



C is for 'conversation' – talking about cancer

Hi there!

Cancer is one of the major killers in the world. Some of the top cancers among South Africans are prostate, breast, colorectal, cervical, lung and uterine cancer.

As a member of Bankmed, if you have been diagnosed with cancer, you have access to comprehensive oncology cover.

Early detection leads to better outcomes and there are real steps you can take to significantly reduce your risk.



Screening for early detection

Through your Insured Benefit, you are covered for screenings to check for early signs of cell changes or growths that could lead to cancer if left untreated. This allows you to take control of your health by detecting cancer signs early and getting the treatment you might need thanks to your oncology cover.



Being empowered with information about your role in reducing your risk

Though there are risk factors you may be born with there are proven steps you can take to reduce your risk of developing cancer dramatically. You've heard it a thousand times, but we'll keep saying it: Quit smoking. Eat healthy food. Exercise.

These, among other steps you can take, not only lower your cancer risk, but lead to an overall better quality of life. And who doesn't want that?

Dr Niri Naidoo

Clinical and Operations Executive

Take immediate action. It could save your life.

Cancer myths and facts

'If you get cancer, it is because a member of your family had cancer.'

Myth. Family history plays an important role, but it's not just about that.

'Eating a lot of processed meat can cause cancer.' **Fact.** Researchers aren't sure why yet, but people who eat a lot of processed meat are likelier to get cancer. In fact, there is also a link between colon cancer and eating a lot of red meat. Try to limit your red meat consumption.

'If you drink a lot of alcohol, you have a higher risk of getting cancer.'

Fact. The more you drink, the likelier you are to get mouth, liver, colon, breast and other cancers. If you are a drinker, try to have no more than two drinks a day if you're a man, and one drink a day if you're a woman.

'Using antiperspirants increases your risk of getting breast cancer.'

Myth. So far, there are no convincing studies to show that using antiperspirants causes breast cancer.



Five ways to lower your cancer risk

- 1 | Choose whole foods rather than processed foods: Whole foods are packed with nutrients that promote health.
- 2 | Exercise at least three times a week: Exercise helps maintain a healthy body fat percentage.
- 3 | Increase the amount of fibre you take in: Aim for 35g a day from veggies, fruit, beans, nuts and seeds and whole grains.
- 4 | Eat protein with every meal: Good sources of protein are fish, lean poultry, beans, nuts, eggs, lean meat and whole or fermented soy food.
- 5 | Keep your weight at a healthy level: Most researchers agree that this is one of the best steps to take to decrease your risk for many cancers.

Cover for cancer

If you are diagnosed with cancer, you have access to cover for treatment through the Oncology Programme once we approve your cancer treatment.

On the Essential, Basic and Core Saver Plans, cover for approved cancer treatment is limited to Prescribed Minimum Benefits (PMBs) only, subject to pre-authorisation. On the Traditional, Comprehensive and Plus Plans, there is cover for approved cancer treatment for both PMBs and Non-PMBs subject to pre-authorisation.

Chemotherapy, radiotherapy and other healthcare services that are paid from the Oncology Programme are approved subject to evidence of effectiveness, cost-effectiveness and affordability.



How to register on the Oncology Programme

Register for the Oncology Programme by:



Calling 0800 BANKMED (0800 226 5633)



Sending an e-mail to oncology@bankmed.co.za



Faxing your details to 011 539 5417.



Women's Month, women's health

Cancer in women is widespread and a substantial health burden around the world. However, there are proven ways to reduce the risk for a number of cancers that are common among women. Screening for signs of pre-cancer (cell changes that might become cancerous if they are not treated right away) is one way to ensure better treatment outcomes if cancer is present and detected at an early stage.

In South Africa, the five cancers that affect women most are breast cancer, cervical cancer, colorectal cancer, uterine cancer and lung cancer. More than 19.4 million South African women over the age of 15 are at risk of developing breast cancer and 1 in 39 women will be diagnosed with cervical cancer.

Make sure you're aware of the symptoms and risk factors so you can lower your cancer risk.



Breast cancer

Breast cancer is the most common cancer in South African women, but you can take steps to lower your risk by doing a monthly self-examination of your breasts to check for warning signs of cancer.

If you feel or see any change in your breasts or underarms when you do a self-examination, go for a clinical breast examination as soon as possible. From the age of 40, you should also go for an annual mammogram. A mammogram can save your life by picking up breast cancer early.

If you are 40 years or older and on any of the Bankmed Plans, you have cover under the Wellness and Preventative Care Benefits at 100% of Scheme Rate for one mammogram a year.



Cervical cancer

Cervical cancer is the second-most common cancer among women in South Africa. If found and treated in its early stages, it is curable. Though cervical cancer often has no symptoms, the following could be signs to look out for:

- Abnormal vaginal bleeding (for example between periods, during or after sex or after menopause)
- Abnormal or continuing vaginal discharge
- Pelvic pain or pain during sexual intercourse.

Pap smear

Abnormal cells in the cervix can be detected with a Pap smear. If you have your annual Pap smear, any abnormal cells can be identified early and removed before cancer cells develop.

When to start having Pap smears

Any women who has been sexually active should start going for Pap smears and at least every three years thereafter.

Please read the Benefit and Contribution Schedule to see how you are covered for yearly Pap smears.

Other screening benefits

Ask your Healthcare Professional about screening for any other cancers you might be at risk for, and refer to the Benefit and Contribution Schedule for details of what Wellness and Preventative Care Benefits your Plan offers.

What you need to know about colorectal cancer

Colorectal cancer is the third-leading cause of cancer in men and women. It is a malignant tumour growing from the inner wall of the colon or rectum. If detected early, colorectal cancer can be effectively treated with surgery, radiation, chemotherapy or a combination of these. Men in South Africa have a 1 in 81 lifetime risk and women have a 1 in 135 lifetime risk of getting colorectal cancer.



How does colorectal cancer develop?

Colorectal cancer mostly starts as a polyp. A polyp is a growth in the lining of the colon which then grows into the centre of the colon or the rectum. Since these polyps don't necessarily have any early cancer symptoms, regular screening is important.

Factors that increase the risk of developing colorectal cancer include not eating enough fruit and vegetables, not exercising regularly, obesity, insufficient fibre intake and a high-fat diet, alcohol consumption, not drinking enough water and tobacco use. People with a history of colorectal polyps have an additional risk. The risk for colon cancer also increases with age, especially after the age of 50. Changing your lifestyle to cut out these factors can decrease your risk significantly.



Polyps can be detected with a colonoscopy

Though many people have no symptoms, pay attention to any of the following:

- Any persistent changes in bowel habits, such as diarrhoea or constipation
- Blood in stools
- Abdominal cramps, gas or pain that doesn't go away
- Bowel not emptying completely.

Early detection is key in preventing colorectal cancer, so going for colon screening tests every ten years from age 50 is recommended. During a colonoscopy, the doctor inserts a long, flexible tube into the rectum to inspect the inside of the entire colon. If precancerous colorectal polyps are found, removing them can prevent colorectal cancer.



Cover for screening tests

You can speak to your Healthcare Professional about screening for colorectal cancer.





Keep abreast of your health

More than 19.4 million South African women over the age of 15 are at risk of developing breast cancer. It is the most common cancer in women, but there are steps you can take to lower your risk.



Examine your own breasts

Breast lumps are often the first sign of cancer. To detect a breast lump, it is important to do regular self-examinations to increase your chances of finding it. Try and get into the habit of doing a self-examination once a month, preferably at the same time of the day following your period.

You might have normal lumpiness in your breast tissue, but if you feel or see any change in your breasts or underarms when you do a self-examination, go for a clinical breast examination as soon as possible. A clinical breast examination is where the Healthcare Professional examines the entire breast. This means from the collarbone to below the breast, and from the breast bone to your armpit.



Be aware of the warning signs

When you detect any of the following changes in your breasts, go for a clinical breast examination as soon as possible, as there could be warning signs of cancer

- Wrinkling of the skin on one or both of your breasts, including around the nipples
- A lump, hardening or swelling in the breast or armpit
- Abnormal discharge from the nipple
- One breast increasing in size
- One breast and nipple at an unusually different level from the other
- Any glands in the breast area that are enlarged.



Have regular mammograms done

A mammogram won't prevent breast cancer, but it can save your life by detecting breast cancer early. From the age of 40, you should go for a mammogram every year.

If you are 40 years or older and on any of the Bankmed Plans, you have cover under the Wellness and Preventative Care Benefits at 100% of Scheme Rate for one mammogram a year.

Giving prostate cancer the finger

One in 18 SA men will develop prostate cancer at some point in their lifetime. Early prostate cancer has no warning signs, but when a tumour leads to swelling of the prostate gland, or if cancer has spread further than the prostate, the following things could happen:

- You will have a frequent need to urinate, especially at night
- You may struggle to start or stop a urine stream
- Your urine stream may be weak or interrupted
- Urine could leak when you laugh or cough
- You could experience difficulty urinating while standing
- There could be burning when you urinate or ejaculate
- You could have blood in your urine or semen.

These symptoms can, however, also be caused by an enlarged, non-cancerous prostate or by a urinary tract infection.

Screening for prostate health

You should start screening for prostate cancer at age 50. But, if there is a family history of prostate cancer, you can start going for screening tests sooner.

A blood test called a prostate-specific antigen (PSA) test is done to check for any abnormalities of the prostate. A PSA test can be done together with a physical exam called a digital rectal exam. A digital rectal exam involves a doctor inserting a gloved, lubricated finger into the rectum to feel the prostate, which is in the front section of the rectum. The doctor checks for lumps or abnormally hard areas and the test takes a few minutes to complete.

There are things you can do to protect your prostate and reduce your cancer risk

According to diagnosis data, age is the greatest risk factor for prostate cancer, but there are also others, including family history of prostate or other cancers, genetic factors, race, lifestyle and diet.

Research into understanding genetic risk factors is ongoing to develop better treatment. However, there is nothing you can do about family history and genes that will reduce your risk. But you can take steps to reduce your other risk factors:

- Eat a healthy diet, avoiding a high-fat, high processed carbohydrate diet
- Keep your weight at a healthy level
- Don't smoke or stop smoking.

Treating prostate cancer and prognosis

Depending on the patient's age and on how aggressive the cancer is, treatment options include radiation therapy, chemotherapy and surgery.

If diagnosed and treated early, prostate cancer usually has a good prognosis.

