



| 2024 |

# Stratum Benefits<sup>+</sup>

## FIRST-TIME CANCER DIAGNOSIS BENEFIT

A benefit amount is payable on the first diagnosis of cancer if the diagnosis meets specific qualifying criteria.

Our **First-Time Cancer Diagnosis Benefit** is not subject to the **Overall Policy Limit (OPL)** of R 198 660 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

#### Our benefit applies if:

- cancer is diagnosed for the first time in your life;
- the diagnosis is made whilst on cover with us;
- cancerous cells have invaded the surrounding or underlying tissue; and
- cancer is diagnosed **before** age 65.

#### Our benefit doesn't apply if the diagnosis:

- was made before your cover start date;
- is made during a **General Waiting Period**;
- is a second diagnosis, regardless of the cancer type;
- is for a tumour histologically described as pre-malignant, non-invasive or cancer in situ;
- is for skin cancer, except for malignant melanoma;
- is for **Stage 1** breast or prostate cancer; or if
- cancerous cells haven't invaded the surrounding or underlying tissue, regardless of the cancer stage.

### WHAT WE COVER

Our benefit is offered on the following options:

**ELITE<sup>500</sup>**, **CORPORATE ELITE<sup>500</sup>** & **CORPORATE ELITE PLUS<sup>500</sup>**

R 30 000 per insured person per lifetime

**COMPACT<sup>200</sup>** & **CORPORATE COMPACT<sup>200</sup>**

R 15 000 per insured person per lifetime

**COMPACT<sup>300</sup>** & **CORPORATE COMPACT<sup>300</sup>**

R 15 000 per insured person per lifetime

**BASE<sup>500</sup>**, **CO-EVOLUTION<sup>500</sup>** & **G-FORCE<sup>500</sup>**

R 5 000 per insured person per lifetime

### GOOD TO KNOW

- 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 hasn't 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.
- If you're diagnosed with **Stage 2** cancer that hasn't spread when the first diagnosis is made, our benefit doesn't apply.

### CLAIM PROCESS

A specific claim form is required when claiming from our **First-Time Cancer Diagnosis Benefit** because we need information from the healthcare provider who made the diagnosis. Your healthcare provider has a particular section that needs to be completed, signed, and stamped. A fully completed claim form will ensure timely processing. If it's necessary, we may ask for additional supporting documentation.

Download the **First-Time Cancer Diagnosis Benefit Claim Form** [📄 here](#) and email us at [yourspecialisedclaim@stratumbenefits.co.za](mailto:yourspecialisedclaim@stratumbenefits.co.za) once completed.