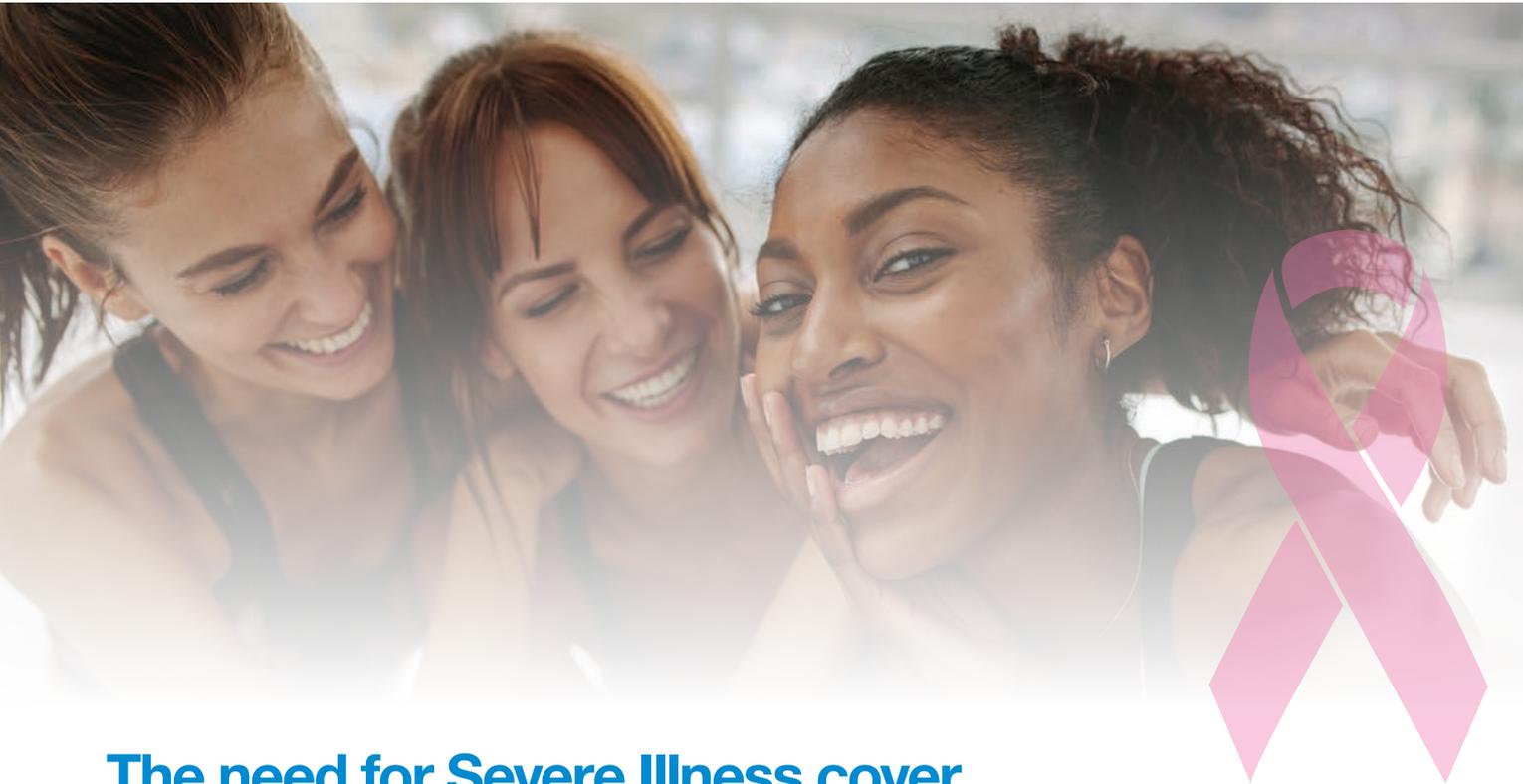
Source: <http://www.mybreast.org.za/breasthealth-breast-cancer/>

### Financial concerns

In addition to the worries over survival and treatment, many patients find that they have additional concerns over the cost of medical treatment. Many people find that their medical aid has run out, or that they are not covered in the way they thought they were. There are, however, also non-medical costs associated with being diagnosed with cancer.

Source: <http://www.mybreast.org.za/breasthealth-breast-cancer/>





## The need for Severe Illness cover

Should your client be diagnosed with a severe illness such as breast cancer, all their energy will be needed to battle the illness and the last thing they should worry about is their finances. Which is why severe illness products are vital. Unlike income protection policies, medical aids and gap cover products, **severe illness products provide cover for the various additional and often unexpected costs of being diagnosed with an illness.**

Extra costs at a time like this, e.g. for a breast cancer patient, can include:

- ④ Travelling expenses to treatment centres.
- ④ Private nursing or alternative treatment not covered by a medical scheme.
- ④ Cosmetic or reconstructive breast tissue surgery costs, often not covered by medical aid.
- ④ The cost of a wig, as hair loss is one of the possible side-effects of chemotherapy. Synthetic fibre or human-hair wigs cost between R400 and R4000; with the average cost from R1000 to R2000.
- ④ Costs for relatives to come visit.
- ④ Employing additional help to manage children and the home while a client is too ill to do so herself.
- ④ An unplanned reduction in income if a client decides to delay returning to work in favour of a speedier recovery.
- ④ The financial setback resulting from a client's decision to reduce working hours following a diagnosis, in an attempt to better manage the stress and fatigue that may come with cancer treatment.

A person may also be well enough to work after a severe illness, but may not be insurable for between 3 and 10 years after such an illness.

**Severe Illness cover can help clients to put some savings in place for such a period of uninsurability.**



## Sanlam Cancer cover

People are generally more concerned about the risk of cancer than the risk of any other disease. That is why Sanlam addresses this concern by offering cancer cover under a cancer-only benefit: the Cancer or Cancer Plus benefit. These benefits can be taken on their own to enable clients to directly address what concerns them most, or they can also be combined with the other Severe Illness benefits to increase the client's cancer cover. The same cancer cover is also offered as part of our Comprehensive Severe Illness or Comprehensive Severe Illness Plus benefits.

### Proper cover for all cancers, including breast cancer:

When designing our product we have carefully considered our client who is diagnosed with breast cancer, as well as all the possible needs surrounding proper cover, and have made sure that our product offering encompasses specific concerns related to breast cancer. So, other than the general cancer events where breast cancer is automatically included in all these definitions, we have also included various breast cancer-specific claim events to the cancer and early-cancer cover provided by our Cancer and Comprehensive Severe Illness benefits.

In addition, for a partial mastectomy for ductal or lobular carcinoma in situ where we have not yet paid two claims for this particular claim event, we will also not reduce the pay-out percentage. This means that, unlike the norm in the market, we may pay up to two times for this claim event, even if the two claims are related.



Our Cancer and Cancer Plus benefits offer **very comprehensive cancer cover** and include:

- ① Cover for **cancer**, leukaemia, lymphoma and **tumours**.
- ② Comprehensive cover for **early cancer**, including cover for
  - early cancer of all internal organs;
  - early skin cancers with skin flap surgery;
  - early prostate cancer;
  - **early female cancers**.
- ③ Wide cover for benign brain tumours.
- ③ **Catch-all** cancer claim events providing even further peace of mind.

### Proper Impact-based cover

Sanlam's Cancer benefit is an impact based-benefit that addresses the need for more affordable cancer cover while still properly covering your client.

### Plus benefits

For clients who are less concerned about affordability and more concerned with getting the maximum possible pay-out, we offer our Cancer Plus benefit, which pays 100% for all severity levels of cancer covered under SCIDEP. The same applies to the Comprehensive Severe Illness Plus benefit.

**We have made sure that we provide proper cover where it is needed.**