



PROSTATE CANCER

WE YOU TO THINK ABOUT MEN'S HEALTH

There is a 98% survival rate with early detection of prostate cancer but only a 30% chance once it has spread to other body parts.

DID YOU KNOW?

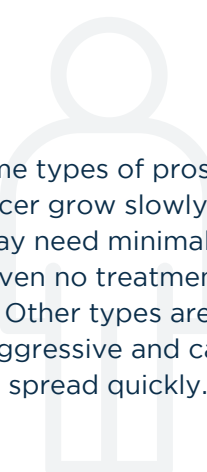
THE LIFETIME RISK FOR PROSTATE CANCER IN MEN IN SOUTH AFRICA IS **ONE** IN **15**.



WARNING SIGNS

- Prostate cancer often occurs without any symptoms.
- Symptoms are more likely if advanced and may include:

-  Straining to pass urine;
-  Leaking urine;
-  Bloody urine; or
-  Bone pain.



Some types of prostate cancer grow slowly and may need minimal or even no treatment. Other types are aggressive and can spread quickly.



GROW IT
FOR MOVEMBER

COMMON REASONS TO TEST FOR PROSTATE CANCER

- As part of a general check-up, usually after age 50;
- A recent experience with a relative or friend;
- A family history of prostate cancer;
- Recent onset of urinary symptoms.

TREATMENT AND PROGNOSIS

The costs and effects of cancer treatment can be substantial. PPS offers a suite of products to help members with the necessary lifestyle adjustments.

RISK FACTORS FOR PROSTATE CANCER



AGE

Age (40 and older, increasing rapidly after 50) is the most significant risk factor for prostate cancer.



FAMILY HISTORY

Prostate cancer seems to run in some families and scientists have found several inherited genes that seem to raise prostate cancer risk.



RACE/ETHNICITY

Current evidence shows prostate cancer occurs more often in South African black men compared to other races reviewed. In black men, prostate cancer is also said to be more aggressive or advanced. It is not clear why this is so.



DIET

Men who eat a lot of red meat or high-fat dairy products appear to have a slightly higher risk of getting prostate cancer.



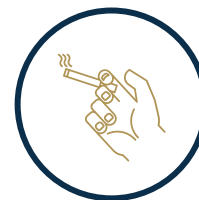
WEIGHT

Obese men diagnosed with prostate cancer may be more likely to have an advanced disease that is more difficult to treat – with specific reference to belly fat.



SUBSTANCE ABUSE

High alcohol intake is a risk factor for prostate cancer.



SMOKING

The use of tobacco products increases the risk of prostate cancer.

HOW PPS PROVIDER™ BENEFITS COVER YOU

Sickness and Permanent Incapacity benefit

The Sickness benefit pays out if a member is booked off due to illness or injury – including cancer. This benefit will provide support for up to two years, after which the member will be assessed for Permanent Incapacity.

Occupational and Functional Disability benefit

The Occupational Disability benefit assesses the member's ability to perform their usual professional duties. The Functional Disability benefit covers a list of conditions; cancer is one of many.

Professional Life Provider

The benefit includes the Terminal Illness benefit, which accelerates 50% of the life cover sum assured if a member is diagnosed with a terminal illness and has less than 12 months to live (in PPS's opinion). The member may also withdraw their full PPS Profit-Share Account when a Terminal Illness claim has been approved.

Critical Illness Cover

Provides cover if a member suffers from a listed dread disease, physical impairment or trauma. The optional CI 100% rider benefit is available where your claim payment will be increased from 25% to 100%.

EXPANDER Rider benefit

Provides cover for lower severity conditions such as stage 1 cancer with surgical intervention.

EXACT Rider benefit

A member may apply for an additional lump sum for specific types of cancer that meet the claims criteria and have the genetic makeup making it susceptible to immunotherapy/targeted therapy.

CLAIM EXAMPLE



Karabo* (58), is a radiologist. He joined PPS in July 2017 and added the Sickness and Permanent Incapacity benefit and Critical Illness Cover (CIC) of R2 695 251 with the CI 100% Rider benefit.

In August 2022, Karabo was diagnosed with prostate cancer. He submitted a claim on his CIC, which qualified for a severity D (25%) payout. As he has CI 100%, PPS boosted his payout to 100% (R2 695 251). Should his claim condition worsen to a higher severity (C/B/A), PPS will pay him another 100%.

Knowledge is power and can change the lives of men drastically if they are aware of early warning signs and symptoms of male cancers.

INFORMATION
OBTAINED FROM



Life Insurance| Investments| Financial Planning| Short-Term Insurance| Medical Aid

*The names used are fictitious; however, they reflect real-life claims received by PPS. All valid claims are assessed individually and paid in line with the product rules.

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