CRITICAL ILLNESS COVER
PERFECTED FOR BREAST CANCER

FMI life, done better

1 in 25 women have a lifetime risk of breast cancer*, making it the most prevalent of all female cancers. Therefore, it's important to ensure you have cover in place, for peace of mind that all your monthly expenses will be taken care of should you ever get cancer, so that you can focus on recovery and not worry financially.

When we developed our Critical Illness cover, we wanted to offer a holistic solution that truly recognised and met all the needs of those facing a critical illness.

WHY THE TRADITIONAL APPROACH TO CRITICAL ILLNESS COVER FALLS SHORT

- Most individuals only take out critical illness lump sum benefits. A lump sum may be a suitable solution to pay for once-off additional costs, but it falls short in addressing the daily reality and living costs of those fighting a terrible illness such as breast cancer.
- Income protection benefits replace your income when you can't work and therefore don't adequately address the intermittent nature of cancer treatment.
- Income protection benefits are limited to 100% of your income and therefore don't allow for extra monthly costs which will be incurred with the lifestyle changes that may be required when fighting breast cancer.
- Insurance benefits seldom address the 'softer' issues, like the emotional toll on the entire family, and the logistical and practical support that's required while undergoing treatment.

THE IMPORTANCE OF CRITICAL ILLNESS COVER

In 2020, Shona was a fit and healthy 47-year old business owner. After going for a routine mammogram, she was diagnosed with triple-negative breast cancer, which required months of intensive treatment.

> "*When I first took out my FMI policy, it was a grudge payment as cancer was the last thing on my mind. I was pleasantly surprised when just a few weeks after my diagnosis I was paid out a lump sum. I was then and still am receiving a monthly payment from FMI. These amounts are paid timeously every month without question, which has allowed me to focus on my treatment and on getting better, with the peace of mind that my expenses will be covered.*"

SHONA KELLAND FMI CLAIMANT, SEPTEMBER 2020

THIS TESTIMONIAL OF SHONA KELLAND DOES NOT CONSTITUTE AS FINANCIAL ADVICE.

*NATIONAL CANCER REGISTRY

FMI'S CRITICAL ILLNESS SOLUTION

To find out what people want from Critical Illness cover, we interviewed survivors and fighters of various critical illnesses; ordinary people, like Shona, who've experienced the impact, first-hand. Our solution focuses on addressing the 6 key needs we identified:

01 Peace of mind about your diagnosis and treatment plan

MEDICAL SECOND OPINION (MSO)
Provides a review of diagnosis and treatment plan

02 Cover for additional expenses associated with adjusting to living with a critical illness

CRITICAL ILLNESS LUMP SUM
Comprehensive lump sum cover

03 A monthly income to allow you to focus on your recovery

04 Cover for extra monthly costs

INCOME PROTECTION + CRITICAL ILLNESS INCOME
Provides a boosted income stream

05 Counselling

06 Logistical & household support

CI ASSIST
A suite of benefits to help you and your family cope with the day-to-day emotional toll

OUR BREAST CANCER SOLUTION IN ACTION

Mary is diagnosed with stage 2 breast cancer and requires a mastectomy as part of her treatment.

Let's see how our benefits work together to meet the 6 key needs:

1 MEDICAL SECOND OPINION (AT NO EXTRA COST)
On diagnosis, Mary would be able to make use of MSO to receive an independent review of her diagnosis and treatment plan from one of the world's leading medical centres. This information would give her the peace of mind when making critical decisions about her health.

2 INCOME PROTECTION + CI INCOME
Mary would receive 130% of her temporary income protection cover paid over 12 months. This would allow her to take as much time off as she wanted and not have to rush back to work even if she was fully recovered. Plus, she would be able to pay for the extra monthly costs, like organic foods and supplements for her and the family.

3 CI LUMP SUM
Mary would receive a 100% payout upon diagnosis to provide for additional expenses. Plus, she would also receive an additional payout based on having breast reconstruction surgery, following a mastectomy. This would allow her to make the choice without having to worry about the cost.

4 CI ASSIST
Mary and her family would have access to benefits to the value of R50 000 to help them cope with the day-to-day challenges and the demands of treatment. This would provide them with all the household, logistical and emotional support they need.