



## FIRST-TIME CANCER DIAGNOSIS BENEFIT

Our **First-Time Cancer Diagnosis Benefit** is not subject to the Overall Policy Limit (OPL) of R 185 837 per insured person per year because we give this benefit to you over and above those that form part of the OPL.

### HOW IT WORKS

When cancer is diagnosed for the first time in your life, a benefit amount is payable if the diagnosis meets specific qualifying criteria.

#### Our benefit applies when:

- you are diagnosed with cancer for the first time in your life after the start date of your policy;
- cancerous cells have invaded surrounding or underlying tissue; and
- cancer is diagnosed **before** age 65.

#### Our benefit does not apply when the diagnosis is for:

- a tumour, that is histologically described as pre-malignant, non-invasive or as cancer in-situ;
- skin cancer, other than malignant melanoma;
- Stage 1 breast or prostate cancer; or when
- cancerous cells have not invaded surrounding or underlying tissue, regardless of the stage of cancer.

### WHAT WE COVER

Our benefit is offered on the following options:

<b>ELITE, CORPORATE ELITE &amp; CORPORATE ELITE PLUS</b>	R 30 000 per insured person per lifetime
<b>COMPACT<sup>200</sup> &amp; CORPORATE COMPACT<sup>200</sup></b>	R 15 000 per insured person per lifetime
<b>COMPACT<sup>300</sup> &amp; CORPORATE COMPACT<sup>300</sup></b>	R 15 000 per insured person per lifetime
<b>BASE, CO-EVOLUTION &amp; G-FORCE</b>	R 5 000 per insured person per lifetime

### GOOD TO KNOW

- This benefit is subject to a **General Waiting Period**, which means you cannot claim for a cancer diagnosis made during this waiting period.
- We look at the following cancer stages when assessing a claim:
  - **Stage 1** usually means the cancer is small and contained within the organ it started in.
  - **Stage 2** usually means the tumour is larger than Stage 1, but the cancer has not started to spread into surrounding tissues. Sometimes Stage 2 means cancer cells have spread into lymph nodes close to the tumour. This depends on the type of cancer.
  - **Stage 3** usually means the cancer is larger than Stage 2. It may have started to spread into surrounding tissues, and cancer cells in the lymph nodes are nearby.
  - **Stage 4** means cancer has spread from where it started to another body organ, such as the liver or lung. This is also called secondary or metastatic cancer.
- When cancerous cells have invaded surrounding or underlying tissue, it means the cancer has extended by breaking through membranes or lobes or metastasising into other organs.

### CLAIM PROCESS

Claiming from our **First-Time Cancer Diagnosis Benefit** requires a specific claim form because we need information that only the healthcare provider who made the diagnosis can provide. The treating healthcare provider has a particular section that needs to be completed, so please keep this in mind to avoid any delays. We may ask for additional supporting documentation if required.

You can download the **First-Time Cancer Diagnosis Benefit Claim Form** [here](#), and once fully completed, submit it to [yourspecialisedclaim@stratumbenefits.co.za](mailto:yourspecialisedclaim@stratumbenefits.co.za).

