



WE'RE WITH YOU
WHEN IT'S TIME TO
FIGHT BACK

GREENLIGHT SEVERE ILLNESS COVER

DO GREAT THINGS



OLDMUTUAL



DANE, 29, HODGKIN'S LYMPHOMA

Cancer survivor and award-winning advertising creative

Dane was diagnosed with Hodgkin's Lymphoma when he was 23. He had just started his first job in advertising and had to undergo four neck surgeries, one shoulder surgery, two key-hole heart surgeries, radiation and chemotherapy. But that didn't stop him from going on to being one of the most recognised and award-winning advertising creatives in South Africa.

WHAT'S THE **SECRET TO LIVING A FULL LIFE?**

Is it adventure, spending time with family and friends, having a good job, your own business? Whatever it is that you value the most, it's your good health that allows you to enjoy it and ultimately live life to the fullest. This is why good health should never be taken for granted.

Enduring a severe illness can put your health, and life, on hold. And while the fight back to recovery is not easy, it's also not impossible. At Old Mutual, we promise to look after you, your family and business when you need it most – with a tax-free lump sum payout to help you lessen any financial worries and focus on a better and speedier recovery.

WHAT IS A SEVERE ILLNESS?

A severe illness is a disease or other health condition that impacts your ability to lead your normal, everyday life.

Examples of severe illnesses include:

- Cancer
- Heart attack
- Stroke
- Coronary artery bypass graft
- AIDS
- Type 1 Diabetes
- Parkinson's disease
- Accidental brain injuries
- Paralysis

These illnesses usually require regular treatment, medication and visits to specialist physicians, as well as lifestyle adjustments. However, they can be survived given the right medical treatment and support, both emotionally and financially.

THE NEED FOR SEVERE ILLNESS COVER

Anyone can be diagnosed with a severe illness, whether you are six or 75 years old. It affects everyone across all ages, gender and race.



Recovering from a severe illness is expensive. These include:

- Medical aid and medical gap cover only pay for the **direct costs** when you fall ill or spend time in hospital.
- **Indirect expenses** are sometimes overlooked, for example, making adjustments to your home and vehicle, rehabilitation expenses and alternative therapies.

For example, Jane, aged 35, is an architect. She was diagnosed with breast cancer and had to undergo two surgeries, radiation and chemotherapy over a period of eight months.

Direct costs covered: Direct hospitalisation and treatment costs.

Unexpected indirect expenses: Hiring a full-time carer to look after her two children, taking time off work to go for treatment, rehabilitation and buying hair wigs.

1 OUT OF 2
PEOPLE WITH **CANCER** SUFFER
FROM DEPRESSION



One of the most commonly overlooked expenses is the treatment of **depression**. One out of two survivors of a severe illness will suffer from some form of depression. The treatment duration could range from a number of weeks, months or even longer.

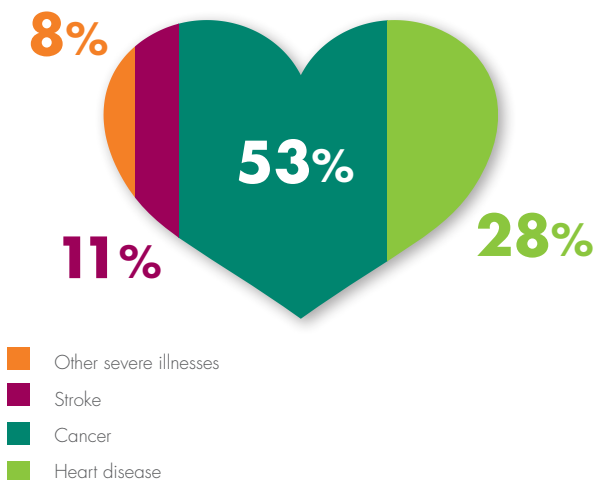
So, it's not hard to see how a simple, monthly contribution to a severe illness benefit can make all the difference in the long term.

GREENLIGHT SEVERE ILLNESS COVER

GREENLIGHT offers a range of severe illness solutions that cover over 68 illnesses, to suit the life stage you are in. Whether you are an established family, housewife or househusband, young professional or even retired, we are confident you'll find the right solution for you.

Our severe illness cover has been designed to assist you so that you can better your chances of recovery. And not just that, we view HIV as a chronic condition so those living with this condition can also have access to severe illness protection.

SEVERE ILLNESS CLAIMS PAID IN 2013



We believe in paying what we promise. In 2013, we paid out R387 million in severe illness cover claims. We hope this gives you the peace of mind that when it's time to fight back, you are able to focus on doing just that.

YOUR FAMILY HISTORY

If there's a history of severe illness in the family, a good idea would be to have regular medical check-ups so that if you have the illness, you can be diagnosed early. An early diagnosis with the right severe illness cover in place can have a big impact on your chances of recovery.

#OMfightback STORY 2



HEIDI, 43, BREAST CANCER

Cancer fighter with a positive, infectious spirit

Heidi believes she has been given a second chance at life. After being diagnosed with breast cancer in 2014 and discovering it had spread to her lymph nodes, she immediately had the lump in her breast removed and underwent chemotherapy. But nothing will stop her from continuing with her life – in fact, she is full of life and is an inspiration to her colleagues, family and friends.

A FEW QUESTIONS YOU MAY HAVE

Q: What will happen when I am diagnosed with a severe illness?

A: We will pay you a **tax-free lump sum**, if you meet our requirements, which you can use to get immediate access to the best treatment and recovery plan possible, or for any other need.

You get to choose how you would like to use the payout so you don't need to dip into your personal savings, investments and retirement savings to pay for your recovery.

Q: What happens if I suffer a severe illness and have to take extended time off from work?

A: Most employers offer paid sick leave of 30 days over a three-year period. If you have used all your paid sick leave, your monthly income may be reduced.

Severe illness cover pays out a **tax-free lump sum** which you could use to replace any lost income for a short period. For longer periods, you may need disability cover, which has been specifically designed for this need.

Q: Can I apply for cover if I have already had a severe illness?

A: Yes you can, but we may not be able to offer you full cover. We will assess the type of severe illness suffered, when it happened and how old you were. Based on this, we may restrict cover either by excluding an illness or declining cover. Excluding cover means that you will not be able to claim for specific illnesses. We will only decline cover if we are unable to offer you any cover.

If you have suffered any of the 'big four' illnesses – heart attack, stroke, cancer or coronary artery bypass graft, and we cannot offer you full cover for those illnesses, we may offer you a discount on your monthly premium. This means that you will only pay for the illnesses that you are covered for.

Q: Do you offer severe illness protection for children?

A: Yes, we have benefits that cover 29 specific child severe illnesses.

Q: Can I claim more than once?

A: Yes, **GREENLIGHT** has specific benefits that allow you to claim more than once. This means that you can claim for, say, a heart attack, stroke and cancer.

Q: What is my recovery period according to GREENLIGHT?

A: Your **tax-free lump sum payout** is not linked to your recovery period. We pay out this lump sum **when** you suffer any of the specified severe illnesses to help you fight back during your recovery period.



#OMfightback

OUR COMMUNITY OF SURVIVORS

We've created an online community where severe illness survivors and supporters can gather to encourage, support and give hope. It's a space where those who have been there can share their advice. You can follow #OMfightback on social media to see how important it is to have the right support and the great difference it has already made in people's lives.

It's time to take back your tomorrow. By partnering with us, we can be with you from today through to the day when it's time to fight back.

MIKE, 50, 5-WAY BYPASS

Heart disease survivor and go-getter

Mike was diagnosed with a heart condition that required urgent medical care and a 5-way bypass – despite being a healthy and fit individual. He believes he owes his recovery to his family's love and care as well as having the right financial plan that helped him focus on fighting back.

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FIGHT BACK TODAY!

If you would like more information on **GREENLIGHT** Severe Illness Cover, please speak to your Old Mutual financial adviser or your broker, or visit www.oldmutual.co.za/severeillness. If you are looking for financial advice and are currently not in contact with a financial adviser or broker, please call 0860 947 366 or email advice@oldmutual.com

