

# JOURNEY

ISSUE 7 - JULY 2009

METROPOLITAN  
ODYSSEY



Together we can

## ODYSSEY RISKPLAN

### Why do your clients need Critical Illness protection?

**In today's stressful and fast paced world, the likelihood of suffering a dread disease in one's lifetime is a reality.**

Statistics show that despite the seriousness of having a stroke, a heart attack or being diagnosed with cancer, many people do stand a very real chance of surviving these life-changing events – and this is where the real financial risk lies.

Insuring against a critical illness event can provide your clients with the financial independence when they need it the most.

In his presentation on Dread Diseases, Dr Marius Barnard quoted statistics from various international medical research studies, highlighting that: 45% of all heart attacks occur in people under the age of 65; 85% of people who die of heart attacks are over the age of 65; 70% of open heart operations are coronary bypasses and of all people diagnosed with cancer, 1 in 3 will develop life-threatening cancer.

Tremendous strides in medical technology have vastly improved survival rates. In less than 100 years, this technology has added over 30 years in our life expectancies. Life expectancy for males is 78 years and for females is 83 years.

The reality is that there is a high probability your client will suffer a critical illness. Dr Barnard is quoted to say: "You don't need insurance because you are going to die, but because you are going to live." This is demonstrated by the following statistics: Over 80% of heart attack patients admitted to hospital survive, the survival rate in 1950 for stroke sufferers was 11% and the survival rate today is 70%. Fifty percent of people are expected to be alive five years after being diagnosed with Cancer.

**"Choice, not circumstances, determines your success"**

– Anonymous

Should your client suffer a critical illness, he/she could need financial assistance for:

- Rehabilitation following the illness.
- To pay off a bond.
- To pay off any existing debts.
- To be able to pay for the medical bills that are not covered by medical aid.
- To be able to adapt the house for any physical debility.

Insurance cover for critical illnesses can be expensive. With Metropolitan's Odyssey RiskPlan, your client will be able to select from two options: The Core Critical Illness and the Comprehensive Critical Illness benefits. Odyssey RiskPlan's benefits are reasonably priced and where they may be not as competitive, it offers greater breadth of cover. Refer to the Odyssey RiskPlan Key Features document.

In order to provide your clients with a relatively cheap cover, Metropolitan has stripped down the Core Critical Illness benefit to cover only the four major events: Heart attack, Cancer, Stroke and Coronary artery bypass graft. These conditions account for nearly 80% of all critical illness incidences.

By keeping the Core Critical Illness so basic, we are able to offer a very affordable Critical Illness benefits that would be adequate for most of your clients. This is a different strategy to most of our competitors whose Core Critical Illness benefits cover a lot more incidences and are therefore more expensive.

The difference in pricing between the Core and Comprehensive options is about 40% as opposed to the market's normal differential of 10% to 15%. Moreover, Metropolitan believes that the premium for the Core Critical Illness benefit is about 75% of that of our competitors.

Should there be a need for broader coverage, the Odyssey RiskPlan Comprehensive Critical Illness benefit offers one of the best comprehensiveness of cover.

*continued on next page.*

**Metropolitan Odyssey can be the answer to your critical illness protection needs! Included in our comprehensive offer, is an ADL-related catch-all benefit that protects customers against unlisted (or unknown) conditions and illnesses should these have an impact on their daily activities.**

### From the desk of Aletta Immelman-Schade

People always say that you must live for the moment, but it didn't really have any impact until I read a book called 'Still mind, strong heart' from Dr Bernard Levinson and Mike Lipkin. They write about different life principles and life principle number four reads "In order to anticipate the future, you have to live fully, passionately in the present." We all think a lot about the future and we sometimes forget to embrace the now. In our current economic environment, credit crunches and negative talks regarding the future, we all should embrace even THIS moment. We all know that if it doesn't kill you, it will definitely make you stronger!

I am encouraging you today to slow down (just a bit). Sometimes after you have experienced quiet time, your performance will be better.

Have a fantastic July!

**Aletta**  
Business Development Manager:  
Western Cape  
Metropolitan Retail  
Corporates and Networks



### Bits and Pieces

**COMPETITION!!!!** What is the minimum premium on Odyssey RiskPlan? Email your answer to [suggestions@odysseylife.co.za](mailto:suggestions@odysseylife.co.za) and the first correct answer opened will win a R100 voucher of your choice.

Our complete risk benefit is a 4-in-1 benefit and covers your clients for Occupational Disability, Functional Disability, Comprehensive Critical Illness and Physical Impairment.

Any suggestions on how we can improve our newsletter?

Please email [suggestions@odysseylife.co.za](mailto:suggestions@odysseylife.co.za)

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#### ODYSSEY RISKPLAN CORE AND COMPREHENSIVE CRITICAL ILLNESS CLAIM EVENTS

The Core Critical Illness benefit covers claims arising under the following definitions:

- Heart attack
- Coronary artery bypass graft
- Cancer
- Stroke

Please refer to the Odyssey RiskPlan contract for the full definitions of the conditions listed below.

The Comprehensive Critical Illness benefit will include the conditions covered under the core benefit (please see above) as well as additional conditions/events:

Aorta graft surgery	Total and permanent deafness	Chronic pancreatitis
Heart Valve surgery	Binaural hearing loss of more than 75%	Colostomy, ileostomy or ileoanal reservoir surgery
Angioplasty	Total and permanent deafness in one ear	Total blindness
Arrhythmia	Mastoiditis	Partial blindness
Cardiomyopathy	Acoustic neuroma	Retinal detachment
Pulmonary hypertension	End stage Aids	Glaucoma
Heart transplant	Accidental HIV infection	Retinal vessel occlusion
Coma	Severe plastic anaemia	Retinitis pigmentosa
Multiple sclerosis	Critical illness catch all	Optic nerve atrophy
Motor neuron disease	Activities of daily living	Kidney failure
Bacterial meningitis	Irreversible core pulmonale	Nephrectomy
Brain abscess	Major organ transplant	Cystectomy
Benign brain tumour	Diplegia	Polycystic kidney disease
Dementia	Hemiplegia	Medullary cystic kidney disease
Parkinson's disease	Quadriplegia	Kidney transplant
Encephalitis	Paraplegia	Amputation of the male reproductive organ
Pulmonary embolism	Muscular dystrophy	Admission to ICU
Lobectomy	Rheumatoid arthritis	Major burns
Pulmonary aspergillosis	Paget's disease	Head trauma
End stage lung failure	Partial hepatectomy	Systemic lupus erythematosus
Lung transplant	Liver failure	Necrotizing fasciitis
Removal of one lung	Liver transplant	Wegener's granulomatosis
Good pastures syndrome	Primary sclerosing cholangitis	Generalised scleroderma
Idiopathic pulmonary fibrosis	Pancreatectomy	
Total and permanent inability to speak	Pancreas transplant	