

Understanding the effects of cancer on Australian men



Understanding cancer

- It is estimated that in 2008, 108,000 new cases of cancer will be diagnosed in Australia.¹
- By 2011, this number is expected to rise to 115,400.²

What does this mean for Australian men?

- One in three Australian men will be diagnosed with cancer before they turn 75.²
- Cancer accounts for around 33 per cent of all male deaths.¹

Due to the ageing Australian population, the incidence of cancer is predicted to increase:

- The number of new cases of cancer in men is expected to increase by 32 per cent from 2001 to 2011.²
- In 2004, 54,810 men were diagnosed with cancer.¹
- This number is expected to rise to 63,087 by 2011.²

Insuring your future against the unexpected

Cancer is a devastating illness. Not just for the person who suffers from it, but also for their family, friends, and even workplace colleagues.

When cancer strikes, money is usually the last thing on anyone's mind. But when the dust settles, the financial stress caused by a cancer event can magnify and create many new problems.

In addition to our Trauma Insurance, which already covers a wide range of cancers, AXA also offers Trauma Insurance Plus. This provides all the features and benefits of our Trauma Insurance, as well as added benefits for pre and early cancerous conditions. These products can provide you with peace of mind, knowing that in the event of you suffering cancer, you and your family will not be financially burdened.

Different kinds of cancer

For men, the most common cancer is prostate cancer. In 2004, there were 15,759 new cases of prostate cancer diagnosed, which sadly resulted in 2,792 deaths.¹ Together with colorectal, melanoma and lung, these four types of cancer account for 62 per cent of all registered cancers for Australian men.¹

And while there are many types and variations, having a family history of cancer may contribute to an increased risk of certain types of cancer occurring. Your doctor will be able to provide more information about cancer.

A helping hand when you need it most

The financial cost of cancer can be distressing – time off work, travel to and from hospital and rehabilitation expenses are just some of the additional financial burdens at this time.

AXA's Trauma Insurance Plus can provide you with a benefit on pre-cancerous tumours such as:

- prostate cancer – classified as T1 (all categories) under the TNM classification system or of an equivalent classification, which is confirmed by histological examination and requires the person insured to undertake major interventionist therapy including radiotherapy, chemotherapy, biological response modifiers or any other major treatment, or if the tumour is completely untreatable, then the full Benefit will be paid.
- prostate cancer – if classified as T1 (all categories) under the TNM classification system or of an equivalent classification where major interventionist therapy is not required then the greater of 10 per cent of the benefit, or \$10,000, will be paid.
- malignant melanomas – if less than Clark Level 3 and less than 1.5mm thickness as determined by histological examination, the greater of 10 per cent of the benefit, or \$10,000 will be paid.³

1 Source: Australia's Health 2008 (Australian Institute of Health & Welfare).

2 Source: Cancer in Australia 2006 (Australian Institute of Health & Welfare) and Australian Cancer Research Foundation.

3 Please see AXA's current Insurance Product Disclosure Statement (PDS) for specific definitions.



Total claims paid

AXA paid a total of \$31 million in trauma insurance claims for the year ending 31 December 2007.⁴

Note that these early payment cancer conditions are subject to a 90-day qualifying period, and that any payment from any early payment cancer condition will reduce the trauma benefit amount. This means the full trauma benefit amount will be reduced by the amount paid and that only one claim will be paid at a time. See AXA's current Insurance Product Disclosure Statement (PDS) for more details.

Greg's cancer shock

Greg works as a builder in Brisbane. Aged 47, he is married with two children and considers himself to be in the prime of his life.

Two months ago Greg began to experience problems when urinating. It wasn't until one night when he noticed blood in his urine that he decided to visit his GP for an examination.

His GP took a blood and urine sample and completed a physical examination in which no abnormality was detected.

A few days later Greg was informed of the results from his blood and urine tests. His GP explained that while his urine sample was normal, the blood test revealed that he had a high level of prostate specific antigen.

Greg's GP referred him to a urologist and he was advised to have a prostate biopsy.

The biopsy results confirmed that he had localised prostate cancer, known as a T1c prostate cancer. The cancer was confined within the prostate and had not spread to other tissues.

Greg chose to have brachytherapy⁵ and so radioactive seeds were implanted directly into the prostate close to the tumour. Greg should most likely make a complete recovery. Fortunately 18 months ago Greg and his wife had discussed their insurance policies with a financial adviser. The adviser had recommended Greg purchase a Trauma Insurance Plus Plan with a sum insured of \$300,000. As a result Greg received a lump sum payment of \$300,000 when the prostate cancer was diagnosed. The insurance payment meant he did not have to worry about taking time off work or paying for out-of-pocket recovery expenses.

⁴ Total claims paid includes group and individual payments.

⁵ Brachytherapy treatment is considered major interventionist therapy.

For further information contact your adviser

Important information

This publication has been prepared to provide you with factual information only. It is not intended to take the place of professional advice and you should not take action on specific issues in reliance on this information. In preparing this information, we did not take into account the financial objectives, situation or particular needs of any particular person. The case study in this publication is hypothetical and is not meant to illustrate the circumstances of any particular individual. Before making a decision whether to acquire this product, you need to consider (with or without the assistance of an adviser) whether this information and the information contained in the Product Disclosure Statement (PDS) is appropriate to your needs, objectives and circumstances. Copies of the PDS can be obtained from your adviser or by calling 132 987. Applications for AXA Australia products will only be accepted on receipt of an application form accompanying a current PDS. The National Mutual Life Association of Australasia Limited (NMLA) and its associates derive income from issuing this product, full details of which are contained in the PDS. This information is provided for persons in Australia only and is not provided for the use of any person who is in any other country.

axa.com.au

The National Mutual Life Association of Australasia Limited
ABN 72 004 020 437 AFS Licence No. 234649
Member of the Global AXA Group
750 Collins Street Docklands Melbourne Victoria 3008



redefining / insurance