



CANCER **EARLY** **DETECTION SAVES LIVES**

Cancer encompasses a group of diseases where abnormal cell growth occurs in the body and has the potential to invade other parts of the body. Some types of cancer can be treated easily if detected early, while others are more difficult to identify and treat. Some people who have been diagnosed with cancer could experience many symptoms while others will be asymptomatic, every individual experiences cancer in a different way.

Although there are risk factors you may be born with, there are proven steps you can take to reduce your risk of developing cancer. The Cancer Society of South Africa (CANSA) suggests focusing on preventing cancer and detecting it early. They recommend the following:

- Go for recommended screening tests to detect early signs of cancer
- Avoid smoking and your exposure to second-hand smoke
- Avoid alcohol or drink in moderation
- Eat healthy food, exercise, and get enough sleep
- Protect yourself against the sun by wearing protective clothing, wearing a hat and applying sunscreen. Look for the CANSA stamp on sunscreen products as this confirms which products are recommended by CANSA.



CANCER STATISTICS IN SOUTH AFRICA:



Breast cancer

- **5 most common cancers** in women are breast cancer, cervical cancer, colorectal cancer, uterine cancer and lung cancer
- **19.4 million** women over the age of **15** are at risk of developing breast cancer



Cervical cancer

- **1 in 39 women** will be diagnosed with cervical cancer



Colorectal cancer

- **The 3rd leading** cause of cancer in men and women is colorectal cancer
- Men in South Africa have a **1 in 81** lifetime risk and women have a **1 in 135** lifetime risk of getting colorectal cancer



Colon cancer

- People aged **50 or older** are more likely to develop colon cancer



Prostate cancer

- **1 in 18** men will develop prostate cancer at some point in their lifetime

BANKMED'S WELLNESS AND PREVENTATIVE CARE BENEFITS

Bankmed covers screening tests from your Wellness and Preventative Care Benefits because we believe that early diagnosis can save lives.

We want to make sure you can get the treatment you need without waiting for symptoms to develop. We do not use your day-to-day benefits or your Medical Savings Account (if applicable to your Plan) to pay for these tests. They are paid from your Insured Benefit in full, provided that you use a Healthcare Professional (Radiologist, Pathologist etc.) in the Bankmed network.



1

One annual Mammogram

- 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
- We understand you might need a Mammogram even if you are younger than 40. If your Healthcare Professional suggests a Mammogram, contact us on 0800 BANKMED (0800 226 5633) to get pre-approval.
- We offer an interactive tool, the Breast Cancer Risk Calculator, which you can access by logging into the Bankmed website to estimate your risk of developing breast cancer. If the calculator shows you are at high risk and your Healthcare Professional agrees, Bankmed gives you access to additional screenings such as an MRI scan of the breast. You must get approval before you go for the scan.

2

One annual Pap Smear and HPV Vaccine

- All Bankmed members over the age of 18 have cover for a yearly Pap Smear and one consultation covered as an additional Insured Benefit limited to R510 per member
- We pay for the HPV vaccine for all female and male members aged nine to 16. We pay in full for a Pap Smear and HPV vaccine if you use a Healthcare Professional in our network. If your GP or gynecologist is not in a Bankmed network, you may incur a co-payment.

3

One annual Faecal Occult Blood Test

- We pay for a yearly Faecal Occult Blood Test if you are aged 50 or older.
- We understand that anyone can be diagnosed with cancer and therefore require tests and treatment cover. If your Healthcare Professional requires you to have a Faecal Occult Blood Test done, you will have to contact us to get pre-approval for the test.

COVER FOR CANCER | OUR ONCOLOGY PROGRAMME

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



0800 BANKMED (0800 226 5633)



oncology@bankmed.co.za



011 539 5417