**Early Detection and Treatment Key in Beating Male Cancers**

It’s as if we’ve only now recovered from our hairy upper-lipped men showing their support for Movember, just to find there will be a few thousand more men running the streets of Joburg in the sixth Hollard Daredevil Run on 30 Jan 2015, wearing nothing more than purple speedos and their pride.

And while the spectacle may attract its fair share of shrieks and giggles from onlookers, this ballsy run underpins a far more important race against male cancers by encouraging early detection and treatment. Funds raised will go towards cancer screening and awareness programmes in disadvantaged communities.

**Getting to grips with male cancer statistics**

Cancer is the great equaliser, claiming one in six South African male victims each year. Call it foolish pride, gung-ho manliness, or an unreasonable fear of having ones nether regions examined by a doctor, men tend to ignore health symptoms and hope for the best, usually only consulting a doctor when things have progressed to serious discomfort.

“The growing prevalence of prostate and testicular cancer is a frightening reality for many men across the age spectrum, and they are conditions best caught as early as possible for treatment to be successful and less invasive,” explains Susan Gonnermann, claims manager at Hollard Life.

“Statistics show that the lifetime risk for testicular cancer in men in South Africa is one in 1959, while the lifetime risk for prostate cancer is alarmingly higher at 1 in 26 according to the 2007 National Cancer Registry. While the risk of developing prostate cancer increases with age, testicular cancer is the most common cancer in young men aged between 15-39 years,” she adds.

Both prostate and testicular cancers are highly treatable with a very good cure rate if detected and treated early. There are 4300 newly diagnosed prostate cancers each year, while 2000 die from the disease annually. Not to be overlooked, other cancers not exclusive to men such as colon/bowel cancer are increasingly prevalent in male claims stats, competing head on with the incidence of prostate cancer.

“Claims statistics from Hollard Life for 2013 show that across critical illness, death and disability income benefits, cancer is the #2 claims cause after heart disease. And of all the male cancer claims, 70% are for prostate and colon cancer,” says Susan.

**Financial planning for the unthinkable**

Andre Froneman, Technical Product Specialist at Hollard Life emphasizes the importance of understanding the implications of cancer for your financial security, an often emotional and challenging conversation to have with a financial advisor. But given the prevalence of cancer - a leading cause of critical illness and disability insurance claims - it’s an important conversation to have.

“The escalating cost of healthcare and advanced cancer treatment options make it essential to plan for your financial future. Unfortunately, none of us know what challenges lay further down the road, so the only way to secure your future is to make sure that you have a strong financial plan in place. Such a plan should consist of a variety of long term insurance products, including critical illness cover and disability income protection,” explains Andre.

Disability income protection will protect you for your regular monthly expenses while you are unable to work, while critical illness provides a lump sum for any major lifestyle adjustments or medical rehabilitation costs not covered under your medical aid.

“The costs of cancer treatment and the effect that contracting a critical illness can have on earning capacity, provide a good example of why it’s important to have a financial and healthcare plan in place. The formulation of this plan needs to be guided by the expertise of a professional advisor,” he adds.

**Early detection is good news, right?**

“Hollard Life’s own claims experience is that of an increase in early cancer claims, particularly for prostate cancers. Our claims statistics show that there are more claims for stage 1 and 2 cancers, and a decline in claims for stage 3 and 4 cancers. This trend is also reflected in reinsurance studies on early cancer claims. Reinsurance statistics for Africa from 2006 and 2008 show that of the total claims in males, 45% were for cancers at stage 1 and lower, 18% for stage 2 cancers, and 37% for stage 3 and 4,” explains Susan Gonnermann.

For many patients an early diagnosis, coupled with treatment, means that they can look forward to a standard life expectancy. Surely this is good news, right? It depends.

From a health and recovery point of view, you and your loved ones will be relieved at the prospects for a full recovery. Modern medical advances make it easier to detect and successfully treat cancer before it becomes invasive.

However, Andre Froneman explains the early detection financial conundrum: “Early detection doesn’t necessarily reduce the unexpected cost of treatment. You could face serious financial repercussions because most critical illness policies do not cover you for early stage cancer. Chances are that if you have critical illness cover, even comprehensive cover, an early cancer claim where the cancer is in situ (localised and not invading surrounding tissue) or pre-malignant, will be excluded under the policy definitions. But the reality is that screening tests for early cancer are just as onerous and expensive as those for more advanced stage cancer, and the diagnosis is no less emotionally devastating.

“You should never be penalised for being proactive about your health, which is why Hollard Life’s Early Cancer Cover provides protection should you be diagnosed with a defined malignant tumour that has not invaded surrounding tissue. It is designed as an ancillary benefit to a client’s existing Hollard critical illness benefit. It covers 17 carcinoma in situ events, which are excluded from critical illness benefits. It provides a sum assured of up to R100 000 - 50% payable on diagnosis with treatment and 100% if organ removal is required.”

**Commit to annual health check-ups and get financially fit**

If you happen to behold the spectacle of thousands of men tackling the Hollard Daredevil run, be reminded of the important message they carry – male cancers can be beaten if detected early, so get those annual health check-ups in place. Finally, talk to your financial advisor about getting financially fit to handle whatever crisis life may throw at you – and know that if cancer is in your future, the only thing you will need to worry about is your return to health.

**Ends…**

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