

# The Severe Illness Benefit

## Endorsed as the number 1 and 2 Oncology protection benefits in the market

Discovery Life's new LifeTime Max 200% and 100% Severe Illness Benefits were recently unanimously awarded the best Oncology protection Severe Illness Benefits in the market by the Independent Clinical Oncology Network. The Independent Clinical Oncology Network (ICON) is the leading provider-driven oncology managed care organisation in South Africa. The ICON network includes

over 80% of South Africa's private practice oncologists and most major medical schemes have partnered with ICON and implemented their model.

Discovery Life's Severe Illness Benefit has the most comprehensive multiple claims facility in the market, allowing client's to claim in excess of their benefit amount for multiple related non-progressive claims, regardless of whether a subsequent claim

is of a higher, lower or the same severity as the previous claim. Our top-of-market LifeTime Severe Illness Benefit provides clients with a minimum payment of 100% of their insured amount for all SCIDEP conditions, and will pay up to 215% of their sum assured based on the long-term impact of their illness and the number of financial dependants they have at the point of claim.

Over the years we have gathered an in-depth understanding of the evolving risks against which our policyholders need protection. The complexity of the healthcare environment and continuous advances in medical technology mean that new treatments are continuously becoming available. In line with these trends, we have enhanced our Severe Illness Benefit and re-engineered our multiple claims facility to offer broader and more relevant cover for cancer.

### The new Severe Illness Benefit includes a number of market and world-first features



#### The Cancer Relapse Benefit

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This benefit will automatically form part of the new LifeTime and LifeTime Plus Severe Illness Benefits. On recurrence of a cancer after a one-year remission period, you will receive an additional payment of 50% or 100% of your sum assured, based on the LifeTime Maximum selected. This payout is in addition to the normal progressive cancer payouts, allowing you to receive up to 365% of your sum assured for a sequence of related cancers.  
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#### The Early Cancer Benefit

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This benefit will automatically form part of the Comprehensive Plus and LifeTime Plus Severe Illness Benefits at no additional premium. The benefit provides cover for 17 in situ (pre stage 1) cancer categories and pre-cancerous prostatic lesions.  
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Discovery Life

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