



We believe there's a better way to do Critical Illness cover

The first Critical Illness product in the market to offer a combination of income and lump sum benefits, plus practical assistance and an expert medical second opinion!

Critical Illness cover was invented in South Africa by Dr Marius Barnard in 1983.

At FMI, we don't set out to fix things that aren't broken, but we never stop asking ourselves "can it be done better?"

After 33 years of Critical Illness benefits remaining largely unchanged, we decided it was time for a refresh.

What do people want from their Critical Illness cover?


To find out, we interviewed survivors and sufferers of various critical illnesses; ordinary people, like Mandy, who've experienced the impact, firsthand.


They told us that being diagnosed with a critical illness is a life-changing experience that affects the entire family.





Mandy, 33
breast cancer
fighter


The 6 needs of Critical Illness cover


- 

A second opinion
to be sure that the diagnosis is correct and you have the best possible treatment plan.
- 

Cover for medical expenses
associated with your diagnosis and treatment, that are not paid for by medical aid.
- 

A monthly income
to take as much time off work as required.
- 

Cover for extra monthly costs
that come from living with and adjusting to a serious illness.
- 

Counselling
to help the entire family cope with the trauma and stress.
- 

Logistical / household support
because day-to-day responsibilities don't stop when you are sick.

What is the FMI solution?

The power of our Critical Illness solution lies in how all 4 benefits work together

We offer a truly unique set of 4 critical illness benefits. This is the only solution in the market to meet all of the 6 needs, which means that our clients will only have to focus on getting better – we take care of the rest.

The problems with existing benefits in the market:

- Critical Illness benefits in the market mostly offer lump sum pay-outs, even though not all needs are best met by a lump sum.
- Income protection benefits replace your income when you can't work but don't adequately address the impact of intermittent treatment.
- Income protection benefits are limited to 100% of your income and don't allow for extra monthly costs.
- Insurance benefits seldom address the 'softer' issues – the emotional toll that comes with the shock of diagnosis and the stress of coping with treatment.

Choose a combination of income and lump sum benefits:

1. Critical Illness Lump Sum (CILS) benefit

Our CILS is as comprehensive as the best in the market and has all the choices and flexibility expected from a modern day CI benefit. In addition;

- Our product is future-proofed with the addition of a unique Hospitalisation Expense benefit.
- We've improved the breadth and quality of cancer cover.
- You can receive early pay-outs based on diagnosis, where assessment periods usually apply.
- We have developed a Hospitalisation Death benefit to reduce the impact of the survival period.



2. Critical Illness Income (CII) benefit

When combined with FMI's market-leading temporary income protection benefits, all SCIDEP conditions and any major CI events will pay 130% of your monthly sum insured for 12 months. The 12-month period has been specially designed to cater for treatment and recuperation while the extra 30% will cover the inevitable extra monthly expenses.



To complete the solution, these benefits are automatically included:

3. Medical Second Opinion - FREE

In a first for the South African market, we have partnered with Mediguide to bring the Medical Second Opinion service to all future FMI Individual policyholders at no extra charge. This service provides an independent review of your diagnosis and treatment plan from a choice of leading medical centres around the world. This gives you the peace of mind that you have all the information you need to make critical decisions about your health.



4. CI Assist - FREE

We've also automatically included a suite of benefits to the value of R50 000 to help you and your family with the emotional toll and the day-to-day stresses of coping with a critical illness.



Critical Illness Lump Sum (CILS)



“I only had R200 000 oncology cover a year... thereafter we were paying 20% of everything.” - Mandy

“...by May we had exhausted our oncology medical aid benefits.” - Mike, Mandy’s husband

A fully comprehensive product

Our Critical Illness Lump Sum benefit is as comprehensive as the best in the market, with a list of up to 274 critical illness events. These events were determined after extensive market research to provide you with the peace of mind that you will be covered.

We have even gone one step further and have taken a fresh look at the “catch all” features in our CI product. Our Critical Illness table of events includes both the standard “loss of independent existence” based on inability to perform activities of daily living (ADLs) and a 100% pay-out for any terminal illness. In addition, we have introduced the Hospitalisation Expense Benefit* – a benefit unique to FMI.

Hospitalisation Expense benefit - The ultimate catch all

You will be paid 15% of your sum insured if your hospital expenses exceed R250 000 over a 12-month period.

This benefit is designed to protect you from events where you would otherwise not qualify for a claim. The claim assessment is 100% objective - if it is serious enough to result in a significant hospital bill, your claim will be paid.

You are protected against injuries, illnesses or procedures which result in an extended hospital stay and/or multiple, shorter stays within a 12-month period. This could be as a result of surgical complications, severe infections, major injuries... the list goes on.

The Critical Illness Lump Sum benefit is primarily there to provide for any medical expenses not paid for by your medical aid. This makes the Hospitalisation Expense benefit the ultimate catch-all!

The Hospitalisation Expense benefit* included if the Extender Option is selected.

An example of an income protection claim we’ve recently paid which would have qualified under the Hospitalisation Expense benefit:

Noelene was admitted to hospital for a peptic ulcer. The infection was so severe that she had to have part of her stomach removed. In total, Noelene was hospitalised for 43 days, including 12 days in ICU and after surgery she had to be fed via Total Parenteral Nutrition (TPN).

Advantages of the Hospitalisation Expense benefit

- You will receive a pay-out for conditions that are **not covered** by any critical illness product in the market.
- Your cover is **future-proofed** against any conditions or procedures which don’t exist today.

All the flexibility you need

The Extender Option

If selected, the Extender Option gives you cover for an additional 107 critical illness events that pay from 5% to 15% of the sum insured. Choosing this option also unlocks other unique features such as cover for Breast Reconstruction and Early Cancer as well as the Hospitalisation Expense benefit.

The Top-up Option

If you select the Top-up Option, the amount you are paid for certain critical illnesses will be increased. All SCIDEP critical illness events will pay 100% of the sum insured, instead of according to the severity. All other events that usually pay 50% or 75% will now pay 100% of the sum insured.

What is the maximum cover available?

R5 000 000.

What is the maximum entry age?

Age 70.

How long will I be covered for?

You can choose for your cover to end at age 65, 70, or Whole of Life.

How can I structure my cover?

Your cover can be standalone or accelerated, or a combination of both.

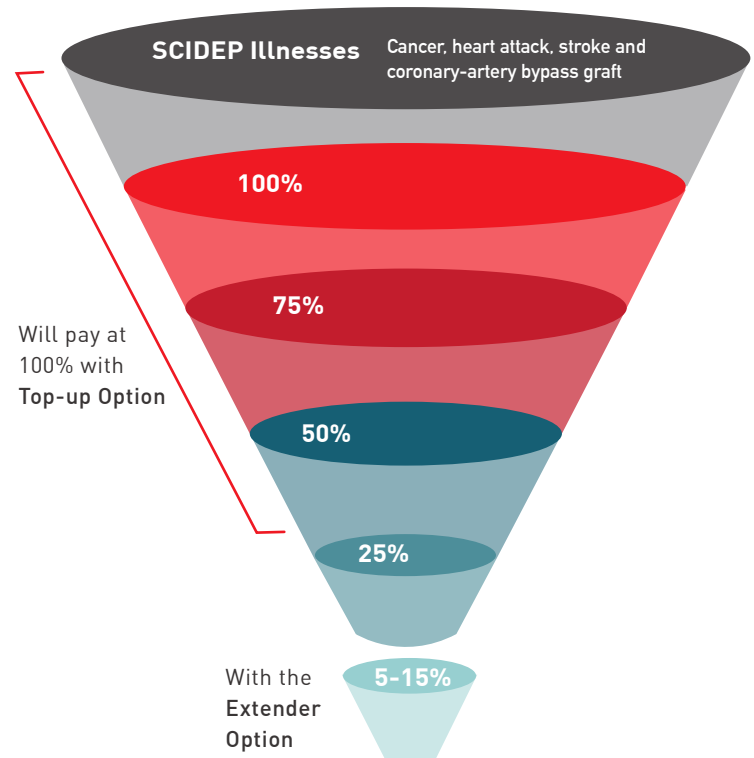
For how long is my premium guaranteed?

For 10 years.

FREE cover for your children

All your biological or legally-adopted children are automatically covered for 10% of your CILS benefit to a maximum of R250 000. In addition to being covered for your list of events, they will also be covered for 10 child-specific conditions. Plus, you can add the Child Protector for a monthly income benefit (see page 5).

68% of all critical illness claims in the industry are for the 4 major SCIDEP conditions



We've made claiming easier

Early payments based on diagnosis

Very often, the definitions in a critical illness table include long assessment periods and/or an inability to perform certain ADLs in order for a claim to be paid. In our list of critical illness events we have kept these to a minimum. Where we do require an assessment period or ADLs, we have developed less severe definitions to pay out a smaller percentage in the interim.

For example, you can receive a 25% pay-out immediately after confirmation of a stroke. For a 50%, 75%, or 100% payment, the standard 90-day assessment period applies.

This means that you are not out of pocket while you wait to qualify for a larger pay-out.

Hospitalisation Death benefit

A 14-day survival period applies if you select Standalone CILS cover. This means that if you die within 14 days of suffering a listed critical illness, no claim will be paid. However, if you were hospitalised, you would have already incurred medical expenses.

This Hospitalisation Death benefit pays 25% of your sum insured (up to R250 000) if you die within 14 days of being admitted to hospital.

You must have been hospitalised for at least 24 hours for a listed critical illness.

A new dimension to cancer cover

Even with the wide variety of conditions now covered on critical illness, more than half of all critical illness claims are cancer related.

We have improved the quality and breadth of cancer cover in 3 key areas:

1. Additional pay-out for breast reconstruction surgery

You will receive an additional pay-out of 15% of your CILS sum insured (up to R100 000) if you decide to have breast reconstruction surgery after a mastectomy.

Breast cancer is by far the most common female cancer and to further complicate an already traumatic experience, a woman is faced with the decision of whether to undergo breast reconstruction surgery after a mastectomy. This is a personal decision and the surgery itself is complex and expensive. The additional payment will allow you to make your choice without having to worry about the cost.

2. Increased pay-outs for prostate cancers

If your prostate cancer has progressed to Stage T1, the pay-out is set at 25% of your sum insured, regardless of your Gleason Score. (The Gleason Score is a measure of how aggressive the cancer is, and a score of at least 7 is a requirement to receive a 25% pay-out with most insurers.) By removing this criteria, you will receive a far higher pay-out with FMI for less aggressive prostate cancers. Since prostate cancer is the most common male cancer, this is an important consideration.

- With the Top-up Option selected, the pay-out will increase to 100% of sum insured.
- If you select the Critical Illness Income benefit, you will receive the full pay-out of 130% of your monthly sum insured for 12 months.

1 in 8 men and 1 in 9 women in South Africa will be diagnosed with cancer.

The incidence of cancer is expected to rise by 78% by 2030.

3. The most comprehensive cover for early stage cancer in the market

FMI's Early Cancer benefit pays out on diagnosis of ANY *carcinoma in situ cancers with microinvasion. The rest of the market has a defined list of cancers and specific treatment requirements.

*Skin cancer and prostate cancer are the only exclusions as they are both included as specified events in the critical illness table.



Critical Illness Income (CII)



“I’d stopped working in 2013. my husband just said it’s time to stay at home... It was a huge decision to go to one salary.” - Mandy

“The last thing any person needs is to have to work...” - Mike, Mandy’s husband.

Income protection perfected for critical illness

At FMI we believe that income benefits are the only way to protect you against the risk of not being able to earn an income. Income benefits are easier to understand and plan for as they exactly match the income stream you need to replace.

Why should critical illness be any different?

Until now, there has been an over-reliance on lump sum benefits, even though not all critical illness needs are best met by a lump sum.

But, typical income protection benefits do not always cope well with the specific requirements of a critical illness.

- Income protection benefits replace your income when you can’t work but don’t adequately address the impact of intermittent treatment.

For example, most income protection benefits would only pay a portion of your income if you continued to work part-time while receiving chemotherapy.

- Income protection payments stop once you are fully recovered and don’t allow time to recuperate after treatment before returning to work.
- Income protection benefits are limited to 100% of your income and therefore don’t allow for extra monthly costs while receiving treatment.

What does CII do?

For a small additional premium, you can add CII to any of FMI’s market-leading temporary income protection benefits.

You will be paid an income of 130% of your monthly sum insured for 12 months* if you are diagnosed with;

- any SCIDEP Critical Illness event, regardless of severity level, OR
- any event with a 100% pay-out in our Critical Illness table for the CILS benefit.

The 12-month period has been specially designed to cater for treatment and recuperation while the extra 30% will cover the inevitable extra monthly expenses.

Payments are guaranteed for 12 months even if you choose to continue working or are receiving other income.

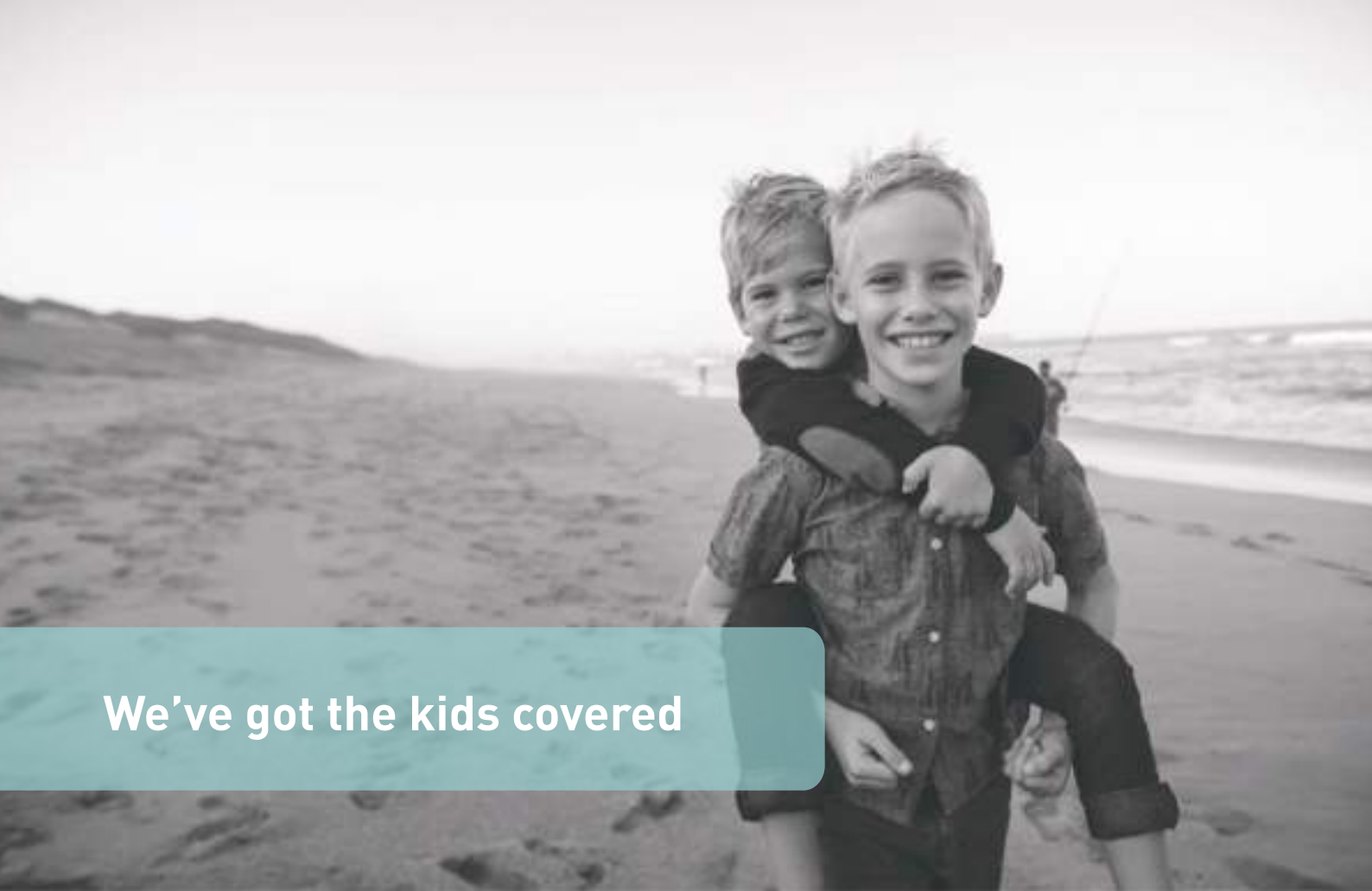
* The 12-month period includes your waiting period, and will be limited to your chosen benefit term.

For how long is my premium guaranteed?

For 5 years.

Advantages of CII

- Adapts your income protection benefit to the specific requirements of a critical illness.
- Significantly cheaper than the equivalent lump sum amount.
- Simplifies the planning process and removes the risk of using a lump sum pay-out to provide a future income.
- Reduces your requirement for lump sum cover.
- An alternative to lump sum cover if you just want to protect yourself against the most common (SCIDEP) and the most serious (100% pay-out) critical illness events.



We've got the kids covered

A combination of income and lump sum benefits for your children

A child being diagnosed with a serious illness is every parent's biggest fear. With FMI, all your children are automatically covered with the CILS benefit and these lump sum pay-outs will help provide for any medical expenses not paid for by your medical aid.

But what about the ongoing monthly costs of caring for a child who is living with a critical illness? These can continue for many years and be financially crippling for the family.

Child Protector benefit

What does this benefit do?

You will be paid a monthly income if your child is diagnosed with a condition defined in our Juvenile Critical Illness table or if they're diagnosed with an illness that has a 100% pay-out in our Critical Illness table for the CI Lump Sum benefit.

How much cover can I get?

Each child can be covered for 50% of your after-tax income, up to R15 000 per month.

How long does this benefit pay for?

The payments are made for 24 months* following diagnosis and will continue until your child's 18th birthday, if they meet the Childhood Disability Definition.

* Payments would stop if the child were to pass away before their 18th birthday.

Medical Second Opinion



“My first thought was what do we do, what treatment is required, and what is it going to cost?” - Mike, Mandy’s husband.



We know that when facing a serious medical condition you can feel completely overwhelmed, especially at a time when you need to make key decisions about your condition. At this crucial stage, you and your doctor want to be certain that you’re considering every available option. In an age of unprecedented worldwide research, where announcements of major advances in medical diagnosis and treatment of disease are a regular occurrence, this is more difficult than ever before.

That’s why we have partnered with Mediguidance to bring the Medical Second Opinion service to all future FMI Individual policyholders. This service provides an independent review of your diagnosis and treatment plan from a choice of more than 107 leading medical centres around the world.

In a first for the South African market, this will be included at no extra charge.

The original diagnosis
can be wrong up to
18% of the time.

A Harvard study found that doctors
performing Medical Second
Opinions enhanced the original
treatment plan up to 90% of the time.

How does it work? Let’s go through the 7 easy steps:



1 If you’re diagnosed with a serious medical condition, contact FMI straightaway.



2 We will put you in touch with Mediguidance’s local service centre who will initiate the Medical Second Opinion service.



3 You will need to consent to the release of your medical records before your doctor can prepare them for Mediguidance.



4 Mediguidance will then recommend 3 medical centres with expertise in your condition.



5 You and your doctor will then choose which centre you wish to use from the list of 3 provided.



6 Within 10 business days of receiving the medical records, you and your doctor will receive a written review of the original diagnosis and proposed treatment plan from your selected medical centre.



7 A week later you’ll receive your Mediguidance Casebook which includes:

- Your medical records.
- Second opinion findings.
- Extra information about the medical centre and physicians who provided the second opinion.
- Copies of medical journal articles.

When isn’t Medical Second Opinion available?

- Where no diagnosis has been given.
- Where the patient has not been evaluated by a doctor for more than a year.
- Where an in-patient evaluation is required (e.g. for cases of mental illness).

Where the medical condition is immediately life-threatening, we would recommend that the patient does not wait for a Medical Second Opinion before seeking or starting treatment.

CI Assist



“It was challenging...to say the least!”
- Mike, Mandy’s husband.



The impact of a critical illness is far greater than just financial. CI Assist is a suite of benefits included on both CILS and CII, designed to give you and your family the support you’ll need through the treatment and recovery process.

This feature is another way we try to make it a little easier - so that all you have to do is focus on getting better.

**CI Assist is valued up to
R50 000 per claim!**

Family counselling

Dealing with a critical illness can be traumatic. We will provide counselling by trained medical professionals for you and your immediate family.

What’s included?

- 3 individual and 2 family sessions to a value of R4000 per claim.
- Unlimited access to a 24-hour crisis line for family counselling and advice.

Transportation benefits for you and your family

What if you need a lift to and from medical appointments or treatments? Or if your family needs to visit you in hospital?

What’s included?

- Transport with Uber (in geographical areas where they operate) to the value of R2000.
- Emergency medical transportation to the value of R20 000.

Child care

Packing lunch boxes, lifting kids to and from school, helping with homework, and cooking... being a parent on any day can be challenging. If you’re sick or injured, fulfilling all these duties can be next to impossible.

What’s included?

- You are allowed up to R10 000 per claim to hire an au pair or nurse to help look after your children.

Medical advice and information hotline

You need information about your condition and medication and no one wants to spend their nights researching on the internet.

What’s included?

Unlimited access to a 24-hour hotline with;

- Medical professionals, including nurses and doctors, who are available to provide general medical information and advice.
- Medical operators who can guide you through a medical crisis situation, provide emergency advice and organise for you to receive the support you need utilising the 24-hour Alarm Centre Doctor.

Temporary home and work conversion

You may need to make temporary changes to your home or place of work to help you maintain independence and be more comfortable as you adjust to living with your condition.

What’s included?

- Temporary home and work conversions to the value of R10 000 per claim.

How to use it

It’s simple. your FMI claims manager will put you in touch with our partners at Global Choices and they will do the rest – find a supplier, arrange an appointment and make the payment.

How would Mandy's claim have been paid?

It's real people like Mandy who inspired us to find a better solution for Critical Illness cover. We wanted to build a set of benefits that would take care of all 6 needs – allowing them to focus entirely on getting better.

To see our solution in action, let's use Mandy's story as an example.

In 2015, Mandy was diagnosed with stage 4 breast cancer. She underwent 5 months of chemo. After 8 months her test results were clear, her side effects from treatment were gone and she went back to work.

Benefit	Premium
✓ CI Lump Sum (with Top-up and the Extender Option) - R1 000 000	R244.76
✓ Temporary Income Protection - R25 000	R290.50
✓ CI Income - 130% of R25 000	R67.47
✓ Medical Second Opinion	FREE
✓ CI Assist	FREE

1. CI Lump Sum

100% pay-out of R1 million plus R100 000 for Breast Reconstruction.
This would have provided for all the medical expenses not paid for by her medical aid and even allowed Mike to take some time off from work to support her and the children. Plus, with FMI's unique Breast Reconstruction benefit, Mandy would have received an extra R100 000 to help pay for her surgery.

2. CI Income + Temporary Income Protection

Income protection benefit only:
 Mandy would have received a total of R200 000 (R25 000 for 8 months)
With CI Income:
 Mandy would receive a total of R390 000
 130% of her sum insured (R32 500 pm) for a full 12 months.

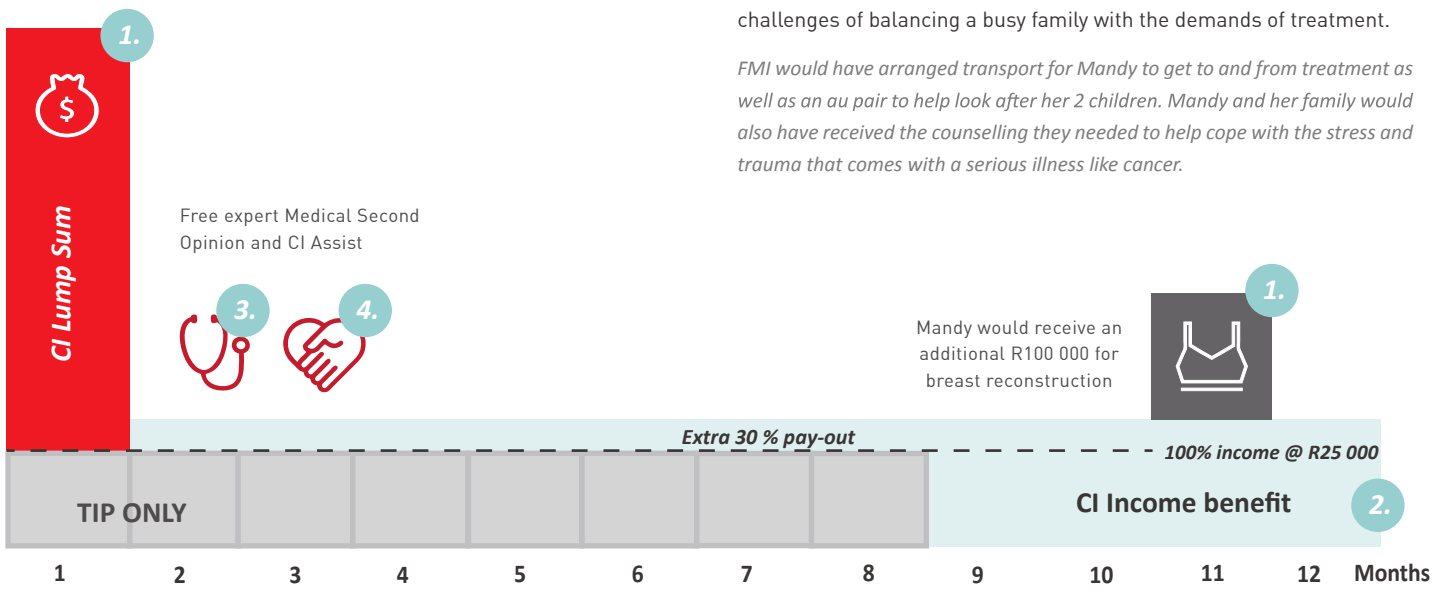
Mandy could have taken as much time off as she wanted and not had to rush back to work once she had fully recovered. Plus, she would have been able to pay for the extra monthly costs like increased medical aid premiums and supplements for her and the family.

3. Medical Second Opinion

An independent review of her diagnosis and treatment plan from one of the world's leading medical centres.
This information would have given her the peace of mind when making critical decisions about her health.

4. CI Assist

Benefits to the value of R50 000 to help Mandy cope with the day-to-day challenges of balancing a busy family with the demands of treatment.
FMI would have arranged transport for Mandy to get to and from treatment as well as an au pair to help look after her 2 children. Mandy and her family would also have received the counselling they needed to help cope with the stress and trauma that comes with a serious illness like cancer.



We've got you covered

- 1 We're the only Critical Illness solution to address all the financial, emotional and practical needs of being diagnosed and living with a critical illness.
- 2 You can select a combination of income and lump sum pay-outs.
 - This removes most of the guesswork around selecting how much critical illness cover is needed and simplifies the planning process.
 - It removes the risks of using a lump sum pay-out to provide an income.
 - It is more cost efficient because equivalent income benefits are cheaper than lump sum benefits.
- 3 **Income Protection - perfected for a critical illness.**
 FMI's market-leading temporary income protection benefits are now made even better by adapting to the specific requirements of a critical illness.
 - You are able to take all the time off you need and fully recuperate before going back to work.
 - You are able to pay for the extra monthly costs that come from living with a serious illness.
- 4 **Our free Medical Second Opinion benefit.**
 Gives you complete peace of mind that you have received the correct diagnoses and the best possible treatment plan.
- 5 **Your children are covered.**
 All your children are automatically covered by the Critical Illness Lump Sum benefit AND you can add the Child Protector benefit to provide you with additional income to cover the costs of caring for a child living with a critical illness.
- 6 **Our CI benefits include FMI's market-leading suite of future insurability options.**
 Most importantly, these options are still available even after you've claimed, and if you weren't accepted at standard rates.

With so many unique features included, you could be paid more with FMI

Mandy would have received
R290 000 more with FMI...
 + CI Assist
 + Medical Second Opinion

Case study based on Mandy's story:

